

2016
Registration Booklet



traveling with ACIS

"Twenty years from now you will be more disappointed by the things you didn't do than by the ones you did do. So throw off the bowlines, sail away from the safe harbor. Catch the trade winds in your sails. Explore. Dream. Discover."

~ MARK TWAIN

TRAVEL IS A THRILL. IT'S AN ADVENTURE. IT'S A ONCE-IN-A-LIFETIME MEMORY IN THE MAKING.

At ACIS we've built our programs so not only will you have an incredible amount of fun, but you'll also learn. You'll discover other cultures and you'll also learn more about your own. Not only will you improve language skills, but you'll gain the confidence to use them.

Travel has the power to change lives. For something so important, we make sure you're getting the absolute most out of your time overseas. That means hotels located near the sights you came to see, charming and brilliant tour managers, authentic meals and interactive cultural connections. When you travel on an ACIS program you learn more about the world, and you also learn more about yourself.





GET CONNECTED

SOCIAL

Iravel tips, photos, videos, contests, quotes inspiring blog articles and more.











cistours /acis2247 /acistours

rs /acistor

TRIPSTREAM

Get a taste for what's really happening on tour. Browse recent participants' photos and posts by visiting **www.acis.com/tripstream**. Then when you travel, tag along with us on Twitter or Instagram, #acis.

PHOTO AND VIDEO CONTEST

Give us your best shot. Upload up to three of the best photos taken during your trip, and you'll be entered to win some seriously great prizes. Enter our video contest, too, and double your chances! Visit www.acis.com/students/contest.

MAKE YOUR DREAM A REALITY FUNDRAISING SUGGESTIONS

From peer-funding to fair trade partnerships to raffles, to the traditional car wash, find these and many more ways to raise travel funds at www.acis.com/students/fundraising.

TRAVEL SCHOLARSHIPS

Get rewarded for your creative expression and interest in the world. ACIS offers Travel Scholarships in artwork, photography and writing for students in grades 6-12. Scholarships range from \$500 to \$1,000! For more information visit www.acis.com/students/scholarships.

PAYMENT OPTIONS

Take advantage of free enrollment in an Automatic Payments plan to spread out your payments, have a longer time to pay and avoid possible late fees (you could even win a free trip). Learn more at www.acis.com/autopay.

what to expect on tour

Expect fun, expect adventure, expect to return home with stories you'll be telling family and friends for years. Our tours include the most so that you can maximize your time abroad.

DAILY SCHEDULE, ACCOMMODATIONS AND MEALS

ACIS tours combine just the right mix of planned educational excursions and free time for exploration. Your daily schedule will vary depending on whether you're on a travel-intensive program or a more leisurely single-city program. Check your tour itinerary for details, but as a general rule you can expect the following:

YOUR TOUR MANAGER

Your Tour Manager, your bus group leader, is rigorously trained and specially selected to assist your group in having the best tour while overseas. ACIS Tour Managers are comedianfunny, historian-interesting, and secret-agent-cunning. They're part commentator, counselor, troubleshooter, advocate and stopwatch! He or she supervises hotel check-ins, directs the bus driver and leads educational activities.

IN THE CITY

If you're staying in one city for a day or two, the typical day involves sightseeing or a local field trip for half the day, followed by free time for shopping or visiting a sight or museum specific to your group's interests. Many tour managers organize a walking tour or scavenger hunt for part of the free-time period. Evenings are either free to explore the neighborhood by your hotel or include a local activity like a theater performance.

ON THE ROAD

If you're traveling between cities by bus, you'll usually have a rest stop every two to three hours. ACIS uses fast trains for long-distance travel as often as possible, so you'll spend less time traveling and more time sightseeing.

HOTEL

ACIS helps you make the most of your time abroad by only using three- and four-star hotels near the heart of what you came to see. We place a priority on booking hotels in good locations and safe areas, with easy access to both local attractions and public transportation. You will generally stay in hotel rooms with two or three beds, with some quadruple rooms used on our Explorer tours.

MEALS

You will enjoy a variety of meals on tour, mixing both native and familiar cuisines depending on your area of travel. Keep an open mind and be willing to sample everything—that's what travel is all about! Most days, you will be served a continental breakfast and dinner at a local restaurant or the restaurant in your hotel. For lunch, do what the locals do; instead of having an expensive restaurant meal, buy fresh ingredients at a local market, then put together a sandwich and have a picnic lunch in a city park.

For details about what is included in your program fee, please see the Terms and Conditions on page 9.





THE ACIS REPORT CARD



99% rate overall satisfaction good or excellent.



99% rate our educational content good or excellent.



98% rate our tour managers good or excellent.

Percentages for travel in 2014



peace of mind

The safety and security of our participants, before and during their trip, is always our primary concern. Our policies, 24-hour support network and financial stability are designed to afford you the peace of mind required to enjoy every moment of your travels!

TRAVEL SECURITY

ACIS would never send travelers into harm's way. That's why all travelers are covered under a travel security clause. This clause offers groups a re-routed itinerary at no charge to participants if the U.S. State Department deems your travel destination unsafe. See page 7 for more details.

PARTICIPANT PROTECTION

All ACIS participant payments are protected. As part of the AIFS group, we carry a \$50 million general liability insurance policy, as well as a \$1 million indemnity bond with the United States Tour Operators Association (USTOA) as part of their Travelers Assistance Program.

In addition, your program fee includes Basic Protection Plan coverage with the option to upgrade to our Comprehensive or Ultimate Protection Plans. Complete details on all the protection plans may be found on pages 5, 7 and 8.

JOB LOSS PROTECTION

No matter which protection plan you choose, ACIS offers generous refund policies in the event that you have to cancel your tour due to a job loss in your family. See page 7 for detailed coverage information.

24-HOUR GLOBAL SUPPORT NETWORK

You're never alone when you travel with ACIS. Our extensive overseas network and Emergency Number connect you to an international support network 24 hours a day, 365 days a year.

PART OF THE FAMILY

ACIS is the educational travel division of the American Institute For Foreign Study (AIFS). Since 1964, AIFS has been the leading provider of cultural exchange and educational opportunities for more than 1.5 million students.

contacting client services

As you prepare for departure, your group leader is your first point of contact for any questions you may have concerning the details of your trip. In addition, the ACIS website is rich with interesting information that will help you get ready to travel. Plus, you can register online and get up-to-the-minute account information in the My Account section. Your My Account login will be in your welcome letter. Sometimes you may have questions concerning such items as insurance options or your invoice. In these cases, please contact ACIS Client Services using the details below:

MAILING ADDRESS: ACIS, 343 Congress Street, Suite 3100, Boston, MA 02210

EMAIL: accounts@acis.com • WEB: www.acis.com • TEL: 877-795-0813 • FAX: 617-450-5601

register for your tour

1. CHOOSE HOW YOU WOULD LIKE TO REGISTER

The first thing you should do is read this registration booklet carefully. It's filled with a lot of important information related to your trip. Next, you should get your Group #, Departure Date and Program Name from your group leader. You can register for your trip in two ways:

- 1) Online: Register online at www.acis.com/register. Make your initial payment by MasterCard, Visa or through our Automatic Payments Plan.
- 2) Paper: Complete the registration form in the back of this booklet and mail it with your initial payment to ACIS, 343 Congress Street, Suite 3100, Boston, MA 02210. We accept checks or money orders made payable to "ACIS." (Do not send cash).

Initial Payment: The minimum payment required to enroll is \$200 when registering before September 1, 2015 or \$495 if registering September 1, 2015 onwards.

Important Notes: **Be sure to write your full name (first, middle and last) and date of birth exactly as they appear on your passport.** If you do not have a passport yet, please list your full name as it appears on your birth certificate. The minimum age for travel with ACIS is 5 years old. ACIS communicates via email to cover invoicing and other important information. **Please provide accurate participant and parent email addresses** during registration so that these vital trip details are not missed.

2. CHOOSE A PROTECTION PLAN

Peace of mind is key—make sure you have the level of insurance protection that's right for you. Your ACIS program fee includes Basic Protection coverage. ACIS recommends that participants upgrade to the Ultimate Protection Plan, designed specifically for your travel needs. For details of plan policies, please see the "Protection Plans" section on page 7 of this booklet.

	INSURANCE COVERAGE	CANCELLATION REFUND POLICY*	RATE
ULTIMATE PROTECTION PLAN	MOST ENHANCED health coverage, program interruption, baggage delay/loss and travel delay protection while on tour. Plus, enhanced medical/job loss cancellation refund policy.	MOST ENHANCED cancellation refund policy. Cancel for any reason up to your day of departure and receive a cash refund—the most generous plan in the industry.**	\$30 per day (\$400 maximum)† \$100 surcharge for participants age 66+† The Ultimate Protection Plan must be purchased by the Full Payment Deadline.
COMPREHENSIVE PROTECTION PLAN	ENHANCED health coverage, program interruption, baggage delay/loss and travel delay protection while on tour. Plus, enhanced medical/job loss cancellation refund policy.	ENHANCED cancellation policy.	\$25 per day (\$300 maximum)† \$100 surcharge for participants age 66+† The Comprehensive Protection Plan must be purchased no later than 65 days prior to departure.
BASIC PROTECTION PLAN	STANDARD health coverage, program interruption, and travel delay protection while on tour. Plus, standard medical/job loss cancellation refund policy.	STANDARD cancellation policy.	Included in program fee

^{*}Cancellation Refund Policy summary refers to cancellations due to non-insured reasons. **Portion of the refund may be in the form of a travel credit voucher. †Capped at \$400/\$300 not including the surcharge for participants age 66+. Plan must be purchased for the entirety of the tour, including departure and return dates.

3. IMPORTANT TRAVEL NOTES

YOUR PASSPORT

Passports are required for all international ACIS trips. Passport processing times have increased, so apply for yours today. This is especially important if you need a visa. Contact your local post office or county office for the forms.

Please note: some countries require that each traveler's passport expires no less than six months after the date of your final day overseas. For more information, visit passports.state.gov.

NON-U.S. CITIZENS—IMPORTANT

Non-U.S. citizens are responsible for obtaining all documents needed to enter the countries to be visited or connected through, and for reentry into the United States. Please consult the consular offices of the countries on your itinerary, as well as the Bureau of Citizenship and Immigration Services, for complete information.

VISAS AND LETTERS OF CONSENT

Visas are required for trips to or connecting through several non-European countries. ACIS will follow up with any groups requiring visas to travel. We recommend that all visa applications (along with each traveler's passport) be submitted at least 16 weeks before departure. Letters of consent signed by parents/legal guardians are also required for participants under 18 years of age traveling to certain destinations. Contact your group leader for details.

ADULT TRAVELERS

ACIS tours are designed primarily for students. As such, to cover the cost of increased fees, adult travelers age 24 and older must pay a \$95 surcharge (waived for trips to the Americas) and double or single room accommodation fees as follows: Singles: \$85/night (where available); Doubles: \$45/night (\$70/night for cruises). All rooming requests must be received by ACIS 90 days prior to departure and they may not be available on all programs.

payment plans

4. CHOOSE A PAYMENT PLAN

You have two ways to pay for your tour:

A) AUTOMATIC PAYMENTS PLAN

We'll divide your total program balance into smaller monthly installments, which will be withdrawn from the checking account you provide. You can track your payments anytime on the My Account section of www.acis.com. Sign up for Automatic Payments by filling in that option on the paper registration form or by selecting that payment method during the online registration process.

Note: The deadline to enroll for Automatic Payments is 101 days prior to your departure date. You will be sent a notification email once your enrollment is confirmed.

B) MANUAL PAYMENTS PLAN

After making your initial payment, you'll then complete your payments by the following steps:

- If registering before September 1, 2015 with an initial payment of \$200, you'll then complete your
 payments in two steps: an additional \$295 in program fees will be due 30 days from the date of
 your first invoice. Reservations of participants who have not paid \$495 by this deadline will be
 assessed a \$50 Deposit Late Fee and will be subject to cancellation. Full payment for your trip is
 due by the date in the chart below.
- If registering September 1, 2015 onwards with an initial payment of \$495, full payment for your trip is due by the date in the chart below.

automatic payments

- THE SIMPLEST WAY TO PAY -

Benefits of Automatic Payments

- · It's free.
- Payments are withdrawn automatically no deadlines to remember or late fees to worry about.
- More time to pay: Final payment can be set for up to 45 days prior to departure compared to 90+ days under our manual plan.
- WIN A FREE TRIP! All participants enrolled in this plan are entered in our Free Trip Sweepstakes.

Learn more at www.acis.com/autopay

IMPORTANT NOTES

- If you do not specify a payment plan option on the registration form at the back of this booklet, you will automatically be enrolled in our Automatic Payments Plan using the checking account you used to submit your initial payment. You can change this selection at any time.
- If you are registering within 45 days of your final payment deadline, full payment is due with your registration form.*
- Any payments made via credit card (after your initial payment) will be subject to a one-time, non-refundable convenience fee of \$40.

FULL PAYMENT DEADLINES

By registering and paying in full by the deadlines listed below, you guarantee that no late fees will be assessed.

For trips departing	Full payment is due by this postmark date
Oct 15 - Nov 30, 2015	Sep 1, 2015
Dec 1 - Dec 31, 2015	Oct 1, 2015
Jan 1 - Feb 29, 2016	Nov 16, 2015
Mar 1 - Apr 30, 2016	Dec 1, 2015
May 1 - May 31, 2016	Feb 1, 2016
Jun 1 - Jun 30, 2016	Feb 17, 2016
Jul 1 - Jul 31, 2016	Mar 1, 2016
Aug 1 - Oct 14, 2016	Apr 1, 2016

IMPORTANT PAYMENT INFORMATION

If you do not pay in full by the full payment deadline, you will be assessed a \$125 Full Payment Late Fee.

If you do not pay in full 65 days prior to departure, your reservation will be cancelled as airlines and hotels cannot continue to reserve space.

*If you apply within 45 days of the payment deadline, there may not be time to send an invoice prior to the full payment deadline. In order to avoid a late fee, we recommend that you send the full payment with your registration. If you apply after the full payment deadline, be sure to include the full payment of all trip fees and the \$125 Full Payment Late Fee with your registration. Late registrations are subject to availability and must be paid by credit card, cashier's check or money order. We can not accept personal checks within 65 days of departure.

5. GET READY TO TRAVEL

Now you are ready for the adventure of a lifetime! Visit www.acis.com for information on what to pack, how much spending money to bring, fundraising suggestions and more.



protection plans

Your ACIS program fee includes Basic Protection coverage, of which certain portions are underwritten by ACE American Insurance Company (Travel Assist) under policy GLM N04965255. This protection is automatically in force during your ACIS tour.

Plan Type	Health Protection Includes 24 hour medical assistance, consultation, monitoring and emergency evacuation where deemed necessary by Travel Assist.	Medical/Job Loss Cancellation Medical and other cancellation reasons as stated below.	Medical Interruption Medical and other interruption reasons as stated below.	Baggage Delay/Loss	Travel Delay Protection
Ultimate Protection Plan Best!	Coverage up to \$50,000. No deductible. Travel Assist will pay up to \$1,500 for an immediate family member to travel to the trip destination in the event that a participant under age 24 is hospitalized for more than 48 hours or more than 1 week if age 24 or older.	For all participants: Full refund except for \$100 plus the price of the Ultimate Protection Plan.	Up to \$1,500 toward the cost of a one-way economy ticket to the United States.	If bags are lost or delayed for more than 24 hours on your outbound journey, ACIS will pay \$200 for emergency purposes. If bags are stolen or lost, up to \$1,000 total will be reimbursed by Travel Assist if a signed police or airline report accompanies the claim. (Of this, up to \$200 reserved for loss of photographic or electronic equipment.) No deductible applies.	If your trip is delayed 12 or more hours, up to \$100 per day of traveling expenses will be reim- bursed by Travel Assist up to a maximum of \$500.
Comprehensive Protection Plan Better	Coverage up to \$30,000. No deductible. Travel Assist will pay up to \$1,000 for an immediate family member to travel to the trip destination in the event that a participant under age 24 is hospitalized for more than 48 hours or more than 1 week if age 24 or older.	For all participants: Full refund except for \$100 plus the price of the Comprehensive Protection Plan.	Up to \$1,000 toward the cost of a one-way economy ticket to the United States.	If bags are lost or delayed for more than 36 hours on your outbound journey, ACIS will pay \$50 for emergency purposes. If bags are stolen or lost, up to \$500 total will be reimbursed by Travel Assist if a signed police or airline report accompanies the claim. (Of this, up to \$100 reserved for loss of photographic or electronic equipment.) No deductible applies.	If your trip is delayed 12 or more hours, up to \$100 per day of traveling expenses will be reim- bursed by Travel Assist up to a maximum of \$500.
Basic Protection Plan Good	Coverage up to \$15,000. \$200 deductible.	65 days or more prior to departure: See "Refund Policies" chart on page 8. Less than 65 days prior to departure: Full refund except for \$1,100.	Up to \$250 toward the cost of a one-way economy ticket to the United States.	No coverage is included.	If your trip is delayed 12 or more hours, up to \$100 per day of traveling expenses will be reim- bursed by Travel Assist up to a maximum of \$300.

A total of \$495 plus the cost of the Protection Plan must be received in order to activate your plan.

ACIS Protection Plans are updated each fall for the following travel year. Once finalized, a Health and Program Cancellation/Interruption Coverage booklet that outlines the specific coverages in place for the upcoming year will be available online.

PROGRAM CANCELLATION AND PROGRAM INTERRUPTION

The cancellation and program interruption policies apply only to persons who cancel due to a listed insured reason and notify ACIS in writing. Accepted insured cancellation and program interruptions are limited to the following circumstances:

- 1) If you or a member of your immediate family (spouse, domestic partner, child, parent, grandparent, sibling or legal guardian) are seriously injured, become ill or die.
- 2) If an adult participant or either parent/legal guardian of a student participant is laid-off (which must be documented with the appropriate forms from the Social Security Administration). Notification must be made to ACIS within seven days of job termination for this benefit to be in force. Program cancellations only.

Travel Assist pays up to \$400 for a covered trip cancellation for Basic, Comprehensive and Ultimate Protection Plans. The balance is refunded by ACIS as part of the "Refund Protection Plan," outlined in the Protection Plan booklet.

If, in the event a group leader cancels a scheduled trip because he/she or a member of his/her immediate family (spouse, domestic partner, child, parent, grandparent, sibling or legal guardian) becomes seriously ill, injured or dies, and no replacement can be found, requiring all participants assigned to such group leader to cancel their trip, payment will not exceed \$4,800 in total for all participants assigned to such group leader.

TRAVEL ACCIDENT PROTECTION

Travel Assist provides \$25,000 coverage for accidental death and lower amounts for other accidents. The maximum aggregate total payable under this policy for all ACIS participants is \$1,000,000, and benefits may be reduced if this maximum is exceeded.

TRAVEL SECURITY CLAUSE—NON U.S. DESTINATION TRIPS

As part of the Basic Protection Plan provided by ACIS, a group's itinerary can be modified at no cost to participants if: 1) The U.S. Department of State states there has been a terrorist attack against U.S. interests and 2) the U.S. Department of State issues an official Travel Warning that Americans should not travel to any country visited on the itinerary and 3) the official Travel Warning is issued or in effect within 90 days prior to departure.

TRAVEL SECURITY CLAUSE—U.S. DESTINATION TRIPS

As part of the Basic Protection Plan provided by ACIS, a group's itinerary can be modified at no cost to participants if the U.S. Department of State states there has been a terrorist attack against U.S. interests within 90 days prior to departure and within 50 miles of a city being visited.

refund policies

Should you have to cancel for a non-insured reason, our refund policy is outlined below. We can only process cancellations upon receipt of a cancellation letter. Any refund that you are owed will be sent within 45 days of receipt of your cancellation letter. ACIS recommends the Ultimate Protection Plan that allows you to cancel anytime up to your day of departure for any reason and receive a cash refund!

# of days prior to departure	Ultimate Protection Plan	Comprehensive Protection Plan	Basic Protection Plan
130+ days	All payments less \$100*	All payments less \$350*	All payments less \$350*
129 to 90 days		All payments less \$450*	All payments less \$650*
89 to 65 days		All payments less \$675*	All payments less \$1,100*
64 to 30 days	All payments less \$400 Travel Credit Voucher*	All payments less \$1,100*	All payments less \$1,300*
29 to 15 days	All payments less \$600 Travel Credit Voucher*	No refund	No refund
14 days or less	All payments less \$800 Travel Credit Voucher*		

^{*}The Comprehensive Protection Plan Fee, Ultimate Protection Plan Fee and any visa fees are non-refundable and non-transferable. Non-refundable fees also include, but are not limited to, ACIS Travel Credit Voucher credits, late fees, credit card convenience fees and cancelled check fees. ACIS Travel Credit Vouchers are transferable, are not redeemable for cash and expire December 31, 2017. Please contact ACIS for more details.

CANCELLATION NOTES

There is no provision for refunds for meals, accommodations or transportation, including flight costs or activities missed by participants, for reasons of absence once the program has started. Minor alterations in programs will not result in refunds. Pre-departure materials are not sent to participants who cancel from the program. If a participant elects to obtain a refund, that refund shall be ACIS' sole responsibility to participants and parents/legal guardians. All cancellations must be submitted in writing to ACIS' Boston Headquarters at 343 Congress Street, Suite 3100, Boston, MA 02210, or by email to accounts@acis.com.

REINSTATEMENT FEES

Cancelled participants who request to be reinstated must send full payment, including a \$175 Reinstatement Fee (plus any additional airline charges), in the form of a cashier's check or credit card, along with a written request to be reinstated. Reinstatements are subject to airline and hotel availability.

substitution policy

Substitutions can be made provided that the participant finds a suitable replacement. Substitute participants must forward a completed ACIS registration form together with appropriate payment in accordance with the payment schedule, and these must arrive in the same envelope as the written notice of cancellation for the participant withdrawing from the program. Please write the word "SUBSTITUTE" in large block letters at the top of the form. The substituting participant will pay the trip fees applicable at the time of his/her registration on the ACIS program. **Substitutions are not possible within 65 days of departure. Refunds will be made within 45 days of the completed substitution.** Subject to airline and hotel availability.

# of days prior to departure	Refund for Withdrawing Participant
90+ days	All payments less \$200*
89 to 65 days	All payments less \$350*
64 days or less	No substitutions possible

^{*} The Comprehensive Protection Plan Fee, Ultimate Protection Plan Fee and any visa fees are non-refundable and non-transferable.

terms and conditions

WHAT IS INCLUDED IN THE PROGRAM FEE?

Basic Protection Plan coverage. Round-trip air transportation from the designated U.S. departure city. All breakfasts and dinners (except on "Your Way" programs where only breakfasts are provided) unless dine-out options are selected. Lunches aboard cruise ships and in China. Accommodation in double or triple rooms (or quadruple rooms on Explorer tours and in the U.S.). Service of an ACIS Tour Manager (except on "Your Way" programs). Tips (except to tour manager, long distance bus drivers and aboard cruise ships). And, all charges for departure taxes, airport, airline and federal security fees and fuel surcharges.

WHAT IS NOT INCLUDED IN THE PROGRAM FEE?

Non-refundable passport fees; non-refundable Comprehensive or Ultimate Protection Plan fees; beverages with meals; lunches (except aboard cruise ships and in China); laundry; excess baggage charges; optional excursions; extensions; dinners and tour manager on "Your Way" programs; tips to tour manager, long distance bus driver and cruise ship staff; expenses incurred during free time periods; overnight lodging and meals in the United States prior to departure or upon return of the international flight; non-refundable visa and visa processing costs for destinations which have visa requirements (note: visas and visa processing costs for non-U.S. citizens may be higher); transportation from participant's home to the airport of departure and back; weekend surcharge of \$40 (prior to May 17) or \$50 (May 17 onwards) in each direction if the departure or return dates fall on a Friday, Saturday or Sunday; all applicable adult surcharges; and. airport taxes that are collected on the spot in foreign airports.

CUSTOM TOURS & GALAPAGOS TOURS

Due to advance reservation fees, ACIS reserves the right to change the non-refundable portions of the program fees. Penalties will depend purely on the refund policy of the local operators. Higher initial deposits may also be required in order to hold reservations and may be non-refundable in the event of a cancellation.

ENROLLMENT DEADLINES/WAITING LIST

Registrations are processed in the ACIS Boston office only upon receipt of a completed and signed registration form together with the appropriate payments. ACIS reserves the right to refuse any registration at its sole discretion or when ACIS air or land space is full or after ticketing deadlines. New enrollments are not usually accepted within 65 days of departure. In the unusual circumstance that new applications are accepted within 65 days of departure, full payment and late fee must be paid in the form of a cashier's check, money order or by credit card upon registration, and the participant may be subject to additional air or land surcharges. If a registration is refused, a full refund will be made within 45 days of such refusal. Participants who are placed on a waiting list will receive notification within 45 days of registering from ACIS.

PAYMENT PROCESSING

When you provide a check as payment, you authorize us either to use information from the check to make a one-time electronic fund transfer from your

account or to process the payment as a check, image or draft transaction. For inquiries, please contact us by any of the methods listed on page 4.

RETURNED CHECKS

ACIS will assess a \$50 Return Check Fee for each returned check. ACIS can only resubmit returned checks with appropriate authorization either in writing or over the phone.

LATE FEES

Participants who fail to make the appropriate payments or meet payment deadlines will be subject to the late fees outlined on page 6.

CAN I CHANGE MY PASSPORT NAME?

ACIS will assess a \$250 Name Change Fee plus any additional airline charges to all registered participants who request a passport name change within 90 days of departure.

DEPARTING FROM A DIFFERENT U.S. CITY

Participants not originating from the same U.S. departure city as the main group will be required to pay a \$175 Alternate Gateway Fee and will not be guaranteed air routings with the main group. Depending upon their airport arrival time, these participants may not be met at their arrival airport and may have to make their own way to their first hotel. In these cases, ACIS will provide a standard transportation allowance. Participants wishing to fly internationally with the main group must arrange their own transportation to and from the main group's airport.

EXTENDING YOUR STAY

Please confirm the departure date and gateways of your program with your group leader before making your own bookings, as these may be subject to change. In order to return independently from the group, participants must complete an Alternate Return Request Form, indicating a specific alternate return date and Western European city (Russia not included). Participants may return from the city in which their program ends or choose one of the following cities: Frankfurt, London, Madrid, Paris, Rome or Zurich. ACIS will invoice participants a \$175 Alternate Return Fee, weekend surcharge (if applicable) and any additional airline charges if this option is selected. Each subsequent change will be \$130 plus applicable fees. Full flight and date details along with the Alternate Return Request Form must be received by ACIS at least 90 days prior to departure. No changes can be made within 65 days of departure. Otherwise, if participants wish to alter flight arrangements from scheduled program dates, they must plan to make their own domestic and international flight arrangements. All participants flying independently from the group must make their own ground transportation arrangements to and/ or from their departure city and/or arrival airport. Neither ACIS nor the group leader supervising the group is responsible for the participant in any way when the participant is not part of the main group. All changes must be submitted to ACIS in writing. The airline used is at the discretion of ACIS. Confirmation of special flight arrangements is subject to availability and will normally be made within 30 days of departure. No extensions to your stay may be made at the beginning of your tour.

BUYING YOUR OWN AIRLINE TICKET

Please confirm with your group leader the correct departure date and gateways of your program before making your own bookings, as these may be subject to change. Travelers may choose to purchase only the land portion of trips traveling to Western Europe, Costa Rica and select other destinations, contact ACIS for more details. They must make their own round trip travel arrangements and join the program at the first hotel accommodation. Neither ACIS nor the group leader is responsible for the participant in any way when the participant is not part of the main group. If you elect this option, ACIS will register you as a "No Air Fare" (NAF) traveler and deduct \$300 from the New York fee. If traveling to Latin America, ACIS will deduct \$200 from the Miami fee. If traveling to the Asia-Pacific region, ACIS will deduct \$200 from the Los Angeles fee. Participants who change from an ACIS flight to their own transportation (NAF) or vice versa less than 90 days prior to the scheduled departure date will be charged \$175 for each change. ACIS provides internal flights for NAF participants if included on the itinerary. Notification of such change must be in writing. No change can be made within 65 days of departure.

OPTIONAL EXCURSIONS, EXTRA DAYS, EXTENSIONS, AND SPECIAL REQUESTS

A minimum of 15 paying participants is required for ACIS to operate optional excursions (based on whole group participation), extra days or extensions offered on selected programs as noted in the individual program itineraries. The deadline to enroll and pay for all optional excursions, extra days and extensions is the full payment deadline listed on page 6. Extra days, extensions, homestay/language courses or special requests are only available when all group members (in groups numbering at least 15) participate. They may not be selected on an individual basis. Cancellation or unavailability of optional excursions, extra days or extensions shall not entitle participants to cancel basic programs. Once paid, optional excursions, extra days and extensions are not refundable. Extra days include: hotel accommodations, dinner, transfer to the airport and the services of an ACIS Tour Manager (except on "Your Way" programs). ACIS is able to operate the extra days offered on the catalog page for groups between 10-14 paying passengers for the same price, but dinner will not be included.

CHANGES IN ITINERARIES AND PROGRAM ASSIGNMENT

ACIS reserves the right to make changes in fees, departure dates, departure cities, itinerary sequence, trip direction, airlines, hotels, optional excursions, activities, ship assignment or cruise ports-of-call. On certain dates, especially holidays, some attractions or activities may be closed. ACIS reserves the right to substitute attractions or activities. Such changes are not grounds for withdrawal with full refund except as noted under "Refunds." ACIS may cancel a program due to insufficient enrollment, unforeseen operational difficulties, lack of projected availability or any other reasons. If a trip is cancelled by ACIS, a full refund will be made within 45 days. This is ACIS' sole liability, and under no circumstances will ACIS be liable for an amount in excess of the program fee.

terms and conditions

FINALIZING DEPARTURE DATES

ACIS reserves the right to reassign participants to another departure date. During the winter and spring vacation periods, reassignment will be restricted to a date within the same weekend as the date originally selected. ACIS will notify group leaders of their exact day of departure, who will in turn be responsible for informing participants.

DEPARTURE INFORMATION

JFK, LaGuardia and Newark airports are used interchangeably for New York departures. Dulles and National airports are used interchangeably for Washington D.C. departures. ACIS reserves the right to use alternate airports in a city at its own discretion. Participants who change departure gateways between 90 and 65 days of departure will be charged a minimum of \$175. Notification of such change must be in writing. Changes cannot be made within 65 days of departure. No stopovers in the U.S. are allowed.

INTERNATIONAL FLIGHTS

ACIS primarily utilizes regularly scheduled flights. Equipment, routing and itinerary for particular flights may be modified by the direct air carrier or by ACIS. Single plane service is not guaranteed; alternative aircraft of any carrier may be substituted at any time, and aircraft may make additional stops. Such changes will not create a right to cancellation or refund. On occasion, Geneva, Milan and Nice airports may serve as alternates for each other. Paris and Brussels airports may serve as alternates for each other. ACIS is not responsible for flight delays, missed connecting flights, long layovers or any expenses related to such delays. ACIS books regular economy class seats and is unable to accommodate requests for any type of upgrade due to the terms and limitations of our airline group travel contracts.

TICKETS AND FINAL DETAILS

The specific flight itinerary will be made available at least 45 days prior to departure. Airline ticket information will be sent only if full payment and the signed release from all participants has been received. Please note that ACIS only sends travel documents directly to the group leader, to individuals who are traveling from different cities than the rest of the group and to participants registering without a group leader.

LUGGAGE

Due to airline and bus restrictions the limit is 44 lbs. per person, which includes one suitcase and one small carry-on item. Airline baggage fees may apply. Luggage travels at the risk of the participant, and ACIS is not responsible for any delay of, loss or damage to it or its contents. Airlines are strictly adhering to their policy of one carry-on bag. Please check with the air carrier directly for their specific baggage liability limitation. Participants are responsible for any airline luggage fees. Airlines are not responsible for any act or event during the time the participants are not on board their planes or conveyances. The participant's contract in use by the airline, when issued, shall constitute the sole contract between the airline and the participant. Any and/or all transportation companies mentioned herein shall have or incur no responsibility for liability to any traveler aside from their liability as common carriers.

TOUR MANAGERS

ACIS groups are generally accompanied by an ACIS Tour Manager. ACIS Tour Managers do not normally accompany groups on homestay/language course extensions and "Your Way" programs. On cruises and programs to Africa, Canada, China, Latin America, the Pacific and the U.S., local representation may be provided instead.

GROUP SIZE

ACIS reserves the right to offer small groups the choice of moving to an alternate itinerary which goes to the same general area or paying a small group surcharge. If ACIS is unable to provide an alternate itinerary option, small groups with no travel options can elect to receive a full refund less \$100, the Comprehensive Protection Plan fee and the Ultimate Protection Plan fee. For custom designed itineraries, ACIS reserves the right to charge a small group surcharge in the event the original projected participant numbers which were provided by the group leader and upon which the itinerary's costing was based are not attained. It is at the group's discretion whether to accept the small group surcharge or transfer to a catalog program suggested by ACIS.

ADULT TRAVELERS

In exceptional cases when a double room is not available for those who paid the double room surcharge, a refund of \$45 per night (or \$85 per night for a single, depending on rooming type) will be made by ACIS.

SPORTS TOURS

ACIS will try its best to reschedule games cancelled due to inclement weather, but can not guarantee it will be possible. Due to advance reservation fees at some golf courses, ACIS reserves the right to modify the non-refundable trip deposit. Penalties will depend purely on the refund policy of the golf course in question. Higher initial deposits may also be required in order to hold certain tee-time reservations and may be non-refundable in the event of cancellation.

ADDITIONAL INFORMATION

Effective date of protection plan coverage is the day you depart for the ACIS program for which you are registered. Coverage terminates the day you have returned to your place of residence in the United States or at the end of the ACIS program for which you have registered. Notwithstanding any other provision of these Terms & Conditions, you acknowledge and agree that ACIS, its affiliates, directors, officers, employees or the group leader, host school or schools, including any person or entity employed or utilized by ACIS or host schools in any foreign country cannot be responsible for any injury, loss, damage, accident, delay or expense resulting from events beyond its control, including, without limitation, acts of God, war, terrorism, strikes, incidents of politically-motivated violence, sickness or quarantine, government restrictions or regulations, and, in the absence of its own gross negligence, arising from the use of any vehicle or

from ACIS' selection of, or from any act or omission by, any host family, bus or car rental agency, steamship, airline, railroad, taxi or tour service, hotel, restaurant, school, university, or other firm, agency, company or individual. Although ACIS may endeavor to work with customers to minimize any losses. delays or expenses resulting from any such event, ACIS does not guarantee any right to a refund, travel credit, or postponement of travel, except to the extent provided under the Protection Plan in which you participate. Please note that the descriptions in the catalog or promotional brochure are sample program descriptions only. Your actual itinerary may be reversed or may vary slightly from the original description. The final itinerary which your group leader receives shortly before departure constitutes the program which will be provided by ACIS. No warranties, terms or conditions apply to any program unless expressly stated in this brochure or expressly stated in writing and signed by ACIS, 343 Congress Street, Suite 3100, Boston, MA 02210.

FINANCIAL SECURITY

ACIS shares the coverage available under the USTOA \$1 Million Travelers Assistance Program with affiliates of the American Council for International Studies who, as an active member of the USTOA, is required to post \$1 Million with USTOA to be used to reimburse, in accordance with the terms and conditions of the USTOA \$1 Million Travelers Assistance Program, the advance payments of ACIS customers in the unlikely event of ACIS bankruptcy, insolvency or cessation of business. Further, you should understand that the \$1 Million posted by ACIS and shared among its affiliates may be sufficient to provide only a partial recovery of the advance payments received by ACIS. More details of the USTOA Travelers Assistance Program and a list of affiliates may be obtained by writing to USTOA at 345 Seventh Avenue, Suite 1801, New York, NY, 10001, or by email to information@ustoa.com or by visiting their website at www.USTOA.com.

SPECIAL PROVISION

Traveling abroad with ACIS will require the ability to walk distances, navigate stairs and transport luggage. Travelers should anticipate encountering natural and architectural barriers outside the United States which ACIS cannot and does not control. Special meals and/or medical supervision cannot be provided. Porterage is not included on ACIS programs.

ACIS offers and provides services on a fair and non-discriminatory basis, without consideration of any factor or characteristic prohibited by law and with equal opportunity for all applicants and participants. ACIS complies with all laws prohibiting discrimination.

© Copyright 2014 by the American Council for International Studies, Inc. All rights reserved. No part of this document may be reproduced without prior written permission. American Council for International Studies®, ACIS®, the ACIS® logo and Travel Changes Lives are trademarks and/or service marks of ACIS. All other trademarks are the property of their respective owners. IMPORTANT LEGAL NOTICE: ACIS believes all information to be accurate at the time of publication. However, we reserve the right to make corrections.

Photographers: Andrew Brilliant, Theresa Pittman, Michael Stultz, Tony Yaskulski

ACIS release

- 1. I, the undersigned, whose name and signature appear on the reverse side of this form (and my parent or guardian if I am a minor), a registrant for a trip with the American Council for International Studies, Inc. ("ACIS"), the Educational Travel Subsidiary of AIFS, Inc., hereby acknowledge that I have read and agree to the ACIS Terms and Conditions and my itinerary description, as well as those provisions contained in the Release below, and acknowledge that they form part of my agreement with ACIS including sections concerning responsibility, refunds and changes in dates, cities, hotels and prices.
- 2. I/my guardian voluntarily consent(s) to participate in all activities provided and/or organized by ACIS (including the possibility of biking, horseback riding, water-based activities and homestays), and I hereby assume all risks of loss and injury that may be incurred, directly or indirectly as a result of my participation in all activities provided and/ or organized by ACIS. I/my guardian also authorize(s) ACIS to arrange for professional care and treatment for myself in case of a medical emergency. I/my guardian agree(s) that if I become ill or incapacitated, ACIS may, without incurring any liability, take such actions as it considers necessary under the circumstances, including securing medical treatment for me and transporting me to the United States all at my own expense. I agree to release ACIS from any liability for the quality and timeliness of any such medical care received or for any expenses incurred. I understand that ACIS shall distribute to me through my group leader written behavior guidelines and regulations concerning my behavior while traveling. I understand that ACIS cannot accept responsibility for travelers not following these rules and regulations, and that I may be sent home at my own expense without benefit of any refund if I do not adhere to ACIS behavior guidelines and standards and the instructions of my group leader. I understand that if I am expelled from school or otherwise disciplined by school or civic authorities, I may be declared ineligible for the trip and my participation cancelled, subject to the refund policies stated below.
- 3. I will indemnify ACIS, its affiliates, agents, directors, employees, and my group leader, school, school officials and hold them harmless for any financial liability or obligation which I personally incur, or injury or damage to the person or property of others which I cause or contribute to, while participating on an ACIS program.
- 4. I understand it is my/my guardians' responsibility to meet the group leader accompanying me on a trip with ACIS and satisfy myself/themselves as to the appropriateness of the group leader to meet my needs and I/my guardian will inform the group leader of any special requirements for me.
- I understand that ACIS reserves the right to reassign participants to a replacement group leader should the original group leader not participate in the program for any reason.
- 6. I understand that the air carriers' liability for loss or damage to baggage, or for death or injury to person or property, is limited by their tariffs and/or the Warsaw Convention and related agreements. Further, I understand that the air carriers assume no responsibility during such time that I am not on board their aircraft.
- I understand that future ACIS/AIFS advertising and publicity material may include statements made by participants, or their photographs/video footage (including TripStream content). I consent to such use of my content, comments or photographic/video likenesses.
- 8. I understand that I am responsible for exercising caution and common sense at all times to avoid injuries. I

- understand that ACIS is providing, as part of the program fee, basic protection coverage (see page 7) for my benefit, including limited health, accident and life insurance in the event of injury or illness while on an ACIS program, as well as limited program cancellation or interruption insurance if I fail to participate or am delayed in connection with an ACIS program as a result of certain specified actions or events. I acknowledge that I accept the full description and limitation of this coverage that appears in the protection brochure, a copy of which is available upon request.
- I hereby waive and release ACIS, its affiliates, agents, directors, officers, and employees and my group leader, host school agents and school officials, including any person or entity employed or utilized by ACIS or host schools in any foreign country, from all claims arising from any injury, loss, damage, accident, delay, or expense resulting from events beyond its control, including without limitation, acts of God, war, terrorism, strikes, incidents of politically-motivated violence, sickness or quarantine. government restrictions or regulations, and, in the absence of its own gross negligence, arising from the use of any vehicle or from ACIS' selection of, or from any act or omission by, any host family, bus or car rental agency, steamship, airline, railroad, taxi or tour service, hotel service, hotel, restaurant, school, university, or other firm, agency, company or individual.
- 10. If my local municipality, school, school board, school administration or similar group is officially sponsoring this trip, I will receive written notification of that fact from my local municipality, school, school board, school administration or similar group, together with a statement of any responsibility for the trip assumed by that organization. In the absence of such a written notification. I understand that the trip is not officially sponsored or supported by my municipality or my school system, although they may, as a courtesy to the teacher involved, allow school or municipal premises or services to be used in connection with planning for the trip. Therefore, my local school, school board, school administration, school officials, municipality and municipal officials have no liability or responsibility whatsoever with respect to the trips unless they expressly inform me otherwise in writing. and by going on an ACIS trip I expressly release and waive all claims of any type against any or all of the foregoing in any way related to, or arising out of, the trip.
- 11. I understand that ACIS reserves the right to make changes in the program and in program costs as described in the ACIS catalog, program brochure and itinerary description without liability for refund.
- 12. I understand that obtaining a passport is my responsibility. If I am not a U.S. citizen, I understand it is my sole responsibility to obtain, in advance, any visas and other documents which may be required to enter or connect through all the countries on my itinerary and to re-enter the United States. If I have a passport from a country other than the United States, I must contact the local consular offices of the countries I will be visiting to obtain the necessary visas. Such visas are not obtainable on the spot overseas. Whether I am a U.S. citizen or not, ACIS will be held harmless in the event I am unable to obtain the necessary documents for participation in the program. I understand that inability to obtain these visas and other documents does not constitute grounds for withdrawal with full refund; the standard refund policy will apply.
- 13. I understand that ACIS provides without charge a rerouted itinerary if: 1) The U.S. Department of State states there has been a terrorist attack against U.S. interests and

- 2) the U.S. Department of State issues an official Travel Warning that Americans should not travel to any country visited on the itinerary and 3) the official Travel Warning is issued or in effect within 90 days prior to departure. In such situations, if ACIS in its sole judgment decides to operate its program. I may withdraw and receive from ACIS, under my protection coverage, a full refund less \$100, Comprehensive or Ultimate Protection Plan fee and any visa fees, or after the trip has already commenced, I may withdraw and ACIS will provide the cost of a return flight to the U.S. city of departure up to the limit provided without refund of any other fees paid. In situations where protection coverage does not exist, ACIS' standard refund policy shall apply. A copy of the protection brochure describing this coverage is available upon request. In all cases ACIS reserves the right to cancel, alter, relocate or postpone programs as it determines necessary without
- 14. I acknowledge acceptance of the terms of the refund policy as outlined below and in the ACIS Terms and Conditions, including the following:

If a participant withdraws this many days before departure	The refund consists of all payments LESS:
130+ days	\$350*
90 to 129 days	\$650*
65 to 89 days	\$1,100*
30 to 64 days	\$1,300*
29 days or less	No Refund

- * If the withdrawing participant has paid \$1,300 or less at the time of withdrawal less than 65 days before departure, there will be no refund. Cancellation/Refund Policies may differ for domestic trips; contact ACIS for more details.
- I understand that the above chart is the Basic Protection Plan cancellation/refund policy of ACIS and that participants may have purchased an upgraded plan.
- I understand that all refund requests must be in writing and addressed to American Council for International Studies, 343 Congress Street, Suite 3100, Boston, Massachusetts 02210.
- 15. I understand that teachers who travel with their students will receive complimentary benefits from ACIS or its affiliates as compensation for chaperoning, preparation and organization of the educational travel program.
- 16. I agree that any dispute with ACIS will be submitted to binding arbitration, to be conducted substantially in accordance with the rules of the American Arbitration Association. Unless ACIS agrees to a different location, the arbitration shall be conducted in New York County, New York State. I agree that if I do not substantially prevail in the arbitration, I will be responsible for ACIS' expenses, including lawyers' fees participating in the arbitration. The decision of the arbitrator shall be final. I understand that by signing this agreement, I am giving up my right to have any claim against ACIS decided in court before a judge or jury.
- 17. This agreement will be effective when my application is accepted by ACIS and shall be governed by the laws of the State of Connecticut. This agreement cannot be modified except in writing by ACIS.

11

-	_		

	Office	Use	Only	
--	--------	-----	------	--

		"	A	Cl	IS	R	e(gis	str	rat	tic	n	H	or	m																	
	748														RS a). D	o no	ot st	aple	an	/thin	g to	this	form.
ogram So		ion	- 10	ust	ıcıul		, 1011			J, J ²		Jilgit		-1166	ı, Juli	J J I	υυ, Δ	.0310	ı ı, ıv	iΛ 0	د د ال	•		_								
oup Leader's st Name																					C	∋roι	up #									
parture			[']		1																											
te	MM/	, DD/Y`	/YY	<u> </u>	,	Ш	Ш					Pr	rogra	am N	ame																	
rsonal In	form	atio	า า																													
t Name (Pri				s exa	actly	as th	<u>еу а</u>	рреа	ar on	your	pas	sport	t.)																			
								\perp								\perp																
st Name										1	T			_ <u>_</u> _			Mi	ddle I	Nan	ne		$\overline{}$		T			Т	$\overline{}$				
							\perp																									
ddress			1	Τ			\top	1		I						1	Т		Т	T		Т	- 1			Τ	1	T	Т	T	Т	
 ty							丄														ate		 Z	n								
·y				T			\top		Τ												ate_	7		T] [Т	
		\Box					_	+		<u> </u>		<u> </u>	<u></u>				\dashv	+		_ ¬	_		<u> </u>		<u> </u>				J L			
me elephone							\perp					ate o					_] /] /						(Gen	der:	\subset) M		0
articipant		П					\top	Τ	Τ							T	\top		T		_ <u>_</u>	T			 		Т	Т	Т			
nail rent/Other	Email									1		1	1	<u> </u>											1	1						
	LIIIdii			Т	T		\top	Т	\top	T						T		Т	Т	Т						T			Т	Т	П	
							<u></u>							<u> </u>																		
rent/Eme	erger	су (Conta	act	Info	o: F	₹eqı	uire	d for	all p	oarti	cipa	nts.								7	_ _ _ _	pho	ne								
				T	T		\top			Т							T		T		j	5,0	<u>۱</u> ، ال		7 [7 [
<u> </u>		1 114		<u> </u>	<u> </u>		<u> </u>		<u> </u>	<u> </u>	<u></u>	<u></u>	<u> </u>						<u> </u>		L						<u> </u>	<u> </u>				
oming a														(⊃ twi	n	\circ	triple	9													
with:																		۰۰۰۰,		oth pa	rticipa	ınts r	nust į	oay a	a surc	harg	e to (guara	ntee	a twin	or do	uble ro
I am over 2						-			-		•			,																		
I will book in I would like	-										_						eturn	s W	esta	ern F	- LIrO	ne r	nlv)								
I would like							•					-						J. VV	COL	ا ۱۱۱ ل	_u10		, i i y	,								
otection	Plans	s: P	ease	sec	e pa	ae 5	or	www	v.aci	s.co	m/s	tude	entsi	oare	nts/ir	sur	ance	e for	mc	re i	nfor	ma	tior	١.								_
Sign me up	o for th	e Ulti	nate F	Prote	ectio	n Pla	an (o	ur m	ost e	enhai	nced	hea	lth, k	oagg	age a	nd c	ance	llatio	n co	over	age)		(lf no							efault	s to the
Sign me up I decline ad							tion	Plar	ı (our	r enh	ance	ed he	ealth	, bag	gage	and	cano	cellat	ion	COV	erag	e).	(Comp	rehe	nsive	Pro	tectio	n Pla	n)		
									lor -	204-		vob!	0 +-	۸۵۰															_			
yment:																ng S	Sept	1, 2	01	5 or	war	ds.		nour clos		\$			L].[
nimum Paj	,	rrad	-			n:												.	•				s ma	de, p	aym							c Payr
elect your	prefe			orar		L									or Fre		. – –	(200 an a		r to ional
elect your Automatic I	<i>prefe</i> Payme	nts			าเent	[/\V(ents	plar			!	\$	295	with	in 3	80 da	ays.	. I w	ill p	ay r	ny f				
lect your particular p	prefe Payme be div	e nts ided i allme	nto coi nts and	nver d de	duct	ted									m/au	tona	av.	1	u	cau	11162	UII	pal	ıc O			111/	اص ح				
lect your particular leads to the control of the co	prefeate Payme be divented by the bedien by	e nts ided i allme	nto coi nts and	nver d de	duct	ted			our A arn n					s.co			- y 	1	d	lepa	rture). L						00 d				prior
Automatic I balance will equal month from my che prior to depa	preference of the preference o	e nts ided i allme	nto coi nts and	nver d de	duct	ted								s.co				 	d	lepa	rture). L						00 d				
Automatic I balance will equal month from my che prior to depa	prefeative	ents ided i allme accou	nto con nts and unt up	nver d de to 4	duct 5 da	ted lys	``````````````````````````````````````	Lea	arn n 	nore	at v	//////////////////////////////////////	v.aci					there					ate	fees	s ap	ply.			ays	or m	ore	prior
Automatic I balance will equal month from my che prior to departures ave read the	Payme be divinly insteaching arture.	ents ided i allme accou	nto con nts and int up	nver d de to 4	educt 5 da	ted lys Cond	ditior	¦Lea ns ar	arn n	nore 	at v	www eleas	v.aci	d agı	ee to	be b	oound		eby	, and	d ag	ree	ate to I	fees be r	s ap	ply.			ays	or m	ore	prior
elect your particular lands will equal month from my che prior to departures lave read the CIS. I am in	Payme be divinly insteaching arture.	ents ided i allme accou	nto con nts and int up	nver d de to 4	educt 5 da	ted lys Cond	ditior	¦Lea ns ar	arn n	ACI to tra	s at v	www eleas vithou	e an	d agı ecial	ree to medi	be b	oound		eby	, and	d ag	ree	to I	ng.	s ap	ply.			ays	or m	ore	prior
Automatic I balance will equal month from my che prior to departures ave read the	preference	ents ided i allme accou	nto con nts and int up CIS Tel	rms men	eductory 5 da and and	concealth	ditior and	ns am	arn n	ACI to tra	s at v	eleas vithou	e an ut sp	d agi ecial	ree to medio	be b	oound	rision	eby or	, an	d ag	ree oun	to I	e rag.	esp	ons	sible	e fo	ays r all	ame	ore	prior ts ow

assume all risks of loss and injury that may be incurred, directly or indirectly, as a result of any such participation and authorize ACIS to arrange for professional care/treatment in case of an emergency.



STU-16HS-01