



Education  
First

*College Study  
Tours*

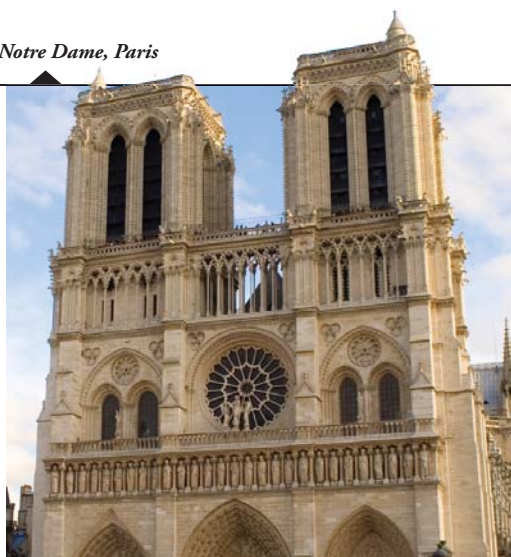


*2012-2013*  
**ENROLLMENT  
BOOKLET**



**FACULTY-LED INTERNATIONAL PROGRAMS**

*Notre Dame, Paris*



*Machu Picchu, Peru*



## Dear Travelers,

Many students point to their time abroad as a defining college experience. And it's no wonder. Studying abroad lets you explore the world, experience a new culture and take your coursework overseas.

EF College Study Tours is a unique way for you to do just that. You can discover new countries with your friends and classmates while learning from your professor. You'll gain international experience—more valuable than ever in today's global economy. Plus, CST's short-term programs give you study abroad experience at a significantly lower cost than a semester abroad.

We look forward to showing you the world and helping you make the most of your college experience.

Best regards,

Brooksie Robbins  
President

## WHAT IS EF COLLEGE STUDY TOURS?

EF College Study Tours is a unique way for students and professors to study abroad. Our short-term, faculty-led tours are a great way for you to see the world.

### SHORT-TERM

Don't want to spend an entire semester abroad, or can't afford to? CST's short-term programs give you a study abroad experience at a significantly lower cost than a semester overseas. Programs range from one to four weeks, ideal for J-terms or summer sessions.

### PROFESSOR-LED

Delve into your academic interests abroad. Travel with your professor and friends and experience your coursework on a global scale. Many students can also earn credit through their university while traveling.

### IN-DEPTH

See international business in action at a factory in Beijing. Visit a fashion designer's studio in Paris. Trek through an Ecuadorian jungle for insight into the environment. CST's international study programs immerse you in a destination while enhancing your coursework.

Tiananmen Square, Beijing

Sydney Opera House, Sydney



## WHY TRAVEL WITH CST?

There are probably a number of reasons why you want to study abroad: to discover new places, get to know different cultures or enhance your resume. With CST, you get all the benefits of studying abroad—and a few unique advantages to help you make the most of your college experience.

## PREPARE FOR YOUR FUTURE

Today, advances in every field take place on a global scale. Traveling with CST opens you up to new perspectives, giving you insight into the changing international landscape. You'll return home with life-changing experience and a compelling professional edge.

## ALL-INCLUSIVE PROGRAMS

Enjoy hotel accommodations. Fly on major international airlines. Learn where the locals go from your experienced tour director, with your group 24 hours a day. CST's all-inclusive programs are the easy way to make the most of your time abroad.

## AFFORDABLE VALUE

With tuition dues, rent and the expenses of everyday living, we know college students face financial challenges. Paying for your program shouldn't be one of them. With CST, you can study abroad without sacrificing quality, safety or comfort.

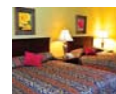
### WE TAKE CARE OF EVERYTHING

*Your faculty-led program includes:*

**ROUND-TRIP  
AIRFARE**



**HOTEL  
ACCOMMODATIONS**



**LOCAL  
TRANSPORTATION**



**FULL-TIME TOUR  
DIRECTOR**



**SIGHTSEEING  
TOURS**



**BREAKFAST DAILY AND  
SELECT MEALS**



**VISITS TO SPECIAL  
ATTRACTIONS**



**FREE TIME FOR PERSONAL OR  
ACADEMIC INTERESTS**





## A WORLD OF SUPPORT FOR YOUR TOUR

*Hundreds of offices around the world*

*EF Education First has more than 45 years of experience. We're a multi-national organization with 400 schools and offices in more than 50 countries, as well as a network of over 31,000 teachers and staff. No matter where you are in the world, we have local staff ready to assist you around the clock.*

### NORTH AMERICA

Boston  
Chicago  
Denver  
Hamilton  
Honolulu  
Los Angeles  
Miami  
New York  
San Diego  
San Francisco  
Santa Barbara  
Seattle  
Toronto  
Vancouver

### LATIN AMERICA

Bogota  
Buenos Aires  
Caracas  
Guadalajara  
Guayaquil  
Lima  
Mexico City  
Monterrey  
Quito  
San Jose  
Santiago  
Sao Paulo  
Tamarindo

### AFRICA

Cape Town

### EUROPE

Almetevsk  
Amsterdam  
Antwerp  
Athens  
Bakirkoy  
Baku  
Balashikha  
Barcelona  
Berlin  
Bournemouth  
Brighton  
Brussels  
Budapest  
Cambridge  
Dublin  
Hastings  
Helsinki  
Istanbul  
Katowice  
Khimky  
Krasnogorsk  
Lausanne  
Levent  
Lisbon  
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Lucerne  
Madrid  
Malaga  
Manchester  
Milan  
Moscow  
Munich  
Nice  
Nizhny Novgorod  
Novosibirsk  
Odintsovo

Oslo  
Oxford  
Paris  
Prague  
Reutov  
Rome  
Rostov  
Sevilla  
Sochi  
St. Julians  
St. Petersburg  
Stavropol  
Stockholm  
Suadiye  
Torquay  
Tumen  
Turin  
Tver  
Valencia  
Vienna  
Vilnius  
Vladivostok  
Warsaw  
Zurich

### MIDDLE EAST

Al Khobar  
Almaty  
Dammam  
Jeddah  
Riyadh  
Tehran  
Yanbu

### ASIA

Balikpapan  
Bandung  
Bangka  
Bangkok  
Banjarmasin  
Batam  
Beijing  
Bogor  
Changchun  
Chengdu  
Chiang mai  
Chongqing  
Cilegon  
Cirebon  
Dalian  
Daqing  
Denpasar  
Dongguan  
Dongying  
Fukuoka  
Fuzhou  
Guangzhou  
Guilin  
Guiyang  
HadYai  
Hangzhou  
Hanoi  
Harbin  
Hefei  
Ho Chi Minh City  
Hohhot  
Hong Kong  
Huizhou  
Jakarta  
Jambi  
Jayapura  
Jember  
Jiaxing

Jinan  
Jinzhou  
Kaohsiung  
Kediri  
Kelamayi  
Kupang  
Kyoto  
Lampung  
Lanzhou  
Liaocheng  
Linyi  
Magelang  
Makassar  
Malang  
Manado  
Medan  
Nagoya  
Nanjing  
Nanning  
Ningbo  
Nothaburi  
Osaka  
Padang  
Palembang  
Pekanbaru  
Pusan  
Qingdao  
Qinhuangdao  
Rizhao  
Rui'an  
Samarinda  
Semarang  
Seoul  
Shanghai  
Shenyang  
Shenzhen  
Shijiazhuang  
Sidoarjo  
Singapore

Solo  
Sukabumi  
Surabaya  
Suzhou  
Taegu  
Taichung  
Tainan  
Taipei  
Taiyuan  
Tangshan  
Tegal  
Tianjin  
Tokyo  
Urumqi  
Weihai  
Wenzhou  
Wuhan  
Wuxi  
Xiamen  
Xi'an  
Xiaoshan  
Xuzhou  
Yantai  
Yiwu  
Yogyakarta  
Yuyao  
Zhangjiagang  
Zhengzhou  
Zhuhai

### SOUTH PACIFIC

Auckland  
Brisbane  
Perth  
Sydney

St. Peter's Basilica, Vatican City

Jungle bridge, Costa Rica



## GET CONNECTED

Enhance your tour experience when you get connected to all the great resources EF College Study Tours offers!

### WHAT STUDENTS SAY

“ EF gave me the **full educational and personal experience** in just two weeks. I would have never been able to experience everything on my own. Thank you, EF, for a wonderful tour. ”

DIANA D., ADELPHI UNIVERSITY  
GARDEN CITY, NY

“ This was an **experience of a lifetime**. I learned so much, tried new things, saw breathtaking sights, and created memories that I will never forget! ”

KARISSA V., ELMS COLLEGE  
CHICOPEE, MA

“ The learning experience of my life. **Because of this trip I've been offered amazing opportunities**. Trust me, you will not regret being able to put this on your resume. ”

CHELSAE L., MONROE COUNTY COMMUNITY COLLEGE  
MONROE, MI

“ The trip was **amazing, unforgettable**. I went on tour not knowing many of the students in my group, and came back with really good friends. ”

BARBARA L., CONCORDIA UNIVERSITY  
PORTLAND, OR

 Read more traveler reviews online, at [efcollegestudytours.com/reviews](https://efcollegestudytours.com/reviews).

### INTERACT WITH US



[twitter.com/efcollegestudy](https://twitter.com/efcollegestudy)

Follow EF on Twitter to find the most up-to-the-minute news and information about EF and educational travel.



[facebook.com/collegestudytours](https://facebook.com/collegestudytours)

Become a fan of CST on Facebook, meet travelers from your tour and share trip photos and videos.



[youtube.com/efcollegestudy](https://youtube.com/efcollegestudy)

Subscribe to our YouTube channel and check out our favorite tour videos or upload your own.



[efcollegestudytours.com/tourlink](https://efcollegestudytours.com/tourlink)

With the TourLink Travel Journal, it's easier than ever for family and friends to follow you on tour.

# EF'S BOOKING CONDITIONS

These Booking Conditions are valid for all EF tours departing the United States from October 1, 2011, through September 30, 2012. All tours are operated outside the United States by EF Cultural Travel Ltd., Switzerland, hereafter referred to as "EF".

## WHAT'S INCLUDED ON YOUR TOUR

### What does the Program Fee include?

- Round-trip airfare
- Accommodations in clean, safe hotels with private bathrooms
- An EF Tour Director available 24-hours-a-day from when you arrive until you depart (except where noted on the tour itinerary)
- Continental breakfast daily and dinner as specified
- Comprehensive sightseeing tours and excursions led by licensed local guides as specified
- Airport transfers and transportation between destination cities
- Transportation to all included activities
- Select entrance fees and theater tickets as specified
- EF walking tours, orientation tours and tour director-led sightseeing as specified
- Business and academic visits on tour where specified
- Cruises, trains or ferries as specified
- Support from EF representatives abroad
- 24-hour worldwide emergency service

These apply to all tours unless otherwise noted on the tour itinerary. If we ever fail to provide you with any of the above, we will refund you its value upon your return from the tour.

### What does the \$95 Enrollment Fee include?

- All travelers must pay the non-refundable, non-transferable \$95 Enrollment Fee upon enrollment in order for the enrollment to be complete. After travel is completed on the first tour, repeat travelers will receive a \$100 Repeat Traveler Discount off future tours.\*
- EF's Standard Cancellation Policy and Travel Warning Cancellation as described on p. 9
  - EF luggage tag for each tour
  - Processing services by EF staff
  - Eligibility for discounts on other EF programs

\*Repeat travelers are paying participants who traveled beginning in 2003. Participants who cancel their tour prior to traveling are not eligible for a Repeat Traveler Discount. The Repeat Traveler Discount is non-refundable and non-transferable.

## WHAT'S NOT INCLUDED

- Beverages and lunches (except where specified)
- Optional excursions
- Shore excursions on cruises
- Transportation to free-time activities
- Customary gratuities (for your tour director, local guide, cruise staff and coach driver)
- Private bathrooms on overnight trains
- Portering
- Surcharges due to changes in currency exchange rate
- Departure fees (which are subject to changes beyond EF's control)
- Any applicable baggage-handling fees imposed by the airlines
- Expenses caused by airline rescheduling, cancellations or delays caused by the airlines, bad weather or events beyond EF's control (see next page for details)
- Weekend supplement (\$35 for any flight departing Friday, Saturday or Sunday in either direction)
- Passport and visa fees

**How are departure fees and surcharges assessed?** Departure fees and surcharges are imposed by airlines and government agencies. They cover such things as federal or foreign government imposed landing fees, security fees, and energy/fuel increases. These fees and charges are calculated by EF on an average basis of all departures for a particular itinerary. EF evaluates these fees as new information is made available and then updates accounts and invoices accordingly. Your online account and initial invoices will display the current estimate of your anticipated departure fees/surcharges. Participants not on EF's monthly payment plan will be invoiced separately for the departure fees/surcharges payment due at 30 days prior to departure. In the event that airlines alter their fee

structure to include surcharges as part of the base fee rather than as an add-on cost, EF reserves the right to adjust accounts and invoices accordingly.

**How are currency fluctuation surcharges assessed?** Prices are based on foreign exchange rates current as of tour pricing and are subject to surcharge if and as exchange rates fluctuate. However, any such surcharges will be limited to not more than \$100 per person per departure.

## GROUP TRAVEL

**How does group travel work?** We believe that all students should have the opportunity to travel, which means we do everything we can to keep our Program Fees the lowest in the industry without sacrificing quality. One of the ways we do that is by combining groups to fill a tour bus, so that all travelers help cover the costs of the bus, the tour director, local guides, etc. Consolidating groups also allows travelers to meet students from other colleges/universities.

Therefore, in order for everyone to travel for the lowest price possible, group travel requires some flexibility. College Study Tours has selected scheduled departure dates for each tour. We ask each group to choose their preferred tour and date. We book all of the groups with the same requested tours and dates on the scheduled departure dates. While we make every attempt to book groups on the scheduled departure date and tours, in some cases it may be necessary to modify the date of departure or the tour. In the rare case that we cannot accommodate your first-choice tour, we may need to book your group on the second or third-choice tour. If those options are not available, we will book you on a comparable tour (although it may not include all countries of your requested tours). If we fail to offer a comparable tour, participants may opt to receive a full refund. The final tour's Program Fee and departure fees will apply. EF strives to keep departure dates within one to two days of the scheduled date for tours departing October through April, and within four days of the scheduled date for tours departing May through September. Your final tour itinerary and travel dates will be confirmed approximately two months prior to departure.

**Anything else I need to know about my itinerary?** Based on your travel dates, there may be times when it becomes necessary to modify your itinerary. Sometimes this involves changing the order in which cities are visited, altering your length of stay in a city or country, or using an alternate airport. For travel in July and August 2012, certain restrictions apply due to the London Olympic Games. Please call for details. On certain days, especially holidays, some tour inclusions may be unavailable. Special educational visits, such as business visits, school visits and lectures, workshops and student exchange meetings, are subject to availability and can be modified. In such cases, we will have to substitute different inclusions.

## PRIVATE GROUPS

**What if my group wants to travel on our own without being consolidated?** If you want the privacy of your own tour bus and an EF Tour Director just for your group, you can choose to travel as a private group. This option is available for an additional fee, which varies based on the final number of full-paying participants. Of course, if your group fills a tour bus, the private group option is free. You may not modify your itinerary while on tour (i.e., you do not have the tour bus at your disposal), however you are able to make certain tour modifications prior to your tour departure. Although your base itinerary will include only your group, you may be consolidated with others during optional excursions. Also, due to flight and hotel availability, we require the same departure date flexibility as described above. Please let EF know prior to your first enrollment if you would like to be a private group.

## ENROLLMENT

We recommend that travelers enroll as soon as possible because tours tend to fill up quickly. **All enrollment forms must be received at EF by 95 days prior to departure.** Travelers should provide complete first, middle and last names and date of birth as they appear (or will appear) on their passports as any corrections to passport names made after 95 days prior to departure will incur a minimum fee of \$200 per airline up to the cost of a new published fare ticket and may result in a different flight itinerary from the group. If you have not yet applied for your passport, provide your full name and date of birth as it appears on your birth certificate.

**How do travelers enroll?** Enrollment forms and payment can be submitted to EF in any of the following ways:

**Online**  
efcollegestudytours.com/enroll

**Mail**  
EF College Study Tours  
EF Center Boston  
One Education Street  
Cambridge, MA 02141

**Phone**  
1-877-485-4184

**Fax**  
1-800-318-3732

Please see p. 8 for payment details, and p. 9 for our Late Enrollments information.

**Can I enroll on a waitlist if my tour is full?** Upon the discretion of the group leader, a waitlist may be offered for full tours. The \$95 Enrollment Fee is required for waitlist enrollments. If a spot becomes available on the tour and the applicant chooses to enroll, EF's payment plan and cancellation policy apply. If space is not available by 14 days prior to departure or if the applicant cancels from the waitlist, the \$95 Enrollment Fee will be refunded.

**Can children under 12 go on tour?** Enrollment forms from children under 12 years of age will be reviewed on a case-by-case basis. Travelers ages 6-11 must have an adult chaperone other than the group leader and will have to room with an adult in a twin (a room with two beds) or family room (a room with twin beds and a cot) and pay all applicable fees. We do not allow children under the age of 6 to travel with us.

## PASSPORTS AND VISAS

**Who is responsible for getting travelers' passports and visas?** Each traveler must obtain a passport and any applicable visas for his or her tour prior to departure. If a traveler is unable to obtain these travel documents, our Standard Cancellation Policy will apply (see p. 9). Please be sure that passports are valid for at least six months after your tour ends. Non-U.S. citizens will need to contact the embassy or consulate of their destination countries to ensure they meet specific entry requirements. Remember to check your itinerary carefully for all countries that you will visit or pass through, including transfers between airports in foreign countries and re-entry into the United States. Visit the U.S. Department of State at [travel.state.gov](http://travel.state.gov) for further information.

## INSURANCE

**Can I purchase insurance?** We strongly advise all participants to protect themselves on tour with the All-Inclusive Insurance plan. Most U.S. insurance companies do not provide adequate coverage for people traveling abroad. Due to the popularity of this coverage, the All-Inclusive Insurance Plan will be applied to all accounts unless declined upon enrollment or within 30 days of enrollment.\* See p. 8 for details. The All-Inclusive Insurance Plan covers all travelers for the official tour portions while groups are traveling with an EF Tour Director. If you are doing an individual or group stay-ahead or stay-behind, you can purchase Extended Insurance to cover you for the days you are without an EF Tour Director. Contact us for details about our Extended Insurance plans for additional coverage for \$15 per day up to 35 days.

\*As of October 24, 2011, please check our website at [efcollegestudytours.com](http://efcollegestudytours.com) for updated insurance purchase information pursuant to new Department of Transportation regulations.

## FLIGHT INFORMATION

**Which airlines does EF use?** EF reserves seats with major airlines, including Aer Lingus, Air Canada, Air France, Air New Zealand, Alitalia, American, British Airways, Continental, Delta, Iberia, KLM, Lufthansa, Northwest, Qantas, South African Airways, SAS, Swiss, United, US Airways, Virgin Atlantic Airways and other U.S. and international carriers. Because of our special rates, our contracts do not allow upgrades, stopovers or the accrual of frequent flier miles.

**What will my flights be like?** We always do our best to provide the most direct route to your destination city. However, due to available flight routings, we cannot guarantee non-stop or direct flights. Sometimes, groups may travel on an overnight red-eye flight, departing the evening before the tour is scheduled to begin. In rare cases, groups may have a domestic and/or international overnight, layover and/or bus transfer. You will receive your seating assignments when you check in. Depending on your group's size, you may or may not sit together. Based on seat availability and the size of the plane, we may not be able to accommodate all members of a group on the same flight, in which case the group leader will determine on which flight itinerary each participant will travel. In such instances that a participant is not satisfied with their flight assignment, standard cancellation fees apply.

**Do I have to travel on all legs of my flight itinerary?** You must travel on all legs of your itinerary. If you do not travel on a portion of your flights, the remaining portions will be cancelled. You will be responsible for purchasing a new ticket as well as for any service fees charged by the airlines.

**What happens if my flight is delayed?** EF is not responsible for airline schedule changes, or mechanical, weather or capacity-related flight delays; however, see p. 8 for coverage offered in the All Inclusive Insurance Plan.

**Are any airports interchangeable?** Flights to and from the following destinations may originate/end at any of the airports in that vicinity. On occasion, your tour may return to a different airport than the one you departed from.

- Houston: George Bush Intercontinental or Hobby
- Miami: Fort Lauderdale or Miami
- New York: JFK, LaGuardia or Newark
- Washington, D.C./Baltimore: BWI, Dulles or Ronald Reagan National
- Ireland: Cork or Shannon
- Italy: Milan or Venice
- Scotland: Edinburgh or Glasgow

**Are there flight restrictions for travelers under 18?** Anyone younger than 18 years old traveling apart from the group without an adult companion must register with the airlines as an Unaccompanied Minor. Please contact each airline on the minor's itinerary to make arrangements. Any resulting fees will be assessed by the airlines and are the responsibility of the traveler. A parent/guardian must provide written consent if he wishes to decline the Unaccompanied Minor service.

## SPECIAL TRAVEL REQUESTS

EF is happy to provide stay-ahead/stay-behind options, alternate departure airports and land-only tours for individual travelers or the whole group.

**What if my whole group wants to do a stay-ahead or stay-behind?** Where possible, EF will provide altered flight and/or land arrangements for a group of at least six paying participants plus the group leader. Each participant will have to pay a \$95 service fee plus any additional air or land costs. The group leader should submit one request for the whole group, which needs to be received prior to your first enrollment.

**What if only one traveler has a Special Travel Request?** Individual Special Travel Requests should be submitted online at [efcollegestudytours.com](http://efcollegestudytours.com) by 95 days prior to departure. Please keep in mind that you should not make any actual arrangements—such as booking a flight or hotel—until you receive your final tour itinerary and departure date around 60 days prior to departure. A \$150 service fee plus any additional air or land costs will be charged.

## What are the types of individual Special Travel Requests?

- **Individual stay-ahead/stay-behind options** Where possible, EF will provide altered flight arrangements, according to your request. Participants are responsible for making their own arrangements to and from the hotel or airport, as well as all land arrangements pertaining to their individual itinerary.
- **Alternate departure airports** The Program Fees are based on group departures. If an individual chooses to fly out of a different airport than the group, the Program Fee of the alternate airport will apply. Travelers must depart from and return to the same domestic airport.
- **Land-only tours** On certain tours, participants have the option to make their own flight arrangements and join the tour at the first hotel on the itinerary. Participants are responsible for making their own arrangements to and from the hotel or airport. In this case, the Program Fee will be reduced, depending on the length and destination of the tour. EF is not responsible for any travel-related delays or inconveniences for land-only participants.

If you have requested special travel arrangements, EF cannot guarantee that you will fly with your group in either direction.

## OPTIONAL EXCURSIONS

**What are optional excursions?** EF offers these activities in addition to what's already included on your itinerary. Some group leaders choose to add optional excursions to all participant accounts.

**When should I purchase optional excursions?** To secure a discounted price, optional excursions need to be purchased by 50 days prior to departure. Most optional excursions can be purchased on tour at a slightly higher price (though there are a few that must be purchased prior to departure). Certain optional excursions are only available for purchase on tour. Additional details will be sent to participants. Please note that optional excursion prices are subject to change.

**Are optional excursions refundable?** If EF has to cancel an optional excursion (due to low enrollment, for example), you will receive a full refund after returning home from the tour. To receive a refund for an optional excursion that you simply no longer wish to be enrolled in, you must let us know by 50 days prior to departure.

## TOUR EXTENSIONS

Many tours offer extensions (availability depends on the number of participants) that add days, destinations and activities to the normal itinerary. Participants must be accompanied by their group leader or a designated chaperone on tour extensions. Tour extension requests must be received prior to your first enrollment.

## ROOMING

EF handles final rooming assignments for all travelers. Please ensure that all rooming requests are submitted by 70 days prior to departure.

**What is standard rooming?** Travelers will room three to four people per room in twin or double beds (beds meant for two people) with others of the same gender from the entire tour group. This may mean that travelers from different schools may room together. For tours to Belize and Ghana, EF uses dormitory-style accommodations with shared bathrooms.

**Can travelers request a twin or double room?** Travelers may request twin accommodations (a hotel room with two single beds) or double accommodations (a room with one bed for two people) by submitting the name of their roommate. The following additional charges will apply:

- \$40 per hotel night per traveler
- \$70 per ferry or cruise night per traveler  
(Please note: Twin or double accommodations are not available on overnight trains.)

**Can travelers request a single room?** Travelers can request a single room for an additional \$75 per hotel night, and \$110 per ferry or cruise night. Please note: Single rooms are not available on tours to Africa or overnight trains.

**What are the sleeping arrangements on trains?** Overnight trains provide couchette sleeping berths or Sessels (recliners), and cruises and overnight ferries provide cabins. The couchettes contain up to six fold-out beds that come down from the wall; on rare occasions, these compartments may not be exclusive to EF travelers and may be mixed gender. Single rooms are not available on overnight trains.

## MISCELLANEOUS

**When does my tour officially start and end?** Each tour begins with the take-off from the departure airport, and ends when the flight lands at the return airport. For those making their own flight arrangements, the tour begins upon arrival at the first EF hotel and ends upon departure from the last EF hotel, according to the itinerary. The official length of an EF tour does not include stay-ahead or stay-behind option periods when participants are not escorted by an EF Tour Director.

**What happens if EF has to cancel a tour?** EF may cancel any tour for events beyond its control, including but not limited to instability in a destination country, acts of God, war (whether declared or undeclared), terrorist activities, incidents of violence, public health issues or quarantine, substantial currency fluctuations, strikes, government restrictions, fire or severe weather conditions which make it impossible or commercially unreasonable in the opinion of EF to conduct the tour. If EF cancels the tour for any such reason, participants will receive an EF Future Travel Voucher for all monies paid, less the \$95 Enrollment Fee and any non-refundable fees. Cancellation by EF for causes described in this section shall not be a violation of its obligations to any participant.

**What about lost belongings?** EF is not responsible for loss of passports, airline tickets or other documents, or for loss of or damage to luggage or any other passenger belongings. In the case of a lost paper airline ticket, the participant is solely responsible for meeting the airline's requirements (both logistical and financial) for ticket replacement.

**What if my tour dates do not fall in the range covered by these Booking Conditions?** Participants enrolling on tours departing after September 30, 2012, are subject to these Booking Conditions as well as any changes to EF's 2013 Booking Conditions (for travel October 1, 2012, through September 30, 2013). The 2013 Booking Conditions will be available online at [efcollegestudytours.com/BC](http://efcollegestudytours.com/BC) in December 2011.

## PROTECTION FOR TRAVELERS' PAYMENTS

You can rest assured knowing that travelers' tour money is protected in the unlikely event of EF bankruptcy, insolvency or cessation of business under our participation in the United States Tour Operators Association (USTOA) \$1 Million Travelers Assistance Program. For program details and a list of its affiliates, contact USTOA by mail at 275 Madison Avenue, Suite 2014, NY, NY 10016, by email at [information@ustoa.com](mailto:information@ustoa.com) or online at [ustoa.com](http://ustoa.com).

## TERMS AND PROVISIONS

The terms and provisions of these Booking Conditions supercede any other warranties, representations, terms or conditions, unless they are expressly stated within a Booking Conditions Addendum or in a letter signed by an EF officer. Prices are subject to change.

**As of October 24, 2011, please check our website at [efcollegestudytours.com](http://efcollegestudytours.com) for updated pricing information pursuant to Department of Transportation regulations.**

The tour operator for your trip is EF Cultural Travel Ltd. ("EF") Haldenstrasse 4, CH-6006, Lucerne, Switzerland, organization number CH-100.3.026.585-3, VAT number 596 344. EF Institute for Cultural Exchange, Inc. ("Educational Tours" or "College Study Tours" or "ET") is an affiliate of EF Cultural Travel, LTD. ("EF"), and acts only as a marketing provider for that company. ET does not provide any goods or services for your trip. Note: The services provided are not subject to Swiss VAT. © EF Cultural Travel Ltd. 2011

# EF'S BOOKING CONDITIONS: PAYMENTS, INSURANCE AND PEACE OF MIND

## HOW DO I PAY FOR MY TOUR? *EF'S MONTHLY PAYMENT PLAN*

All travelers are enrolled in EF's monthly payment plan. Our automated payment plan divides your tour costs over time so you can pay in small, manageable increments deducted monthly directly from your checking account. (Alternatively, you can provide a credit/debit card.) Calculate your monthly payment by visiting [efcollegestudytours.com/paymentplan](http://efcollegestudytours.com/paymentplan).

- Convenient monthly payments deducted from your checking account or charged to your credit or debit card
- Flexibility to choose one of four monthly charge dates (7th, 14th, 21st or 26th)
- Control costs by choosing the monthly amount based on your initial down payment
- Full tour balance deadline is up to 25 days prior to departure
- 24-hour access to your account and payment information through our secure website
- No late fees

Please note: A minimum of three automated payments is required. See p. 11 for terms and conditions or call 1-877-485-4184.

## WHAT DOES MY INSURANCE INCLUDE? *ALL-INCLUSIVE INSURANCE PLAN*

Due to the high demand for the benefits included in this coverage, all travelers will automatically be enrolled in the All-Inclusive Insurance Plan unless declined upon enrollment or within 30 days of enrollment.\* Your non-refundable \$145 premium includes:

### **Medical and Accident Insurance covers:**

- hospital bills, doctors' fees, prescriptions and medical transportation for illnesses and/or injury contracted during the participant's tour
- transportation, food and lodging expenses for two of the patient's relatives to be at his or her side in the event of a life-threatening illness that requires hospitalization
- combined coverage of up to \$35,000 for the above situations
- limitations and exclusions apply

### **Flight Delay Insurance covers:**

- up to \$200 per 24-hour period (\$400 maximum) for expenses due to flight delays (lodging, food and other reasonable expenses)
- a refund for every full land day missed of your tour (two days maximum due to flight delays)

### **24-hour Emergency Assistance covers:**

- assistance and handling of claims during the participant's tour

### **Baggage and Property Insurance covers:**

- up to \$2,000 for baggage for the duration of the participant's tour, including \$1,000 for theft-prone property
- theft of cash up to \$300
- theft of airline tickets and other valuable documents up to \$500
- participant's extra costs up to \$150 (\$50 per 24-hour period) if baggage is delayed more than 24 hours (except on the way home)
- exclusions apply

### **Tour Cancellation and Interruption Insurance covers:**

- a refund of the Program Fee if a participant needs to cancel from or interrupt the tour due to reasons of serious injury and grave illness leading to hospitalization. Valid reasons for cancellation are also financial hardship due to unexpected/involuntary job loss, jury duty, military call to active duty or severe damage to the participant's home (exclusions apply)

Some insurances may be purchased separately. Please call 1-877-485-4184 for prices. These insurances are underwritten by Efecta Insurance International Ltd., Bermudiana Arcade, 3rd Floor, 27 Queens Street, HM 11 Hamilton, Bermuda, through a Master Policy issued to EF Cultural Travel Ltd. For complete terms, conditions and exclusions, please refer to the Master Policy, which may be obtained by visiting [efcollegestudytours.com/insurance](http://efcollegestudytours.com/insurance) or by calling 1-877-485-4184. The Efecta Travel Insurance policy shall always be secondary to all other policies of insurance.

\*After October 24, 2011, please check our website at [efcollegestudytours.com](http://efcollegestudytours.com) for updated insurance purchase information pursuant to new Department of Transportation regulations.

## WHAT IF MY GROUP HAS TO CHANGE PLANS? *PEACE OF MIND PROGRAM*

We understand that plans sometimes change due to unforeseen circumstances. That's why we provide EF's exclusive Peace of Mind Program, which allows your entire group to change your tour or departure date. Your group can feel secure planning your trip, knowing that your plans are flexible.

### **Freedom to change your travel plans\***

EF's Peace of Mind Program allows groups to change their tours and/or departure dates until 35 days prior to departure.

### **EF Future Travel Voucher\***

EF's Peace of Mind Program allows participants to receive an EF Future Travel Voucher for all monies paid, less the \$95 Enrollment Fee and any non-refundable fees, if the entire group decides not to travel at least 35 days prior to departure.

### **Travel Warning Cancellation**

If a formal Travel Warning is issued for any country you are traveling to, you could be eligible to receive a refund. Continue to next page for full terms and conditions.

\* The Peace of Mind Program and its ability to transfer monies paid is a benefit of making all payments by dates due. Participants missing any payment deadlines must pay any late fees to qualify. The Future Travel Voucher is not a merchandise credit or a gift certificate and may not be redeemed for cash. Benefits of the Peace of Mind program are only available to the entire group and not to individual participants. If EF cannot accommodate the revised tour request and participants decide not to travel on the original tour, EF's Standard Cancellation Policy applies. If there are additional fees resulting from the tour/date change, participants will be responsible for the increase. Participants canceling from a revised tour will be charged a cancellation fee based on the date that the original tour was changed or the current tour's cancellation fee, whichever is higher. The revised tour must depart within the date range that these Booking Conditions are valid. EF will make every effort to accommodate the revised tour request.

# EF'S BOOKING CONDITIONS: CANCELLATIONS AND REFUNDS

The cancellation policies outlined below take into consideration the costs EF incurs long before groups ever depart. Notice of cancellation from an EF tour will only be accepted from the participant, his or her legal guardian, or the group leader. The date of cancellation will be determined by the date on which EF receives notice. Cancellation refunds can only be made to the person whose name appears on the account; payments cannot be transferred to another account.

## EF's Standard Cancellation Policy

### 150 days or more prior to departure

Full refund less the \$95 Enrollment Fee and a \$250 cancellation fee.

### 149 to 95 days prior to departure

Full refund less the \$95 Enrollment Fee and a \$450 cancellation fee. (\$500 for 2013 tours).\*

### 94 to 30 days prior to departure

Full refund less the \$95 Enrollment Fee and 50% of the Program Fee.\*

### 29 days or less prior to departure

No refund will be issued.

## Cancellation with replacement

### 150 days or more prior to departure

Full refund less the non-refundable \$95 Enrollment Fee.\*

### 149 to 95 days prior to departure

Full refund less the non-refundable \$95 Enrollment Fee and a \$100 substitution fee.\*

### 94 days or less prior to departure

Replacements can no longer be accepted. (EF's Standard Cancellation policy will apply.)\*

Cancellation with replacement refers to a participant who cancels but finds a person to replace him or her for the same program. The replacement's enrollment form must be submitted at the same time as the notification of cancellation.

\*Non-refundable fees are also deducted from refunds.

Please make all payments on time to qualify for refunds in accordance with EF's Standard Cancellation Policy.

## Group Leader Cancellation

A group leader must accompany participants on every tour. If a group leader cancels for any reason, he or she will be asked to assign a new group leader. The new group leader is responsible for any increases in his or her own airline costs. Any participants who cancel at this point and choose not to travel with their replacement group leader will be treated as standard cancellations. If no replacement group leader is found, the affected participants will need to cancel to be eligible for EF's Standard Cancellation Policy. Those participants interested in being placed with a new tour group should contact EF at 1-877-485-4184. If we cannot find a new tour for these participants, EF's Standard Cancellation Policy will apply.

## Travel Warning Cancellation

EF is pleased to offer additional travel security to our customers to cover cancellations due to an act of terrorism or the threat of an act of terrorism. Participants will receive a full refund (less the \$95 Enrollment Fee and any non-refundable fees) should all of the following conditions be met: (a) a terrorist act, or threats of terrorist acts occur(s), which is directed against U.S. interests on U.S. soil or in U.S. airspace or directed against U.S. interests in any other country or in international airspace; and (b) as a result of these events, a formal Travel Warning is issued by the United States Department of State, stating that Americans should not travel to any country or countries that are included in the participant's tour itinerary; and (c) the formal Travel Warning by the U.S. Department of State is issued within 65 days of the participant's departure. Participants missing any payment deadlines will need to pay late fees to qualify.

## Refunds

Refunds for overpayments will be issued only upon written request and after a participant's check(s) has (have) been in the account for 21 days. Refunds will be issued in the name which appears on the participant's account. All refund checks are mailed 4-6 weeks after the request has been processed. There will be a non-refundable \$30 stop-payment fee for lost refund checks.

# EF'S BOOKING CONDITIONS: MANUAL PAYMENT PLAN AND LATE ENROLLMENTS

## Manual payment plan

If you choose to opt out of EF's monthly payment plan, the following payment schedule and late fees apply. Keep in mind that your tour balance payment will be due two months earlier than with EF's monthly payment plan.

### 1. \$95 Enrollment Fee

Due: Upon enrollment

### 2. \$250 payment plus any unpaid insurance

Due: 30 days after enrollment | **Late Fee: \$75**

### 3. \$400 payment plus any unpaid insurance

Due: 150 days prior to departure | **Late Fee: \$75**

### 4. Tour Balance (all charges excluding Departure Fees)

Due: 95 days prior to departure | **Late Fee: \$125**  
**(Late Fee \$145 for 2013 tours)**

### 5. Remaining Balance (including Departure Fees)

Due: 30 days prior to departure

**All payment due dates refer to the dates by which each payment must be received by EF. For those on the manual payment plan, EF will cancel your reservation in accordance with EF's Standard Cancellation Policy if:**

- any payment is past due by 60 days or more
- your Tour Balance payment is not received by 95 days prior to departure
- your remaining balance payment is not received by 30 days prior to departure

Please indicate the participant's name and account number on all check payments. EF cannot resubmit checks; if a stop-payment order is put on a check, or if a check is returned to us by the drawer's bank, a non-refundable \$35 processing fee will be charged. A \$20 decline fee (\$30 for 2013 tours) will be charged for each declined credit card payment.

## Late enrollments (94 days or fewer prior to departure)

If you enroll 94 days or fewer prior to departure, then you are considered a late enrollment. Once we have received your full payment by cashier's check, credit card, or money order only, including a non-refundable **\$125 Late Enrollment Fee (\$145 for 2013 tours)**, you will be placed on a waiting list while we check bus and flight availability. If we are unable to place you on a tour or offer you an alternate flight to meet up with your tour, you will receive a full refund. We may also offer you the option of arranging your own flight and buying the land-only portion of your tour. We cannot accept enrollment forms **14 days or fewer** prior to departure.



Enroll in paperless billing on your enrollment form to receive your statement updates by email instead of in your mailbox. It's easy, and it's better for the environment!

# RELEASE AND AGREEMENT

*I (or parent or guardian if enrollee is under 18) am an enrollee for an EF College Study Tour. By signing the EF College Study Tours Enrollment Form, I understand and agree to the following:*

**1.** My international tour is operated by EF Cultural Travel, LTD., Switzerland (referred to as "EF").

**2.** My tour begins with the takeoff from the EF departure airport and ends upon completion of the flight back to the EF airport.

I further understand that international travel involves certain risks to personal health, safety and property. Many foreign countries do not have the safety and health standards that are present in the United States. I am willing to accept the associated risks and understand that EF cannot guarantee the health and safety of participants in a foreign trip or eliminate the risk from a foreign environment.

**3.** I release and hold harmless EF and its affiliates (which term shall include parents, subsidiaries, officers, directors, shareholders, agents and employees of EF as well as EF itself) and my school, my school board and group leader (the "Released Parties") from, and agree not to sue the Released Parties for, any and all claims, of any nature related in any manner to my participation in an EF sponsored tour, including but not limited to, claims for negligence, breach of contract, breach of express or implied warranties, or wrongful death. I hereby unconditionally and unequivocally waive any and all claims and demands for all damages, losses, costs and expenses of any nature whatsoever (including attorneys' fees) on account of or arising out of any and all personal injury, death, bodily injury, mental anguish, emotional distress, property or other damage that I may suffer from any cause whatsoever related in any way to my participation in any EF sponsored tour. I further agree to release and hold harmless the Released Parties from any and all decisions to cancel, modify, or delay the tour as a result of acts of God, war (whether declared or undeclared), terrorist activities or threats of terrorists activities, instability in a destination country, incidents of violence, public health issues or quarantine or threats of public health issues, substantial currency fluctuations, strikes, government restrictions, fire or severe weather conditions that make it impossible or commercially unreasonable in the sole opinion of EF to conduct the tour. I further agree to hold the Released Parties harmless for the acts or omissions of any other individuals or entities over which the Released Parties have no direct or indirect control, including, without limitation, airlines, railways, bus companies, hotels, shipping companies, guides and sub-contracted agents or tour operators. I understand and acknowledge that EF does not own or operate any of the entities that provide goods or services on my tour.

**4.** The air carrier's liability for loss of or damage to baggage or property, or for death or injury to person, is limited by their tariffs or the Warsaw Convention or both.

**5.** EF shall have no liability or responsibility for me when I am absent from EF-supervised activities or for non-EF supervised activities, such as visits to friends or relatives or during stay-ahead/stay-behind option periods if the stay-ahead/stay-behind period does not include the services of an EF Tour Director.

**6.** EF reserves the right to refuse or cancel my registration at their sole discretion. Group leaders may also refuse or cancel any participant's registration including my own. In such event, Standard Cancellation guidelines as outlined in the Booking Conditions apply.

**7.** I will abide by EF's regulations and the directions of my group leader, my tour director or EF's personnel during my tour. Regulations include but are not limited to EF's Rules of the Road, such as the prohibition of hitchhiking, the driving or renting of any motor vehicle, or having visitors of the opposite sex in students' rooms. Failure to do so may result in EF terminating me from the tour immediately. I understand that to disobey such rules or directions is to waive the right to a refund of any part of my Program Fee, and that EF may then send me home at my own expense.

**8.** I will abide by all local laws when abroad, including those concerning drugs and alcohol. Minors must have parents' permission to use alcohol even if the local law would otherwise permit them to. If parental permission to use alcohol has been granted, minors may only drink beer and wine (no hard liquor), and must be in the presence of the group leader. I understand that if I abuse or disobey such laws, even unintentionally, I waive my right to a refund of any part of the Program Fee, and EF may send me home at my own expense. I also understand that should local authorities be involved, I will be subject to the laws of the country I am visiting.

**9.** If I become ill or incapacitated, EF and its employees, or my group leader, may take any action they deem necessary for my safety and well-being, including securing medical treatment and transporting me home at my own expense. EF retains the right, in its sole discretion, to contact the participant's parent(s) and/or guardian with regard to health issues or any matter whatsoever that relates to participant's tour. These rights transcend any and all privacy regulations that may apply. In the event of a medical emergency, EF will attempt to cause appropriate treatment to be administered, and the participant authorizes EF to do so. EF, however, makes no warranty that it will be able to cause effective (or any) emergency treatment to be administered.

**10.** EF has the right to make changes in tour itineraries and departure dates, and to modify transportation arrangements, including the use of substitute airlines. In the event of such changes, refunds will be given only in accordance with the provisions of the Booking Conditions supplied herewith.

**11.** Prices are subject to unforeseen surcharges or price increases which, if imposed by airlines or other suppliers, will be separately billed.

**12.** By enrolling on this tour, I have made the choice to travel with the professor/group leader organizing my group, and I understand that this choice is not the responsibility of EF. I understand that my group leader is able to make decisions on my behalf, including but not limited to changing the group's requested tour or travel date and requiring that I purchase items such as insurance and optional excursions. I understand that a group leader must accompany me on tour. If my group leader cancels for any reason, EF will ask him or her to assign a new group leader. If I cancel at this point and choose not to travel with the replacement group leader, I will be treated as a standard cancellation. If no replacement group leader can be found, I will need to cancel and EF's Standard Cancellation Policy will apply. I may also request

that EF place me with a new tour group. If EF cannot find a new tour group for me, EF's Standard Cancellation Policy will apply.

**13.** It is my responsibility to secure the necessary travel documents (passport and visa[s]) unless specifically arranged for the group by EF. Failure to do so does not constitute grounds for a refund except according to the Standard Cancellation guidelines as outlined in the Booking Conditions.

**14.** I will be required to pay for any phone calls or incidental personal expenses that I incur at hotels, as well as for any damage I cause to hotel rooms, buses or other property.

**15.** This tour has been designed for students, as reflected in the pacing, educational content, accommodations and other aspects of the tour.

**16.** EF is not responsible for loss of passports, airline tickets or other documents, or for loss of or damage to luggage or any other passenger belongings. In the case of a lost paper airline ticket, the participant is solely responsible for meeting the airline's requirements (both logistical and financial) for ticket replacement.

**17.** This agreement shall be governed in all respects, and performance hereunder shall be judged, by the laws of the Commonwealth of Massachusetts. In the event of any claim, dispute or proceeding arising out of this agreement, my tour or my relationship with EF, or any claim which in contract, tort, or otherwise at law or in equity arises between the Released Parties, whether or not related to this agreement, the parties submit and consent to the exclusive jurisdiction and venue of the courts of the Commonwealth of Massachusetts and of the United States District Court for the District of Massachusetts.

**18.** For participants in Utah only: This tour is not sponsored by any public school, public school district or other public entity, and is operated and organized by a privately owned company.

**19.** I consent that EF may use any film likenesses taken of me and any of my comments while on an EF tour for future publicity and also use my contact information for future EF promotions.

**20.** This agreement and EF's Booking Conditions constitute the entire agreement between EF and me with reference to the subject matter herein, and I do not rely upon any promises, inducements or agreements not herein, including but not limited to any oral statements made to me by any agents or employees of EF, or by my school or group leader. This agreement may be amended or modified only in writing, signed by both parties. The waiver by EF of any provision of this Agreement shall in no way affect the remaining provisions of this Agreement, and this Agreement shall be interpreted as if such clause or provision were not contained herein.

**Sign your enrollment form only when you have read in full and understood the contents of this Release and Agreement. See back page.**

# EF'S MONTHLY PAYMENT PLAN

**At EF, we want to make our lowest-priced tours even more affordable!**

That's why we created EF's monthly payment plan, which extends your last payment deadline up to 25 days prior to departure. Your total balance is divided by the number of months before this last payment deadline. That amount is then deducted from your checking account or charged to a credit or debit card once a month. It's that easy!



## Terms and conditions

- You must select a payment method of either direct debit from your checking account or charges to your credit or debit card.
- EF must have the checking account or credit card holder's signature on the enrollment form (on reverse), indicating agreement to EF's monthly payment plan Terms and Conditions, before the plan is activated.
- A minimum of three automated payments is required. If you do not meet the minimum payment requirement, EF will use the payment method you have provided for EF's monthly payment plan toward the \$95 Enrollment Fee. You will be responsible for the remaining payments using our manual payment plan outlined in EF's Booking Conditions.
- Credit card payments may be made by Visa and MasterCard.
- You must provide a valid email address and pay the \$95 Enrollment Fee for your tour before the plan is activated.
- You must choose the date on which your checking account or credit card will be charged each month. EF offers charge date options on the 7th, 14th, 21st and 26th of each month. If a charge date falls on a weekend, the payment will be processed on the next business day.
- If you are paying by checking account or are submitting a debit card, please verify that there are sufficient funds available for monthly deduction. A non-refundable \$35 fee will be assessed each time a checking account payment is returned due to insufficient funds. A non-refundable fee of \$20 (or \$30 for 2013 tours) will be assessed each time a credit card or debit card is declined. If a payment is declined, your plan will be recalculated to have that payment redistributed across your remaining scheduled payments, starting with the next month. EF reserves the right to withdraw you from the plan for checking account returns or credit card declines for two consecutive months.
- A secondary credit card may be submitted for backup in the event the primary card is declined. No fee will be assessed if the secondary card is approved. For those paying by checking account, we do not allow a backup payment method.
- The monthly payment and final payment amounts are subject to change if four items or payments outside the monthly payment plan that are added or removed exceed \$20. Four items or payments outside of the monthly payment plan totaling \$20 or less that are added or removed will only be reflected in the last payment.
- After EF's monthly payment plan final payment deadline of up to 25 days prior to departure, the participant is invoiced for any subsequent charges. Payments will no longer be automatically deducted. Additional payments need to be made by credit card or by check online at [efcollegestudytours.com](http://efcollegestudytours.com) or by phone with an EF Customer Service Representative at 1-877-485-4184.
- The participant is not charged late fees while enrolled in EF's monthly payment plan. However, if the participant opts to withdraw from the plan or is withdrawn from the plan by EF due to checking account returns or credit card declines for two consecutive months, EF's manual payment schedule and late fee assessment, as outlined in our Booking Conditions, will apply.

These are also available online at [efcollegestudytours.com/paymentplan](http://efcollegestudytours.com/paymentplan)

Please staple check here.  
(if applicable)

Enroll now!



# 2012/2013 Enrollment Form

Please ask your group leader to either affix label here or fill out the following:

Tour # (required for processing enrollment form): \_\_\_\_\_

Tour name and requested travel date and year: \_\_\_\_\_

Group leader: \_\_\_\_\_

Group leaders should not fill out an enrollment form for themselves.



Online: [efcollegestudytours.com/enroll](http://efcollegestudytours.com/enroll)



Call 1-877-485-4184 or fax to 1-800-318-3732



Mail: Send in your enrollment form in the prepaid envelope provided to:  
**EF College Study Tours, One Education Street, Cambridge, MA 02141**  
Please do not send cash payments.

Non-refundable \$95 must be paid at the time of enrollment. Please make all Special Travel Requests online by logging in to your online account at [efcollegestudytours.com/login](http://efcollegestudytours.com/login) after you enroll.

## Traveler info

PLEASE USE BLOCK CAPITALS ONLY. **IMPORTANT!** Full name (including middle name, if applicable) must be an exact match of your passport name. There is a minimum \$200 penalty for name changes.

Passport name

First Name (no nicknames, i.e. Robert, not Bobby.)

Middle Name (if listed or will be listed on passport)

Last Name

Date of birth

Gender:  Male  Female

Are you a U.S. citizen?  Yes  No

You are responsible for obtaining all necessary visas for your tour.

Traveler's email

Required for all tour communication

Mailing address

City

State

ZIP

Home phone

Prefiero comunicaci3n en Espa1ol cuando est3 disponible.

## Emergency contact

Required for all tour communication and in case of emergency. Emergency contact should not be traveling (on tour or otherwise) during the length of the tour.

Name

First

Last

Check one:  Parent  Guardian  Relative  Spouse  Friend

Gender:  Male  Female

Prefiero comunicaci3n en Espa1ol cuando est3 disponible.

Contact's email

Required for all tour communication

Home phone

Mobile phone

## Insurance and Payment info

Due to the popularity of the benefits of the All-Inclusive Insurance Plan, all travelers are automatically enrolled.\*

I would like to opt out of the All-Inclusive Insurance Plan.

All travelers are automatically enrolled in EF's monthly payment plan. Your \$95 Enrollment Fee will be processed upon receipt of your application. Your remaining tour balance will be divided by the number of months before your last payment deadline. This amount will be deducted monthly from your checking account or charged to your credit or debit card.

Select your monthly charge date:  7th  14th  21st  26th

### Billing Information:

Account/cardholder's name: \_\_\_\_\_ Account/cardholder's signature: \_\_\_\_\_

Billing email: \_\_\_\_\_  Use this billing email to enroll me in paperless billing. See p. 9 for details.

Billing address if different from traveler address: \_\_\_\_\_

### Please select your preferred payment method:

**Checking Account:** Bank routing number: \_\_\_\_\_ Checking account number: \_\_\_\_\_

*For your convenience you may instead send a voided check so we can obtain this information.*

**Credit Card:** Credit card number: \_\_\_\_\_ Billing zip code: \_\_\_\_\_ Expiration date: \_\_\_\_\_ / \_\_\_\_\_

*We accept Visa and MasterCard.*

I wish to opt out of the monthly payment plan and use the manual payment plan, according to the enclosed Booking Conditions, and pay my \$95 Enrollment Fee. Please select checking account or credit card above or attach a personal check or money order. If you pay by check, please make payable to EF Educational Tours and write your tour number on the check. Please do not send cash payments.

**Total amount to be processed at time of enrollment (without insurance: \$95 minimum; with insurance: \$240) \$ \_\_\_\_\_,00**

\*As of October 24, 2011, please check our website at [efcollegestudytours.com](http://efcollegestudytours.com) for updated insurance purchase information pursuant to new Department of Transportation regulations.

### Your enrollment form must be signed below by you, and if the applicant is under 18, by your parent/guardian.

I have completely read and fully understand the "Release and Agreement" and "Booking Conditions" as supplied herewith, and incorporated herein by reference and agree to be bound by, and to comply with the "Release and Agreement" and "Booking Conditions." I have also read and agreed to EF's monthly payment plan terms and conditions on the reverse.

Signature of enrollee \_\_\_\_\_ Date \_\_\_\_\_

I am the parent or legal guardian of the above (minor) enrollee. I have completely read and fully understand the "Release and Agreement" and "Booking Conditions" as supplied herewith, and incorporated herein by reference and agree to be bound by, and to cause the above enrollee to comply with the "Release and Agreement" and "Booking Conditions." If applicable, I have also read and agreed to EF's monthly payment plan terms and conditions on the reverse.

Signature of parent or legal guardian \_\_\_\_\_ Date \_\_\_\_\_