

PACK LIGHT GLOBAL ITINERARIES PARTICIPANT AGREEMENT AND TERMS & CONDITIONS

This Participant Agreement ("Agreement") is entered into between Pack Light Global Itineraries ("PLG") and the individual registering for participation in a PLG Trip ("Participant"). By registering for a Trip, submitting payment, enrolling in a payment plan, electronically signing this Agreement, or selecting the acknowledgment on the registration form indicating that they have read and reviewed the Participant Agreement, Participant affirms that they have read, understood, and agree to be legally bound by all terms and conditions set forth herein.

1. REGISTRATION AND ACCEPTANCE OF TERMS

Registration for a PLG Trip is not complete until payment is received and confirmed by PLG. Acceptance of registration is at the sole discretion of PLG. Participant is responsible for reviewing all trip materials, deadlines, passport and visa requirements, health recommendations, and insurance requirements.

2. PAYMENT TERMS AND SCHEDULE

Installment payments are automatically processed on the 15th or 30th of each month according to the payment schedule selected at registration. Payments are used progressively to secure accommodations, transportation, vendor services, permits, activities, and operational logistics, many of which are non-refundable to PLG. All Trips must be paid in full no later than sixty (60) days prior to departure. Two or more missed or failed payments may result in cancellation without refund.

3. PAYMENT METHODS AND PROCESSING FEES

Credit card payments incur a 3% electronic payment processing fee. ACH transfers and electronic checks incur a 0.8% electronic payment processing fee. Checks mailed to the designated PLG Post Office Box are not assessed processing fees. Processing fees are non-refundable and may change based on processor requirements.

4. FINAL PAYMENT DEADLINE AND RELEASE OF SPACE

If a Participant's balance remains unpaid sixty (60) days prior to departure, PLG reserves the right to release the Participant's space and reassign it to another traveler. Release of space due to non-payment is treated as a voluntary cancellation by the Participant and all payments remain non-refundable.

5. CANCELLATION POLICY

All cancellations must be submitted in writing and become effective immediately upon receipt by PLG. Once cancellation is received, it is final and cannot be reversed. Participant may not rejoin the Trip after cancellation. All payments become non-refundable twenty-four (24) hours after payment.

6. REQUIRED TRAVEL INSURANCE

Comprehensive travel insurance is mandatory and must include trip cancellation, trip interruption, medical coverage, emergency evacuation, and repatriation benefits. Participants without proof of insurance will not be permitted to travel.

7. TRAVEL ADVISORIES

PLG reserves sole discretion to determine whether a Trip will operate in destinations subject to U.S. Department of State Level 3 or Level 4 advisories or CDC Level 3 warnings. PLG may reroute or modify itineraries for safety reasons. If a Participant chooses not to travel to a destination with an advisory level of 2 or below, the cancellation policy remains in full effect.

8. ASSUMPTION OF RISK AND RELEASE

Participant voluntarily assumes all risks associated with travel, including but not limited to transportation failures, food or water-related illness, medical emergencies, civil unrest, terrorism, criminal activity, weather events, limited medical access, loss of property, emotional trauma, injury, or death. Participant accepts responsibility for their own welfare and releases PLG and its suppliers to the fullest extent permitted by law.

9. ELECTRONIC ACCEPTANCE AND ACKNOWLEDGMENT OF TERMS

Electronic acceptance of this Agreement constitutes a legally binding signature and has the same force and effect as a handwritten signature. Acceptance may occur through submitting a registration form, remitting a deposit or payment, enrolling in a payment plan, executing an electronic signature, or selecting the acknowledgment on the registration form stating: "I have read and reviewed the Participant Agreement." By selecting this acknowledgment, Participant confirms they have had the opportunity to review this Agreement in its entirety, understand and accept all terms and conditions, and agree to be legally bound by all provisions of this Agreement. Failure to read this Agreement does not relieve Participant of their obligations under its terms.

10. KNOWING AND VOLUNTARY EXECUTION

I have carefully read and fully understand the contents and legal ramifications of this Agreement, including those regarding cancellation and refund policies. I understand that this is a legally binding and enforceable contract and agree to its terms of my own free will. If any portion of this Agreement is found to be void or unenforceable, the remaining portions shall remain in full force and effect.

Required Registration Checkbox Language:

I acknowledge that I have read and reviewed the Pack Light Global Itineraries Participant Agreement and Terms & Conditions. I understand that selecting this box constitutes my electronic acceptance of the Agreement and creates a legally binding contract.