

YOUR AGREEMENT WITH THE QUEST TRAVEL GROUP INC.

American Family Association contracts with The Quest Travel Group Inc. for travel outside of the United States. All travel with the American Family Association outside of the United States is subject to the terms and conditions set forth by The Quest Travel Group Inc. Before we make arrangements for your trip, we require that you acknowledge your agreement with the following terms and conditions:

FULL AGREEMENT

TERMS AND CONDITIONS: Please thoroughly review these terms and conditions of The Quest Travel Group Inc., herein referred to as Quest. Enrollment in and payment (in part or whole) for any tour program offered herein constitutes acceptance and agreement to be bound by these Terms and Conditions.

DEPOSITS AND PAYMENTS: A minimum non refundable deposit of \$1000 ("Deposit") per person is required to confirm individual enrollment for tour and that sum will be applied to total price of tour. 50% of remaining balance must be paid in full at least 150 days prior to the date of departure. If 50% of remaining balance is not received at least 150 days prior to the date of departure, Quest reserves the right, in its sole discretion, to cancel tour enrollment. Any remaining balance must be paid in full at least 75 days prior to the date of departure. A non-refundable \$35 fee is charged on all returned or "NSF" payments.

CANCELLATIONS AND REFUNDS: ALL PAYMENTS ARE NON-REFUNDABLE. SINCE THE DEPOSIT AND ALL PAYMENTS ARE NON-REFUNDABLE, QUEST STRONGLY SUGGESTS THAT EACH TOUR PARTICIPANT PURCHASE TRAVEL INSURANCE. SHOULD TOUR PARTICIPANT FAIL TO PURCHASE TRAVEL INSURANCE, TOUR PARTICIPANT HEREBY EXPRESSLY ACCEPTS ALL LOSSES AND LIABILITY FOR LOSSES UP TO AND INCLUDING THE FULL AMOUNT OF ALL PAYMENTS MADE TO QUEST. All cancellations must be in writing. There are no refunds for services or sightseeing rendered and not used by individual tour participants. In the event that departures do not reach the minimum 15 persons prior to departure, Quest reserves the right to cancel, withdraw, or change the tour, in whole or in part, at its sole discretion. Passengers who do not show up for the group's departing flight (or land only passengers, who do not show for the first hotel night), will be considered as cancellations: airline and/or hotel reservations will automatically be canceled and cannot be reinstated.

CANCELLATIONS DUE TO FORCE MAJEURE EVENT OR MASS CANCELLATION: In the event of strike, lockout, labor trouble, civil unrest, wars, acts of God, pandemic, outbreak, disease, quarantine, government-ordered shelter-in-place, government ordered shutdown, or other cause beyond Quest's control (collectively "force majeure"), resulting in Quest's inability to supply the services or perform the other obligations required hereunder, all supplier and vendor fees will be charged against itinerary payments regardless of the timing of event or cancellation. These force majeure cancellation fees are in addition to other cancellation fees or non-refundable fees described herein.

INSURANCE: TOUR INSURANCE IS STRONGLY RECOMMENDED TO ENROLL IN TOUR.

SUBSTITUTIONS: Passenger substitutions are not allowed after registration and payment of Deposit.

TRAVEL ADVISORIES: The U.S. State Department (www.state.gov), the Center for Disease Control (www.cdc.gov), and other government departments and agencies may issue travel advisories or warnings for one or more of the destinations visited on tour, and such advisories or warnings may even be in effect at the time of your registration for this tour. Quest cannot change its Cancellation Policy or Terms & Conditions based on any such warning or advisory or the occurrence of any terror, health, force majeure, or other incident in one or more of the places this tour is scheduled to visit. All cancellation penalties remain in full force and effect.

DOCUMENTS/HEALTH/HANDICAPPED: Each tour member must hold a passport that is valid up to 6 months after the scheduled return. Application forms are available at your local Passport Office or U.S. Postal Service. Any required visas for the EU and Israel will be processed by Quest for US citizens only. Non-US citizens are solely responsible for obtaining any required visa. Unless otherwise provided notice prior to the tour, no vaccination or re-vaccination is required, nor is any particular health requirement applicable. Proof of vaccination for Covid-19 and other vaccinations may be required by your departure, interim, or destination countries, and Quest will provide updates and requirements for any such vaccination documentation requirements. You must timely present appropriate vaccination records. Vaccination requirements are subject to change and Quest is not liable for a missed departure due to your failure to timely provide vaccination documentation. You must timely present appropriate vaccination records. Tour members are expected to be in good health. Tour members, who require any form of special assistance, must be accompanied by a helper, who is totally responsible for those tour members.

PHOTOGRAPHY: Quest may take photographs or film of its tours and Participants, and Participant grants Quest express permission to do so and for Quest to use such for promotional or commercial use without payment of any fee or royalties. Quest has unrestricted right to use and/or copyright and/or publish aforementioned photographs or film in any media for advertising or for any other lawful purpose. Participant waives any ownership or publication right in connection with photographs or film taken by Quest.

MANAGEMENT/RELEASE: Quest, its managers, agents, and employees act only in the limited capacity as agent for tour participants in matters connected with booking hotel accommodations, sightseeing, transportation (whether by rail, air, motor coach, boat or other types of conveyance), and other components constituting the tour. Participant holds Quest, its agents or subagents, free of responsibility and harmless for any injury, loss, damage, accident, delay, irregularity, or additional expense, including death, arising from changes in schedule, fire, weather, breakdown in machinery or equipment, sickness, quarantines, acts of governments or other authorities, de jure or de facto, wars, hostilities, civil disturbances, strikes, riots, theft, pilferage, improper documentation, or for any other cause beyond Quest's control. Participant hereby expressly releases, waives, and holds harmless, Quest, its owners, managers, agents, or employees for any and all liability for any personal injury, death, property damage, loss of baggage, accident, delay or irregularity, any claim for special or consequential damages, or any other loss that may be occasioned by the acts and/or omissions, whether negligent, wrongful, or intentional by Quest, any air carrier, hotel/motel, or other lodging operator, railroad operator, bus operator, public transportation, sea carrier, local sightseeing company, tour operator, tour leader, or spiritual director, any employees thereof, or for any other entity or individual not under the direct supervision and control of Quest when engaged in conveying Participant or in carrying out the arrangements of the tour, or otherwise in connection therewith. Participant hereby expressly releases,

waives, and holds harmless, Quest, its owners, managers, agents, or employees for any damages, losses, or expenses incurred, or inconvenience caused, due to delay or changes in schedules, defaults, over-booking of hotels or airlines, sickness, weather, strikes, quarantines, acts of terrorism, construction, war, force majeure, or other such events that are beyond Quest's control. Participant hereby expressly releases, waives, and holds harmless, Quest, its owners, managers, agents, or employees for any liability for statements, actions, or inactions of any intermediary agents such as group administrators, spiritual directors, tour leaders, travel agents, or any other intermediary involved with the selling, promotion, or operation of Quest's tours. Furthermore, to the fullest extent permitted by law, Participant hereby expressly releases, waives, and holds harmless, Quest, its owners, managers, agents, or employees for any liability for any damages or injuries, death, property damages, or all other losses whatsoever, sustained or incurred as a result of this Agreement. Please be advised that liability of carriers as well as providers of hotel and lodging accommodations is limited by law and Participants MUST purchase travel insurance to protect themselves against any losses or injuries suffered as a result of their acts and/or omissions. In no event shall Quest's liability exceed the amounts paid Participant for participation in the tour, subject to the provisions and cancellation fees herein.

CHANGES: Quest reserves the right to withdraw the tour, reschedule departure, amend the itinerary, substitute hotels of comparable quality, and generally make any alteration or substitution if improvements can be made, operating requirements make it advisable, or unforeseen conditions beyond Quest's control make changes necessary. Quest reserves the right to accept or refuse any Participant whose actions, mental or physical condition impose upon or disturb other tour members or impede the operation of the tour. Quest's liability is limited to refund of the unused land services.

DISPUTES: This Agreement shall be governed by, construed, and enforced in accordance with the laws of the State of Georgia, without regard to conflicts of law principles. Venue shall be set in the State or Superior courts of Fulton County, Georgia.

ATTORNEYS FEES: In the event a suit or action is filed to enforce this Agreement or with respect to this Agreement, the prevailing party or parties must be reimbursed by the other party for all costs and expenses incurred in connection with the suit or action, including without limitation reasonable attorneys' fees at the trial level and on appeal.

MODIFICATIONS: Wherever possible, each provision of this Agreement shall be interpreted to be effective and valid under applicable law, but if any provision of this Agreement shall be prohibited by or invalid under applicable law, said provision shall be ineffective only to the extent of such prohibition or invalidity, without invalidating the remainder of such provision or the remaining provisions of this release. There shall be no amendment or modification of any of the terms of this Agreement unless it is reduced to writing and signed by all of the parties hereto.

VENDORS: Airlines are responsible only for the air travel portion of these tours performed by it on behalf of tour participants in accordance with the terms and conditions of their individual passage Agreements, subject to laws, treaties and regulations governing air transportation. Tour-services, including but not limited to, carriage by land or sea, guide service, hotel accommodations, restaurants and all services, other than carriage by air, are furnished by independent contractors, who are wholly independent and do not act for or on behalf of Quest.

INSURANCE: TRIP CANCELLATION, BAGGAGE, AND HEALTH/ACCIDENT INSURANCE IS STRONGLY RECOMMENDED TO ENROLL.

CONTACT:

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