

PAYMENT AND REFUND SCHEDULE

The Treasures of Georgia

Led by Bruce Benson, Retired St. Olaf Pastor, and Carol Benson, Retired Music Teacher

September 21–October 4, 2022

Your registration cannot be accepted until you read the following release and waiver, check the “I agree” box on the online registration form, and pay the \$1,000 per-person deposit.

Program Fee

Inclusions: The program fee is \$6,872 per person. Based on double occupancy, it includes discussions led by Bruce and Carol Benson, assistance by a national guide, accommodations, breakfast daily and group meals as listed on the itinerary, admissions for group activities, ground transportation during the program (except initial and final airport transfers), gratuities to group guides, drivers, and meal servers, and some limited medical coverage while overseas. For single occupancy, add \$979.

Exclusions: *Airfare to and from Georgia is not included.* Participants are solely responsible for all expenses not specifically included in the program fee. Examples of excluded expenses are: Airfare between your home town and Georgia • Airport transfers • Any passport fees • Any recommended immunizations or vaccinations • Baggage insurance • Trip cancellation insurance above \$2,000 lifetime coverage • Beverages at most group meals • Gratuities to housekeeping staff • 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 • Items not specifically listed above as included.

Payments and Refunds:

Because of ongoing uncertainty surrounding COVID-19, it is possible that a program could be postponed. In such a case, while we will strive to make full refunds when we can, there are certain expenses that may not be refunded to either St. Olaf or the participant.

Deposit due:	\$1,000 upon registration
Refund if you cancel:	\$500 until October 31, 2022. If the deposit is made after October 31, 2022 there is no refund.
Interim payment due:	\$3,000 by November 1, 2022
Refund if you cancel:	\$1,500 until April 30, 2022
Final payment due:	May 1, 2022
Refund if you cancel:	None, unless the program is full and your place can be resold

Cancellations must be in writing.

Travel Insurance

Some travel insurance is included with your program fee, as follows:

Emergency Medical Expenses: \$100,000 Each Person / Each Injury or Sickness
Emergency Medical Evacuation: \$1,000,000 Each Person / Each Injury or Sickness

Medical Repatriation:	\$1,000,000 Each Person / Each injury or Sickness
Accidental Death and Dismemberment:	\$200,000 Each Person
	\$2,000,000 Aggregate Any One Accident / All Persons
Security Evacuation:	100% of Usual and Customary Charges
Natural Disaster Evacuation:	\$100,000 limit per person / \$1,000,000 per event
Trip Cancellation coverage:	\$2,000 lifetime maximum per insured person
Trip Interruption coverage:	\$2,000 per insured person per policy year/and lifetime maximum, 3 day maximum benefit period

Excluded activities: skydiving/parachuting; hang gliding; bungee jumping; mountain climbing; pot-holing; ziplining; motorcycle riding; and scuba diving – unless scuba diving is assigned as part of the curriculum of study for course credit.

Excluded causes of loss: suicide*; AIDS; routine or elective medical care; normal dental; acne; pregnancy or pregnancy related procedures including abortion; and loss due to participation in Specified Athletic Sporting Events**

* Repatriation of remains is covered, but medical care for self-inflicted injury is not.

** Specified Athletic Sporting Events are: Football, Boxing, Gymnastics, Ice Hockey, Lacrosse, Martial Arts, Rodeo, Skiing (water or snow), Surfing, Swimming, Diving, Wrestling, Basketball, Baseball, and Equestrian are excluded when participating in the event professionally or when representing the institution as part of the institution's athletic program.

Note that trip cancellation coverage is provided up to \$2,000 and only for medical reasons. If you are interested in additional trip cancellation coverage, 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. St. Olaf College ("St. Olaf") recommends you consider purchasing additional insurance to cover these possibilities.

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.

Alumni & Family Travel programs vary in pace, but in general, they require you, the participant, to be capable, without assistance, of walking a minimum of five miles per day, standing for 2 to 3 hours at a time, 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 has published specific requirements for each Alumni & Family 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 the Alumni & Family Travel Director 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 Alumni & Family 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 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 will not be issued until St. Olaf has received a signed original of these terms and conditions, the Release and Waiver, and the Traveler, Emergency Contact, and Health Information form from the participant.