

The "Job Loss Protection Plan" is included in the Total Surety Plan and provides protection for families who would like to send their child abroad but are concerned about their job security, as well as working adults deciding whether to travel themselves. The plan provides for either cancellation with refund, or "freezing" of your account as a result of job loss, as described below.

Who is Covered?

1. You must be either the parent or guardian of a minor tour participant, or a qualifying adult tour participant. A qualifying adult tour participant must be aged 24 or older on enrollment on their NETC trip, and must be able to document that they paid for their trip themselves.
2. The participant must purchase the Total Surety Plan on application.
3. Parent/guardian/qualifying adult must have been employed full time, for no less than six months, in the same job, immediately prior to the job loss, and lose their job after the participant enrolls on the trip as the result of a layoff or reduction in workforce (terminations and resignations are not covered). The job loss must be unforeseen and must occur more than 30 days after enrollment.

Canceling

What You Have to Do to Cancel

Parent/guardian/qualifying adult must inform NETC by phone at 800-771-5353, of your intention to cancel the participant's program within seven days of the job loss, and no later than one day prior to the scheduled departure of the program. NETC must also be notified in writing, including written proof of job loss, within 14 days of your job loss notice, and no later than one day prior to the scheduled departure of the program.

How Much Will You Get Back if You Cancel?

If you meet all the requirements, you will receive a full refund in cash, less \$200 and the non-refundable fees (including the Registration Fee and Total Surety Plan Fee) as defined in the Agreement.

Freezing Your Account

How to Freeze Your Account

If you wish to "freeze" your account to see if you obtain another job, or your circumstances improve later, you must inform NETC in writing, including written proof of job loss, within 14 days of your job loss notice, and no later than 95 days prior to departure. As of the date of your job loss notice, you must have paid a minimum of \$400 plus the Registration Fee and the Total Surety Plan fee, and your account may not be delinquent. If you meet the requirements, your account will be frozen and no additional payments will be required, and no refund will be made at this point.

How to Reactivate Your Account After it has Been Frozen

You can reactivate your account at any time until 95 days prior to departure, when full payment of the outstanding balance is required. Provided you have met all the criteria described in this notice, NETC will waive applicable late fees.

How Much Will You Get Back if You Freeze and then Cancel?

If you meet all the requirements, including notifying NETC in writing more than 95 days prior to departure of your intent to cancel, you will receive the refund that was applicable had you cancelled on the date NETC received your written request to freeze your account.

Documentation and Other Details

You must provide proof of the date that the job loss occurred, in the form of a letter on company letterhead indicating the date of hire, stating that you were a full time employee, the date that the job loss occurred, and that the job loss was unexpected and unforeseen.

NETC reserves the right to verify this information with the parent/guardian/qualified adult's previous employer and the provision of such authority in writing to the company, is a condition of receiving this protection.

You Are Not Covered if:

- Parent/guardian/qualifying adult traveler was not a full time employee.
- Parent/guardian/qualifying adult traveler suffers a reduction in work hours, is self-employed, or for any other loss of income.
- Parent/guardian/qualifying adult traveler does not meet all the requirements described herein, or does not do so in a timely manner.