

CULTURE QUEST

110 Church Street • Philadelphia, PA • 19106
T: 215-923-1415. F: 215-923-1146.

STANDARD REFUND POLICY:

Full refund up to 181 days prior to departure.

All monies paid minus a \$250.00 cancellation fee are refundable from 180-121 days prior to departure.

All monies paid minus a \$350.00 cancellation fee are refundable from 120-91 days prior to departure.

All monies paid minus a \$450.00 cancellation fee are refundable from 90-61 days prior to departure.

All monies paid minus a 50% of the program fee are refundable from 60-31 days prior to departure.

No refund can be made 30 days or less prior to departure.

REGISTRATION AND PAYMENTS:

Participants may register on 2009 Culture Quest Travel Program by returning a signed application form along with a \$400.00 deposit (check, cash or money order) to our office. A second payment of \$350.00 is due 30 days after the deposit date. The final payment is due 90 days prior to your departure date. Once an application is received, each participant will receive a Travel Program Confirmation detailing his/her payment schedule along with important travel and insurance information.

TRAVEL INSURANCE:

International Accident & Sickness Insurance

All participants traveling outside the United States are automatically covered by CQ's Accident & Sickness Insurance (policy #9021448), underwritten by The Insurance Company of the State of Pennsylvania and administered by Travel Insurance Services, Walnut Creek, California. Under this policy, participants are covered for:

1. Medical and dental expenses resulting from accidental injury or sickness up to \$50,000 per incident.
2. Emergency medical evacuation to home and / or hospital up to \$25,000.
3. Accidental Death and Dismemberment up to \$10,000.
4. Repatriation of remains up to \$7,500.

This policy also offers 24-hour, multilingual emergency medical assistance from anywhere in the world by AIGAssist. A \$50 deductible per accident or sickness applies.

The coverage is only in effect while the participant is traveling on a program organized by CQ.

OPTIONAL INSURANCE

Cost as follow:

Age: 0-40 basic 0.04% of the cost of the tour.

41-55 0.05%

56-65 0.07%