

AGREEMENT: Enrollment and Payment Instructions

1 Choose a Protection Plan

In addition to the basic insurance included in the Registration Fee, NETC strongly recommends one of the following plans that protect you against cancellation penalties and provide other valuable benefits.

Total Surety Plan - \$25 per day of your program due on enrollment

Highlights:

1. Cancel for a covered reason and receive a full refund *
2. Cancel any time for any reason and receive a full refund in cash/vouchers *
3. Cancel or "freeze" your program because of a job loss and receive a full refund less \$200 *

Surety Plan - \$20 per day of your program due on enrollment

Highlight:

1. Cancel for a covered reason and receive a full refund *

* Less non-refundable fees. For complete details of both plans including non-refundable fees, and terms & conditions see "Protection Plans and Insurance" online at www.EducationalTravel.com/WorryFreeTravel.

2 How to Apply

Paper Application. Complete the attached Application Form and mail it with a check or money order to:

NETC
PO Box 844025
Boston, MA 02284

Mark on the check, the participant's name and the name of the group leader. If the check is to pay for more than one participant, please attach a note explaining how the funds should be allocated.

If the participant is under 21 years of age, the Application Form must be completed and signed by the participant's parent or legal guardian. NETC does not accept any participant under 8 years of age.

The participant's name on the Application Form must appear EXACTLY as it appears on their birth certificate and will appear on their passport. Once the application has been accepted, if a name change is required, a fee of \$150 will apply, plus any additional airline charges.

The initial payment must include the \$115 Registration Fee, a \$200 program fee deposit, plus the Total Surety Plan (or Surety Plan) premium if required.

3 Second and Final Payments

A second payment of \$200 is due 30 days after your application. Final payment is due 75 days prior to departure. See **5** for mailing instructions.

Overpayments will be refunded in the participant's name and mailed approximately two weeks prior to departure.

4 Late Fees and Invoices

NETC does not send invoices. Please allow reasonable time for payments to be processed. You are responsible for ensuring all payments are made on time.

If your account has any outstanding balance 75 days prior to departure you will be cancelled and will receive no refund.

5 Additional Payments by Mail

Payments (not accompanying an Application Form) should include a payment slip and the traveler ID# written on the check and should be mailed to:

Regular mail:

NETC
PO Box 844026
Boston, MA 02284

Overnight mail:

NETC C/O Image Remit
25 Braintree Hill Office Park, Suite 100
Braintree, MA 02184

6 Returned Checks

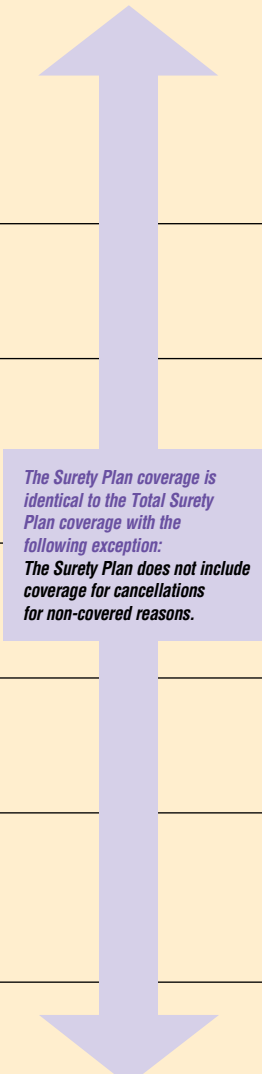

A \$75 fee will apply for any returned checks. Checks cannot be represented to the bank.

7 Questions About Your Account?

Email ParticipantServices@EducationalTravel.com or call 1-800-771-5353. 9:00-5:30 Eastern Standard Time.

AGREEMENT: Protection Plans and Insurance

Recommended Protection Plans

	Total Surety Plan \$25 per day	Surety Plan \$20 per day	Basic Insurance <small>Included in your Registration Fee.</small>
Cancellations for Non-Covered Reasons	NO CANCELLATION FEES. Cancel at any time for any reason and receive a refund of the cancellation fee in the form of a fully transferable voucher, as well as the remaining balance in cash (see "Cancellations" for details).	No Coverage is included. Cancellation fees apply.	No Coverage is included. Cancellation fees apply.
Job Loss Protection	Provides a full refund less \$200 and non-refundable fees if a participant or travelling adult is forced to cancel because of a covered job loss. Also enables passengers to put their plans on temporary hold without incurring penalties. Details are as described at www.EducationalTravel.com/WorryFreeTravel	No Coverage	No Coverage
Cancellations for Covered Reasons	If you are prevented from traveling due to a covered Injury, Sickness or Death of either yourself, your traveling companion, or a member of your immediate family, you will receive a FULL REFUND less the non-refundable fees, as outlined in "Cancellations" (the first \$400 will be sent by the insurer and the remaining balance from NETC). You will receive a FULL REFUND of your cancellation penalty if you cancel due to "terrorism," as defined below, less nonrefundable fees, as defined in "Cancellations".	 <p><i>The Surety Plan coverage is identical to the Total Surety Plan coverage with the following exception: The Surety Plan does not include coverage for cancellations for non-covered reasons.</i></p>	If you are prevented from traveling due to a covered Injury, Sickness, or Death of either yourself, your traveling companion, or a member of your immediate family, then you may receive a PARTIAL REFUND up to \$400. This reimbursement is increased to \$2,000 if you cancel due to "terrorism," as defined below. No coverage is provided for the non-refundable fees as described in "Cancellations".
Health Protection	If you become sick or injured for a covered reason, you can receive up to \$4,000 in reimbursements (\$3,000 from NETC in excess of the insurer's maximum reimbursement of \$1,000) for hospital and medical expenses. There is a \$300 deductible. Benefits are payable in excess of the amounts paid by other health insurance plans.		If you become sick or injured for a covered reason, the insurer will reimburse a maximum of \$1,000 for hospital and medical expenses. There is a \$300 deductible. Benefits are payable in excess of amount paid by other health insurance plans.
Parent Emergency Flight	If you are under 21 years of age and are hospitalized for 48 hours or more (7 days in the case of an adult aged 21 or older) and are unable to continue the NETC trip, NETC will provide an economy-class airline ticket for one parent/guardian or spouse up to a maximum value of \$1,000 to fly from the USA to join you. The total aggregate payments that will be made as the result of a single accident or event will not exceed \$5,000 .		No Coverage
Teacher Emergency Expenses	If you are forced to remain behind to receive medical attention while the tour continues, it is necessary for a teacher or a responsible adult to remain with you. In this case, NETC will reimburse the teacher or another responsible adult up to \$500 for hotels, meals, and reasonable telephone calls, as well as the cost of rejoining the group.		No Coverage
Travel Delay Protection	NETC will reimburse up to \$100 per day (\$200 maximum) for the cost of additional hotel accommodation, meals, and transportation caused by airline delays of at least 24 hours, provided that others (including NETC) have not already substituted alternative services or provided compensation or additional services.		No Coverage
Trip Interruption Protection	If you are prevented from continuing your program due to a covered Injury, Sickness or Death of either yourself or a member of your immediate family, the insurer will reimburse up to \$250 for: 1) the extra economy-class fare to return home or to rejoin the trip. 2) the cost of unused, nonrefundable trip arrangements that were part of the trip.		 <p><i>The Basic Plan coverage for Trip Interruption and Travel Assistance Services is the same as shown in the Total Surety Plan.</i></p>
Travel Assistance Services	NETC participants are enrolled with Europ Assistance, a worldwide organization that provides travelers with multilingual assistance in locating medical assistance, arranging emergency transportation, liaising between family and physicians at home and overseas, and much more.		

Insurance Carrier

The Basic Plan insurance is underwritten by ACE American Insurance Company. This summary contains a brief description of the insurance plan. Additional details of the insurance coverage are set forth in the pamphlet, which is available at My NETC/Resources/Basic Plan Insurance. The summary and the pamphlet are not a contract of insurance. Complete details of the terms and conditions of coverage, including eligibility requirements, term of coverage, and exclusions and limitations, are included in the policy. Participants canceling for a covered reason (payable trip cancellation claim) will receive their insurance refund from the insurer. (Participants enrolled in the Total Surety Plan and the Surety Plan will receive any additional refund from NETC after the claim has been approved by the insurer). NETC reserves the right to change the insurance carrier and the coverage provided.

Definition of "Terrorism" for Purposes of Trip Cancellation

Any one or more of the following events must take place:

1. An act of violence against American interests and determined by United States officials to be a terrorist act. The terrorist act must occur within the country scheduled to travel to and after the effective date of the Insured's Trip Cancellation coverage and within 45 days of the date the Insured is originally scheduled to travel. Or:
2. An act of violence directed at or occurring in an aircraft traveling or scheduled to travel between the United States and Western Europe in either direction, or between the United States and a country where the Insured is originally scheduled to travel that is determined by United States officials to be a terrorist act. The terrorist act must occur after the effective date of the Insured's Trip

Cancellation coverage and within 45 days of the date the Insured is originally scheduled to travel. Or:

3. The issuance of a travel warning, due to a terrorist act, by the United States State Department recommending that travel to a country where the Insured is originally scheduled to travel and during the time the Insured is scheduled to travel, be avoided. The travel warning must be issued after the effective date of the Insured's Trip Cancellation coverage.

Notification of cancellation due to "terrorism" must be received within 21 days of the issuance of a Travel Warning, or within 7 days of a covered event that occurs within 45 days of your scheduled departure. No insurance is provided for declared or undeclared war or any act thereof.

AGREEMENT: Your Program Fee and Cancellations

What's included in your program fee

Accommodations in three and four-star quality hotels.

Two, three and occasionally four participants share a room. (To guarantee two participants to a room, a fee of \$45 will be charged per person, per hotel night, or \$70 per cruise night, for participants under the age of 24. Double rooms are not available on overnight trains or ferries.) Participants may, on occasion, be required to room with participants of the same sex from another Institution on the same NETC program. All rooms have private bathroom facilities. (In Russia, two rooms may share a bathroom.) Hotel information and finalized program details will be available 30 days prior to departure.

Dinner and Continental breakfast daily either in the hotel or in local restaurants, to which transfers are not included. Occasionally, NETC will substitute lunch for dinner for operational reasons.

Inclusive sightseeing in select cities with professional local guides, entrance fees, transportation, and other activities as described in the itinerary.

Full-time Tour Director who accompanies the group throughout the program.

LEAP!™ experiential learning activities as described in the itinerary.

Round-trip flights on scheduled airlines. NETC does not guarantee single-plane service, or any particular carrier or schedule. Alternative aircraft of any carrier may be substituted at any time and aircraft may make multiple stops or connections. The airlines are not responsible for any act, omission, or event during the time that you are not on board their aircraft. NETC is not responsible for missed time, services, or additional expenses resulting from flight schedules or the late arrival or departure of aircraft for any reason.

whatsoever. Your group flight itinerary will be available on My NETC 45 days prior to departure. Electronic ticket numbers and itineraries will be emailed, or where applicable paper tickets will be mailed, approximately one week prior to departure provided all travelers have paid in full. NETC sends flight and program information to the Head Teacher/Group Leader, and directly to individuals who are departing from alternate gateways.

Baggage Allowance and Fees

Passengers are responsible for paying any baggage related fees collected by the airlines at check in. Check with your airline carrier/s to see what your baggage allowance is. On tour, NETC allows one medium-sized suitcase (20" x 28") and one piece of carry-on baggage. Tour buses cannot accommodate additional baggage. Baggage in excess of the allowance may be left behind or forwarded at the passenger's expense via other means. The airline's responsibility for checked baggage is limited to \$9.07 per pound for checked baggage, and a maximum of \$400 for unchecked baggage. NETC cannot take responsibility for finding and repatriating lost, stolen, or forgotten personal items, including lost luggage.

Transportation and more, such as transfers as described in the itinerary; tips to local bus drivers, hotels, restaurants, and local guides (except in Peru); application processing fee; and luggage tags.

24-Hour assistance at home and abroad. NETC has a 24-hour emergency number, which is in operation whenever programs are abroad. In addition, all passengers are enrolled with Europ Assistance, which provides travelers with multilingual assistance in locating medical assistance, arranging emergency transportation, liaising between family and physicians at home and overseas, and much more.

What's not included in your program fee

The non-refundable \$115 Registration Fee for first time NETC travelers. Departure Fees, which are subject to change without notice, and include US customs fees, US taxes, foreign city and government taxes, airport security fees, customs fees, ticket handling and processing fees and any other fees or surcharges. Departure fees are fixed 45 days prior to departure. Weekend airfare supplement of \$45 for a flight departing and/or arriving on a Friday, Saturday, or Sunday between November 1 and April 30, and \$55 for a weekend flight between May 1 and October 31. Passport and visa fees. Non-U.S. citizens are responsible for making their own arrangements for any visas they may require, including those that may be required simply to make flight connections in a foreign airport without actually leaving the airport. The non-refundable Total Surety Plan fee. The non-refundable Surety Plan fee. Optional excursions. Beverages with meals. Transportation to and from dinners. Meals on flights unless included in the ticket price. Shore excursions and tips on cruises. Portage. Airline baggage charges. Government Departure Taxes collected in cash on departure from certain foreign countries. The adult supplement. Double and single-room supplements. Expenses of a personal nature. Expenses (including transportation and entrance fees) incurred during free time and on walking tours. Transportation from your home to the origination point of the NETC program and back. Tips to Tour Director and long-distance bus driver. Overnight lodging and meals in the United States prior to departure or upon return of an international flight. Flights to/from Alaska, Hawaii, Bermuda, Athens or Russia may require an additional overnight stay in order to make flight connections. When this is necessary, \$125 will be added to the program fee.

Cancellations

Cancellation penalties

If you cancel you will lose: a) all the **non-refundable fees**: the Registration Fee, the optional Total Surety Plan fee, the optional Surety Plan fee, visa fees, Departure Fees, late fees, returned check fees, payments for optional excursions, extensions, and services and b) a cancellation fee as described in the chart below.

Any applicable refund will be mailed approximately 45 days from receipt of cancellation.

If you are canceling for a covered reason, you will be reimbursed for some or all of the cancellation penalty depending on the protection plan you have selected. NETC strongly recommends that you enroll in the Total Surety Plan to secure total protection against cancellation fees. Details of insurance coverage and cancellation protection are in "Protection Plans and Insurance". The non-refundable fees are not covered by insurance or the protection plans.

How to cancel

You (or your Parent/Guardian if you are under 21 years of age) must cancel your program in writing or by signed fax. Cancellations cannot be accepted by telephone or e-mail. The effective date of cancellation will be the postmark on your letter of notification or the date of receipt of a signed fax.

Mail cancellation to:

NETC, Attn: Trip Cancellation, 50 Franklin Street, 2nd Floor, Boston, MA 02110 or fax cancellations to: (617) 725-8896

When canceling your program in writing, please state whether or not it is for a medical reason. If you cancel for a medical reason, complete documentation to substantiate a medical cancellation will be required. Please contact NETC for more information at ParticipantServices@EducationalTravel.com.

If you have received a paper airline ticket, you must return it to NETC (certified mail, return receipt) to receive any refund due.

Finding a replacement

If you cancel and have a suitable replacement whose application and payment arrives in the same envelope as your cancellation notice, and who is not already on an NETC waitlist, you will receive a refund as follows providing NETC is able to accept the new application:

- More than 95 days before departure: a full refund less \$250 fee and nonrefundable payments
- Between 76 and 95 days before departure: a full refund less \$350 fee and nonrefundable payments
- Within 75 days of departure, no replacements are permitted

Reinstatement

If you wish to seek reinstatement after canceling, you may do so (subject to availability) up to 75 days prior to departure. A reinstatement fee of \$200 will be charged.

Canceling for a reason not covered by insurance

Total Surety Plan	Avoid cancellation fees by enrolling in the Total Surety Plan . If you cancel for a covered reason, you receive a full refund of your payments towards the program fee in cash (less any non-refundable fees as described above). If you cancel for a non-covered reason, your refund will be made up of a voucher up to the value outlined in the chart below, plus a cash refund of the balance, if any, of your program fee payments. Non-refundable fees will not be included in the voucher or the cash refund. PLUS , the Total Surety Plan also provides the upgraded protection described in "Protection Plans and Insurance". Include the \$25-per-day payment for the Total Surety Plan with your Registration Fee and application.				
	Postmarked date of cancellation:	0-75 Days Prior to Departure	76-120 Days Prior to Departure	121-179 Days Prior to Departure	180+ Days Prior to Departure
	Transferable NETC TRAVEL VOUCHER* :	\$900 voucher plus balance of refundable payments in cash	\$600 voucher plus balance of refundable payments in cash	\$400 voucher plus balance of refundable payments in cash	\$200 voucher plus balance of refundable payments in cash

*A voucher cannot be used in the same travel year in which it was issued. A voucher will only be issued if you have made all scheduled payments. NETC vouchers are fully transferable credits that can be applied to NETC trips in the following two travel years. Some restrictions apply.

Basic and Surety Plans	Cancellation Fees: If you cancel for a non-covered reason, you will receive a refund of your program fee, less the penalty described in the chart below and the non-refundable fees described in "Cancellations."					
	Postmarked date of cancellation:	0-44 Days Prior to Departure	45-75 Days Prior to Departure	76-120 Days Prior to Departure	121-179 Days Prior to Departure	180+ Days Prior to Departure
	Cancellation Fee:	No Refund	\$900 fee plus nonrefundable fees	\$600 fee plus nonrefundable fees	\$400 fee plus nonrefundable fees	\$200 fee plus nonrefundable fees

AGREEMENT: Customization and Other Information

Optional excursions

When all members of a group enroll in an optional excursion, each will qualify for the Group Rate, which is a \$10 discount off the Individual Rate. Additional participants joining the group later must also purchase the optional excursion and will receive the \$10 discount. Please note that the prices for optional excursions on the program pages show the discounted Group Rate. All members of a group must be enrolled in the optional excursion at time of full payment to remain qualified for the discount. The deadline for Group optional excursion enrollment is 45 days prior to departure. Prices for optional excursions and activities are based on rates published for the year you travel, regardless of the date you enrolled.

NETC reserves the right to cancel your optional trip extension, extra day option, and optional field trips if participation is inadequate or for other operational reasons. In this instance, NETC will refund the payment for the cancelled optional service, which will be its sole liability.

Optional program extensions

Advertised optional program extensions must be selected by the entire group. A minimum of 15 paying participants is required to operate the optional extension, and NETC may combine groups from different institutions to achieve this number. With a minimum of 15 paying participants in your own group, you may also request a special program extension on any tour.

As a group, you may also elect to add extra days to any itinerary. For a group of 15 or more paying participants, these extra days include the service of a Tour Director, breakfast and dinner daily, hotel accommodations, and airport transfers. Extra days are available in major European cities including, but not limited to: London, Paris, Rome, Madrid, Berlin and Costa del Sol. Prices for extra days are based on our applicable rates published in the year you travel, regardless of the date you enrolled.

All extensions and extra days must be taken on a whole-group basis, cannot be selected or cancelled within 120 days prior to departure, or if you have already received NETC confirmation of your group flight itinerary, and must be paid for by the final payment deadline.

Extended stay/different departure city/booking your own flights

If you wish to return from a different city from the group, return on a different date, or if you wish to make your own flight arrangements, go to My NETC/Resources and download the PDF file "Travel Options". Follow the instructions on the appropriate form and mail to NETC. NETC must receive this form no later than 100 days prior to departure. Service fees apply as described on the forms.

Participants flying separately from the group are responsible for making their own way to/from the first/last hotel of the tour, at their own expense and

unsupervised. NETC personnel will not be available to assist them.

Your departure date and itinerary

Group travel requires a certain amount of flexibility in order to offer quality programs at the lowest rates possible. For operational reasons, and to meet the numbers required to qualify for group rates, NETC reserves the right to make the following changes, which will not constitute grounds for a refund:

- Change in departure date (not to exceed 2 days on a program leaving between November 1 and April 30). Every effort will be made to limit changes in departure dates for groups leaving between May 1 and October 31, to fewer than 10 days. (Please note: NETC is not responsible for individual arrangements that conflict with the date reassignment.)
- Changes in itinerary, including reversing the itinerary, and changes to the order in which cities or countries are visited, the duration of the stay in each city, addition and omission of cities or countries. Participants, including those enrolled in the Total Surety Plan, will be charged the program fee applicable to the revised itinerary.
- Omission, alteration, and/or substitution of services may be necessary due to scheduled or unscheduled closures, holidays, or strikes, or for reasons beyond NETC's control. Whenever possible, suitable alternatives will be provided.
- Change in Head Teacher/Group Leader assignment.
- NETC usually combines a number of smaller groups from different institutions to form a larger group. It may therefore be necessary to reassign your group to a tour deemed comparable by NETC. The program fee and other charges will be those applicable to the new tour.

NETC will notify your Group Leader/Head Teacher of any changes to your program. If you wish to cancel due to the changes described in this section, you will be subject to the Cancellation policy outlined in "Cancellations". You must notify NETC in writing.

Change in departure or arrival city/cities

Please note that JFK, Newark, and LaGuardia are used interchangeably as the airport for New York or Newark departures. Reagan National, Washington Dulles, and Baltimore Washington Int'l are used interchangeably as the airport for Washington, D.C., or Baltimore departures.

If NETC cancels your program

NETC reserves the right to cancel a program due to insufficient enrollment, or for operational reasons. In the event that we are unable to provide a substitute program, you will receive a full refund. This is NETC's sole liability.

NETC shall have the right, at any time at its discretion, and without liability or cost therefore, to cancel any tour prior to the departure date, or the remainder of a tour in progress, or make an alteration in route, accommodation, price, time of travel, or any other arrangement, in the event of any tours being rendered impossible

or inadvisable by weather, strikes, war (declared or undeclared), civil unrest, acts of God, governmental order or advice, disease, terrorist activity, or any cause whatsoever that is beyond NETC's control. Any and all expenses incurred as a result thereof shall be the responsibility of the participant. If a program is cancelled by NETC for the reasons described in this paragraph, you will be subject to the standard Terms and Conditions as outlined in "Cancellations".

Your customized itinerary

If a group planning a special customized itinerary has a lower enrollment than projected by the Head Teacher/Group Leader, NETC will increase your program fee accordingly. Alternatively, the group may transfer to an available catalog program up to 100 days prior to departure. Participants will be responsible for the program fee in the corresponding season, plus costs associated with the selected catalog program.

Adults

NETC tours involve a great deal of walking, and are unsuitable for participants who have difficulty walking or carrying baggage, or who require special assistance. Adults are welcome, but should consider carefully whether this active learning-centered itinerary suits their travel needs.

The Adult Supplement

NETC's published program fees are based on participant discounted rates. The Adult Supplement covers a double-room guarantee and the higher cost of transportation and entrance fees associated with participants 24 years and older (on the last day of the program). The Adult Supplement, over and above the program fee, is \$50 per day (\$70 per day on cruises). In the event that a double room is not available on a given night and you are required to share a triple, a refund of \$45 will be made upon receipt of a written request to NETC within 10 days of your return to the United States. This refund applies to hotel and cruise nights only. Double accommodations are not available on trains and ferries. If at the time you enroll you do not have a companion with whom you can share a double room, you will be required to pay a single-room supplement of \$80 for each hotel night, in addition to the Adult Supplement of \$50 per day. If you are subsequently able to find a roommate at least 75 days prior to your departure, the difference between the double and the single supplement will be refunded.

IMPORTANT LEGAL NOTICE: NETC believes all information to be accurate at the time of publication. However, NETC reserves the right to make corrections.

