Your registration cannot be accepted until you read the following terms and conditions, click the “I agree” box on the online registration form, and pay the $500 per-person deposit.

**Program Fee**

Inclusions: The program fee of $4,950 per person is based on double occupancy and includes discussions led by Dave Van Wylen, assistance by Pat Van Wylen, accommodations, breakfast daily and group meals as listed on the itinerary, admissions for group activities, ground transportation during the program and gratuities to group guides, drivers and meal servers. A supplement of $1,300 applies for single occupancy of a room. (Because the barge has no single rooms, single occupants would have to pay for an entire cabin. If you are a single traveler and do not mind sharing a cabin with someone else, let us know and we will do our best to find a roommate. Should no roommate be found, you will be charged $1,300 for the single cabin supplement.) Single rooms may not be the same size or location within the hotel as double rooms.

Exclusions: *International airfare is not included in the program fee.* Participants are solely responsible for all expenses not specifically included in the program fee. Examples of excluded expenses include: International Airfare • Airport transfers • Any passport and visa fees • Any recommended immunizations or vaccinations • Accident / baggage / trip cancellation insurance • Beverages, including at group meals • Laundry • Dry cleaning • Phone charges • Room service or other items of a personal nature • Expenses incurred during free time or non-group activities • Lunch and dinner, unless specifically included on program itinerary.

**Travel insurance** is not included in the program fee, but is strongly recommended. Consider the following benefits:

- Medical protection. Most medical providers, including Medicare, do not cover you outside the United States. Check with your own provider first.
- Baggage protection including delay, theft or loss
- Trip cancellation or interruption
- Emergency evacuation.

An optional travel protection plan is offered by our tour operator, Witte Travel. You can enroll in this plan when you register for the program or at any time prior to making final payment on the program. The travel protection premium is nonrefundable. For more information and an outline of the included benefits see the “Optional travel protection” section below.

A good place to start is with your current insurance providers. Your homeowner’s insurance may cover baggage theft and your medical insurance may cover you for illness overseas. If not, attaching a rider to a current policy may be the least expensive option.
Next, check your credit card’s travel benefits. Some credit card companies offer insurance on baggage loss, travel accidents, trip cancellation and medical and/or legal assistance when the travel is purchased with that credit card.

Finally, consider purchasing travel insurance. The following list was compiled from the Internet, suggestions from Study Travel participants and travel magazine listings. It is offered without endorsement by St. Olaf College. Other options are available.

- Travel Insured International 1-800-243-3174
- Travel Insurance Services 1-800-937-1387
- Travel Guard International 1-800-826-1300

You can compare policies at insuremytrip.com or quotetravelinsurance.com.

Pre-Existing Conditions
If you wish to purchase travel insurance that covers all pre-existing conditions without question, the time required to do so is often within seven to 10 days after making a deposit on the program, depending upon the policy. If this coverage is important to you, please investigate options carefully and make your decision quickly. Most policies will cover pre-existing conditions no matter when you take out the insurance, as long as the condition has been under a doctor’s care and is a controlled condition.

Premium Refunds
Some insurance providers will not refund your premium if St. Olaf cancels the program, but will apply it to future travel.

Travel Insurance and Medicare/Medicaid
Medicare and Medicaid do not provide coverage outside the U.S. Your supplemental insurance may cover you overseas, but may have a lifetime cap. To avoid exhausting the cap on an overseas trip, consider asking your travel insurance provider whether they write overseas medical care as primary coverage.

Question insurance providers on these issues and ask for thorough explanations.

Optional Travel Protection Offered by the Tour Operator
St. Olaf and Witte Travel recommend that each participant purchase a travel protection package. For your convenience, Witte makes available the 360° Group Travel Protection offered by Travelex Insurance Services, which can be purchased at any time prior to making the final payment. All plans purchased are eligible for pre-existing medical condition coverage, provided the traveler is not disabled from travel at the time he/she pays the premium and the medical condition has been stable for 60 days prior to purchasing the plan. Trips over 30 days are not eligible for coverage. The travel protection premium for this program is $219 per person. It may be necessary to increase the premium for those participants who purchase additional services and/or upgrade their arrangements. The travel protection premium is nonrefundable. The travel protection plan does not cover any travel arrangements not made by or purchased from Witte.

Schedule of Coverages
Maximum Benefit Amount Accidental Death & Dismemberment .................................................. $25,000
Medical Expense/Emergency Evacuation
  Accident and Sickness Medical Expense ................................................................. $50,000
  Emergency Evacuation and Repatriation .............................................................. $250,000
On Call 24-Hour Assistance Services ................................................................................ Included
Trip Cancellation ................................................................................................................. Trip Cost
Trip Interruption .................................................................................................................. 150% of Trip Cost
Missed Connection $1,000
Travel Delay (Up to $150 per day) $1,000
Baggage and Personal Effects $1,500
Baggage Delay $250

Certain exclusions and limitations apply and are detailed in the Description of Coverage. For example, coverage does not apply to any sickness or condition of a Traveling Companion or Family Member traveling with you that existed during the 60 days prior to the effective date of the coverages (this exclusion is waived if your premium is received within 21 days of the initial deposit/payment for your trip), suicide, normal pregnancy, mental or nervous disorders. A Traveling Companion is defined as a person or persons with whom you have coordinated travel arrangements and intend to travel with during the trip. Sickness or injury must commence while the travel protection plan is in effect for you. This plan does not cover a loss that results from an illness, disease or condition (of you, a Family Member, Traveling Companion or Business Partner), event or circumstance that occurs at a time when the plan is not in effect for you. A Description of Coverage detailing the coverages, provisions, limitations and exclusions of the insurance offered will be included in the confirmation packets of travelers who purchase this travel protection. For more information prior to purchase, go to wittetravel.com/tours/wp-content/uploads/sites/3/2013/11/Adult-Comp-DOC-03-12.pdf. You may also request a copy of the Certificate from our office at any time. This plan is administered by Stonebridge Casualty Insurance Company, a Transamerica company, Columbus, OH.

Payments, Refunds and Cancellation Policy A deposit of $500 is required upon registration and is fully refundable until July 31, 2014, after which it is non-refundable. If the deposit is made after July 31, 2014, it is non-refundable. An interim payment of $2,000 is due August 1, 2014, half of which is refundable until January 31, 2015. Final payment is due February 1, 2015. No refunds will be made after February 1, 2015 unless the program is full and your place(s) can be resold. Cancellations must be in writing.

Program Requirements A valid U.S. passport is required of all U.S. citizens. Citizens of other countries are responsible for inquiring about rules and regulations.

Study Travel programs vary in pace, but in general, they require you, the participant, to be capable, without assistance, of walking a minimum of one mile at a time over uneven terrain, and up to five miles total per day, of climbing stairs that may not have handrails, of climbing in and out of a variety of transportation vehicles, of keeping pace with an active group of travelers on long days of traveling, of dealing with the emotional highs and lows that can occur when experiencing a different culture, and of being capable of traveling with a group for several hours each day. St. Olaf College (“St. Olaf”) has published specific requirements for each Study Travel Program. You are responsible for reviewing the specific requirements for your program and judging the appropriateness of these travel activities to your physical, mental and behavioral capabilities. Any participant who is unable to fulfill the program requirements may have their registration cancelled. Any participant who has demonstrated an inability, in the opinion of the program leader, of keeping up with the group or of safely participating in program activities may be prohibited from participating in certain activities.

When it is possible to do so, St. Olaf strives to make reasonable efforts to accommodate disabilities and other special needs of program participants if we are notified at the time of registration. If you have a special need regarding your participation in the program or will need an accommodation, you should contact Study Travel Director Heidi Quiram as soon as possible. Unfortunately, St. Olaf may not be able to accommodate all special needs. Facilities, resources, accommodations and protections for disabled and special needs individuals can be sharply limited outside the U.S. St. Olaf reserves the right to refuse to make an accommodation when not required to do so by law.
You are expected to behave in a reasonable manner toward other travelers, tour leaders, staff and other persons with whom you come into contact during the program. If you behave, in the opinion of the program leader, in a way likely to disrupt the enjoyment or endanger the safety of other travelers, you will be expelled from the group and will have to make your own arrangements to return home. No refunds for the unused portion of the program will be given.

**Itinerary** St. Olaf reserves the right to change or cancel itineraries, hotels and other program components whenever it is deemed necessary. If this occurs, every effort will be made to offer alternate dates and/or programs. Published times on itineraries are as accurate as possible but subject to change due to traffic, weather, mechanical and any other conditions beyond St. Olaf’s control. St. Olaf expressly disclaims any liability for any damages that may be incurred for any changes, cancellations or delays on any itinerary on any St. Olaf Study Travel program. St. Olaf does not accept liability in the case of any passenger being denied boarding by any airline carrier due to the carrier’s over-booking of a flight or for any other reason unrelated to St. Olaf’s actions. Site visits and the order of the itinerary may be rearranged or substituted at the discretion of St. Olaf. Photos shown on St. Olaf web pages are reflective of the area(s) visited, but may not be included in the actual program itinerary.

**Single Travelers** St. Olaf always reserves rooms for single travelers. However, the number of single rooms available on a program is limited. Therefore we recommend that you register early. A supplemental charge will apply for a single room. If you are traveling alone and wish to share a room, we will do our best to find someone of the same gender and smoking preference to share with you. If you are matched with a non-smoking roommate, it is mutually agreed that you cannot smoke in your hotel room. When a roommate cannot be found, the single supplement will be charged.

**Baggage** Baggage and personal effects are the sole responsibility of the owners at all times. Although every effort is made to handle participants’ luggage as carefully as possible, St. Olaf is not responsible for and does not assume liability or accept claims for loss of or damage to luggage due to breakage, theft, or wear and tear through hotel and group carrier handling.

**Photos** Participants may be photographed for the educational and promotional purposes of St. Olaf. You agree that St. Olaf is authorized to use for any purpose any pictures taken of the group and comments made on evaluation forms.

**Other Terms and Conditions** In offering this program, St. Olaf (“St. Olaf”) does not control or guarantee the personnel, equipment, operations or performance of anyone furnishing accommodations, products or other services in connection with these travel arrangements. Therefore, St. Olaf does not assume responsibility for injury, damage, expense, inconvenience or any other loss experienced to person or to property in connection with the products or services of such suppliers. The type of loss over which St. Olaf has no control and for which St. Olaf cannot be and is not responsible includes, without limitation: (i) any act or omission on the part of any supplier of products or services or other party who is not under the direct control of St. Olaf; (ii) any defect or failure of any vehicle, equipment, product or service which is owned, operated or otherwise used by a supplier; (iii) any financial problems of a supplier which causes non-performance by that supplier; or (iv) any other cause, condition or event which is beyond the direct control of St. Olaf.

During the program, you may have the opportunity to participate in various optional activities, such as athletic activities or excursions. St. Olaf does not control any of these activities and will not be and is not liable for any injury, damage, expense, accident, delay, inconvenience or other loss arising out of or relating to participation in such activities.
Travel documents, including airline tickets, will not be issued until St. Olaf has received a signed original of these terms and conditions and a signed original of the Release, Waiver, and Health Emergency Contact Information form from the participant.

**Release and Waiver** I am voluntarily participating in this Study Travel. I understand that participation in the Study Travel Program involves several risks, including, but not limited to: the risk of a plane, bus or car accident; drowning; fire; natural hazards; insect and animal bites and stings; food poisoning; disease; illness; injury; crime; foreign political, legal, social and economic conditions; and different standards of design, safety and maintenance of buildings, public places and conveyances, and different local medical practices, standards, and conditions.

In consideration for the opportunity to participate in the Study Travel Program I hereby release the College, and its regents, officers, employees, agents, successors and assigns from any and all claims (including but not limited to claims for negligence), causes of action, liabilities and costs which I or any of my legal representatives, heirs, successors and assigns may have or claim to have relating to or arising out of my participation in the Study Travel Program, including, without limitation, any and all claims and causes of action for property damage, bodily injury, illness and death, caused by, related to or arising out of any action or inaction of the College, its regents, officers, employees or agents, except for such damages or injury as may be caused by the gross negligence or willful misconduct of the College, its regents, officers, employees or agents. Furthermore, I promise not to sue the College for any of the claims released above. Finally, I agree to indemnify, defend and hold harmless the College, and its regents, officers, employees, agents, successors and assigns, from any and all claims, liabilities and costs asserted by or on behalf of me or any of my legal representatives, heirs, successors and assigns within the scope of the release.

I understand that the release, promise not to sue, and agreement to indemnify described in the above paragraph are intended to be as broad and inclusive as permitted by the laws of the state of Minnesota. I agree that if any portion of the above paragraph is held invalid, the remainder will continue in full legal force and effect. This release and waiver is to be interpreted and enforced under Minnesota law.