



Wallet Happy Vacations

Where Groups Meet the World

Terms and Conditions

Last Updated May 24, 2021

RESERVATIONS

Please visit www.wallethappyvacations.com, call Wallet Happy Vacations at (215) 200-8311 or contact us via email at info@wallethappyvacations.com.

IDENTIFICATION

Guests are required to make reservations in the full name that is listed on his/her government document they will use for travel. If you need to make any changes to a name after travel documents have been issued, clients will be responsible for all name change fees, if applicable.

PAYMENTS

Our merchant account is with PayPal. This will allow our clients to make payments through PayPal or major credit cards. We also accept payments of checks and money orders by mail. These payments must be received in full 60 days before travel. Checks and money orders must be made payable to: **WALLET HAPPY VACATIONS**, 4950 National Street, Philadelphia, PA 19135 (please list your reservation or invoice number on your check item and include a Mail in Payment Form). We also accept payments by phone with a major credit or debit card.

REFUNDS

All payments to Wallet Happy Vacations are **NON-REFUNDABLE AND NON-TRANSFERABLE**. This is because Wallet Happy Vacations has contractual agreements with hotels, airlines and other vendors that will not allow us to obtain any refunds. This way we can keep our package prices competitive and allow you to make monthly payments on your vacation.

PASSPORTS AND VISAS

Passengers are responsible for ensuring that they have the proper travel documents and **MUST CHECK** with the respective consulate(s) or visa agency to determine whether any visas or passports are required. Passports are required to be valid for at least 6 months after the date of travel. Some countries require a full blank "VISA" page in the passport for stamping purposes. Any information provided on travel description pertains to US citizens only. Non-US citizens should check with the respective consulate of the country(s) to be visited for current entry requirements. We strongly suggest all cruise passengers to have a valid passport in their possession while cruising.

TRAVEL PROTECTION

No one wants to miss out on a vacation they've worked so hard to take. Losing the money you paid for your vacation is even worse. Therefore, we highly recommend Travel Protection that helps provide coverage for Trip Cancellation, Interruption, Baggage Loss or Delay, Medical Expenses and more. We can add Travel Protection to your Travel Package at the time of booking and full cost of coverage must be paid in full.

Further, in the case where a client or group is booking travel during months where it is declared inclement weather OR Hurricane Season, Wallet Happy Vacations will automatically add the cost of Travel Protection to the client(s) and/or Group Booking.

The following months will have Travel Protection automatically included in the booking:
Travel planned during the months of January - March and August - November. This is to better accommodate you, our clients and ensure that you will not lose your investment due to

inclement weather. In all other cases, the client or group have the option to either accept or decline coverage.

TRAVEL DOCUMENTS

Provided full payment is received no later than your Final Payment Due date, travel documents and travel instructions will be sent via email and/or mail within 30 days of departure.

If paper documents are requested when e-documents are available, documents will be delivered via USPS approximately 14-21 days prior, and a fee of \$30 will apply. A complete street address is required (NO PO boxes).

CHILDREN

Wallet Happy Vacations does not sell travel or other services for purchase by children. ALL of our Travel Packages and Tours are suitable for adult ages 18 and over. Wallet Happy Vacations does not offer travel services to minors. All bookings must be submitted by travelers ages 21 or over. We will not make any exceptions.

REQUESTING A TRAVEL AGENT TO ESCORT YOUR GROUP

When requesting a Travel Professional from Wallet Happy Vacations to escort you and your group on a tour the following criteria must be met:

- I. The Group Leader must submit a request in writing no later than 8 months prior to departure. If the group is booking less than 210 days prior to departure we can not escort the group.
- II. The Group Tour must be a minimum 7 nights and not to exceed 20 nights.

Please note that all requests must first be approved and the Group Leader will be notified within 7 business days from receipt of request.

PRICES

All prices listed are per person based upon shared twin room occupancy and single room occupancy unless otherwise clearly specified. Prices do not include items of a personal nature

such as laundry, wines, water, beverages, food (other than at all-inclusive resorts or where clearly specified), passport and visa fees, insurance, and foreign port taxes unless specifically indicated in the package inclusions. Prices are correct at time of publication; however, as airfares continually fluctuate and classes of service may have limited capacity, tour package prices and availability will change accordingly. In case of human or computer error, Wallet Happy Vacations reserves the right to re-invoice for the correct price or service.

PAYMENTS & CANCELLATION

Deposit

A deposit is due at the time of reservation. All deposits are **NON-REFUNDABLE AND NON-TRANSFERRABLE**. All reservations (except where specified) will require a deposit and will be provided with the amount due and monthly payment plan.

Full Payment

All reservations can be paid in full at time of booking as long as all suppliers have space available.

Late Payment

If there is any outstanding balance by the Final Payment Due date listed on your invoice, a late fee will automatically be added to your invoice one day after your final payment date. Late fees are \$30 per person per late notice.

Last Minute Reservations

If booking any of our Group Travel Events within 60 days of departure **FULL PAYMENT** is due at time of booking.

Form of Payment

US dollar, bank check, money order, major credit cards or debit cards. Except where stated all payments made within 60 days of departure can be made using any of the payment methods listed above. If booking within 20 days of departure payment must be made by credit or debit card only.

Credit card payments will be accepted by phone or online to fulfill non-refundable deposit requirement. There is a \$35 fee for all returned checks.

Refunds

If you purchased Travel Insurance through our preferred Travel Insurance Provider, Travel Safe, you must first file a claim with the insurance provider for any refunds due to you. **At no time will Wallet Happy Vacations issue refunds for any cancelled reservations.**

Cancellation

Once reservations have been made, cancellations will only be accepted in writing. Email your cancellation request to info@wallethappyvacations.com with your invoice number, full name, and date of travel. If you do not receive an acknowledgement within 48 business hours, please call 215-200-8311 to ensure your request to cancel was received.

Reservation Changes

Changes to an existing reservation, whatever the cause, will incur a \$50 per person charge plus any additional supplier fees. This includes name changes and removal of any services such as optional tours and transfers. Please note that name changes to airline reservations are subject to full cancellation and rebooking. Replacing a traveling passenger with another traveling passenger constitutes a cancellation, subject to cancellation penalties, and is not covered by this Reservation Changes policy. Changes or additions after departure are subject to local rates at the time of amendment and must be paid directly by the passenger to the service provider. There are no refunds for unused services.

TRAVELERS WITH DISABILITIES In order to fully enjoy your Wallet Happy Vacations Tour, we recommend that you select a trip that is suitable to your physical capabilities. Tour participants requiring any form of assistance, including travelers with physical disabilities, sight or hearing impairments, are required to notify Wallet Happy Vacations prior to reservation for review and our agreement. Additionally, the tour participant must be accompanied by an individual responsible for providing those services. Tour managers, guides, drivers or other tour, hotel,

ship personnel are not able to provide such assistance. In order to participate in escorted tours, passengers must be able to understand and follow instructions given by the Tour Director at all times, both for the successful operation of the tour as well as for their personal safety. Wallet Happy Vacations reserves the right to reject participation or remove any individual from a tour if notification was not provided and/or when, in our sole judgment, continued participation would significantly hinder the services to be provided to all guests. Expenses, including cancellation fees and/or costs for alternate travel plans or to return home, will be the sole responsibility of the passenger. Escorted tours are fast-paced, often requiring lengthy walks over uneven terrain. In the interests of group harmony, clients should be able to maintain the pace of the tour. Clients with special needs may be better served independently. Wallet Happy Vacations can suggest touring options based upon specific requirements.

Wheelchairs & Walkers

USA Tours: Pursuant to the Americans with Disabilities Act (the ADA), Wallet Happy Vacations seeks to accommodate disabled travelers to the extent possible and consistent with the specific tour itinerary. Nevertheless, you may find that certain tour features may not be accessible to the extent that you require a wheelchair, scooter, or other special equipment to participate. We cannot provide individual assistance to travelers with wheelchairs or other mobility devices. We regret that some itineraries cannot accommodate wheelchairs or motorized scooters.

Passengers are required to advise Wallet Happy Vacations of their accessibility requirements prior to booking in order for Wallet Happy Vacations to determine if reasonable accommodations are available. Wallet Happy Vacations will endeavor to accommodate special access needs, but does not guarantee that it will be able to do so in all cases.

International Tours

Hotels, sea and river cruises outside of the United States are not required to comply with ADA requirements and therefore may not have ramps, wide entryways or elevators to accommodate disabled passengers or devices such as wheelchairs, walkers and motorized scooters. Due to physical constraints and space limitations, wheelchairs, walkers and motorized scooters may not be taken aboard motor coaches and river cruises.

Service Animals

Service animals cannot be accommodated on international escorted tours. Passengers on USA escorted tours who require a service dog because of a disability should check with Wallet Happy Vacations prior to booking a tour.

AIRLINES

Wallet Happy Vacations is not responsible for the services and policies imposed by the airlines. Airline schedules and flights are subject to change without notice. Wallet Happy Vacations is not responsible for penalties incurred for tickets, international or domestic, not issued by Wallet Happy Vacations due to schedule and/or flight changes. Airline reservations completed online are subject to review and, should Wallet Happy Vacations deem it necessary, may be rebooked to match minimum connecting time requirements and/or tour package itineraries, in which case you will be notified immediately. Airlines reserve the right to demand immediate issuance of tickets whenever they determine that specific flights are heavily booked even when normal ticketing rules do not require tickets to be issued until a later date. In this instance, Wallet Happy Vacations will require immediate and full payment of the airfare. This situation overrides invoice terms and conditions and payment due dates. If full payment is not received, seats will be cancelled by the airline and may not be available to be rebooked on the same flights or at the same airfare. Any replacement air arrangements and airfare will be the sole responsibility of the passenger.

Airline Tickets

Once full payment is received; Wallet Happy Vacations will move forward with ticketing. Once airline tickets have been issued they are fully **NON-REFUNDABLE**. Should airline tickets require to be issued earlier than the Final Payment due date, you may be required to pay a larger non-refundable deposit and/or complete full payment.

Airline Seat Assignments

The airlines bear sole authority of assigning seats on group flights. All Wallet Happy Vacations airline contracts are for economy class seats only. If you require another class of service, you may consider purchasing your own flights and purchasing your land only package from Wallet Happy Vacations.

Airline Frequent Flier Programs

Passengers are responsible to contact their airline directly regarding mileage eligibility and accrual. Airline frequent flier programs determine whether to award miles in part or total based on their own rules which are updated frequently. Some discounted or promotional airfares as well as some code-share flights are not eligible for mileage accrual. Some private airfares, such as a "Wallet Happy Vacations ", are not eligible for mileage or may qualify for reduced mileage, even if the same airline class of service is eligible for full mileage when sold as an "Instant Purchase" published airfare. Not all published airfares are eligible for mileage. Wallet Happy Vacations Travel will record frequent flier numbers when provided by the passenger prior to travel documents being issued. However, the addition of frequent flier numbers to airline records does not guarantee mileage eligibility which is at the sole discretion of each airline. Airline schedule changes may result in flights which were originally eligible for mileage accrual no longer being eligible. We highly recommend passengers to provide their frequent flier account information whenever checking in online and/or at the airport check-in desk. After travel has commenced, it is often not possible to apply for frequent mileage credit. Passengers are also responsible to determine whether previously earned mileage may be applied to flights to secure upgrades.

Contact Information

Pursuant to TSA Secure Flight requirements, passengers are responsible to provide Wallet Happy Vacations with their name as it appears on their passport (or other government-issued I.D. when traveling), date of birth, gender, address, phone number, email and fax data for all passengers. Passengers must ensure that names are correctly listed on their invoice. Wallet

Happy Vacations Travel will not be responsible for passengers who do not receive an invoice or documents or are denied boarding due to inaccurate information.

Airline Name Changes

Any name change including minor spelling corrections may require airline reservations to be canceled and rebooked. Reservations are subject to current availability and pricing at the time of rebooking. Once airline tickets are issued, subsequent name corrections will be subject to an airline rebooking fee which may be as much as the full value of the airline ticket plus a \$50 revision fee per change. Wallet Happy Vacations will not be held responsible for the denial of services by a carrier due to any name discrepancy. Name changes must be advised in writing at info@wallethappyvacations.com.

Airline Taxes & Fuel Surcharges

If you purchased airfare, airline taxes and fuel surcharges are included. Prior to completion of full payment there is a potential for a price increase(s) due to increases in government levied taxes and fees and/or fuel surcharges. To avoid potential increases, you may choose to accelerate your final payment in order that your tickets may be issued. Once issued, airline tickets are no longer subject to potential increases but are fully non-refundable. Certain overseas domestic flights are subject to air taxes which can only be paid locally; in these cases, the specific flights and amounts of those taxes are indicated in our package presentation and pre-departure documentation.

Schedule Changes: In the event of an airline schedule change, Wallet Happy Vacations will make every effort to inform passengers of the schedule change and new flight schedule prior to departure. Wallet Happy Vacations is not responsible for schedule changes including, when applicable, changes in routing and/or the number of stops in the itinerary. Wallet Happy Vacations is unable to provide compensation for schedule changes, seat assignment modifications, or cancellations implemented by an airline. In the event of any change in flight itinerary made directly between passengers and their airline, it is the passengers' responsibility to advise Wallet Happy Vacations of amended flight details in writing at

info@wallethappyvacations.com. Wallet Happy Vacations cannot be held responsible for land services, including arrival and/or departure transfers, if flights are changed without its knowledge. _____

Hotel Accommodations: All rooms requested are standard twin-bedded (two single beds) rooms with private facilities, unless you have specifically requested a king/double size bed. Please understand although we will make a bed type request on your behalf, bed types are subject to availability. Room selection in all cases is strictly at the discretion of the hotel's management on a run-of-house basis. Triple and quad occupancy rooms consist of two beds for cruises, where triple and quad rooms will consist a twin bed for each person. Some single rooms are smaller than a standard room size. The number of persons accommodated does not dictate the room size. Although available at most 4 and 5 star hotels, use of air-conditioning abroad differs greatly from the United States. Many European hotels were built before central air-conditioning was introduced. Air-conditioning is often shut down at night and from the end until the start of the summer months. All hotel rates are based on Wallet Happy Vacations Travel's agreements with its suppliers and are not negotiable. Hotel check-in time is generally not before 3:00 p.m. and check-out time is prior to noon. Please be sure that adequate arrangements for accommodations have been taken into consideration when a late-night flight is being used. If a day room is included in the itinerary, check-out will normally be 6:00 p.m. We reserve the right to make substitutions with hotels of equal standard. There will be no refunds for any difference in the cost of those accommodations.

Hotel & Cruise Profiles: Wallet Happy Vacations hotel and cruise ship profiles are based upon information provided to Wallet Happy Vacations by hotel and cruise ship partners and their representatives, including images and descriptions of individual properties. Star-ratings may differ from country to country. Wallet Happy Vacations does its best to maintain current information, however is not responsible for any inaccuracies, changes in description details or amenities, or images provided by third parties.

Meals: As specified in each itinerary. Meals are based on the hotel's or restaurant's buffet or set menu. In general, beverages are not included, unless specifically stated. Although Wallet Happy Vacations cannot make guarantees, every effort will be made to honor special dietary requests submitted in writing at least 4 weeks prior to departure at <mailto:info@wallethappyvacations.com>.

Transfers: Transfers are provided as indicated for each tour by car, minibus, or motor coach provided airfare is purchased from Wallet Happy Vacations . If you purchase a land-only tour, or if you deviate from the arrival and/or departure dates as stated in the itinerary, you will have the responsibility to purchase your own transfer to the hotel. Your arrival transfer is guaranteed for up to one hour from your scheduled arrival time in order to compensate for minor delays. Wallet Happy Vacations or the transfer company will not be responsible for flight delays, for any reason, beyond one hour from your originally scheduled arrival time. In case of a delay, whether due to flight delay, immigration and customs, or time spent reporting baggage damage or loss, it will be your responsibility to make other transfer arrangements such as a taxi. Transfer costs are not refundable and any additional expenses will be your responsibility.

Sightseeing & Itinerary: Will be operated by motor-vehicle, its size dictated by the number of participants. Wallet Happy Vacations tours have been designed to accommodate individuals as well as groups. Times listed in itineraries are approximate and meant only as guidelines. Some itineraries may have early morning start times for sightseeing in order to complete the touring during daylight hours or avoid afternoon heat in tropical and desert climates. It is your responsibility to arrive on time for all scheduled flights, cruises, and package components. Arriving late may be considered a "no-show", in which case you will not be eligible for refund for the unused service(s). We cannot guarantee the number of passengers who will be on any given tour. You may find that you are traveling with a sizeable group or only with your own companions. Services, however, will remain constant no matter the number of tour participants.

Persons requiring any assistance or who have any form of disability should refer to section "Travelers With Disabilities". On dates including, but not limited to religious holidays and national celebrations, some monuments and sites may be closed. On these occasions, touring itineraries may be amended to reflect these closures. Occasionally, during holidays and certain periods, and/or due to unforeseen circumstances including weather conditions there may be last-minute changes, sometimes after arrival, in affecting the sequence of the tour, locations visited and/or hotels. Therefore, we reserve the right to adjust the sequence and/or substitute any hotels with others of similar category. In such cases there will be no cost adjustment. National monuments and tourist sites regularly undergo renovations, which can obscure the monument's view. No tour will be canceled due to renovations, however Wallet Happy Vacations will decide based on the conditions whether to amend an itinerary. Wallet Happy Vacations itineraries may contain suggestions for activities for your leisure time; these suggestions do not constitute an endorsement of any specific service provider and the decision to participate in any such activities should be made independently and with due consideration.

Rail: Once full payment is received, Wallet Happy Vacations will select train times, rail tickets will be issued and are fully **NON-REFUNDABLE**. Passengers traveling with a group may not request alternative train times. Once issued, rail tickets are valid for the dates and times specified. Some exchanges must be done locally at the station due to fare restrictions. Changes may be subject to local charges, fees, and fare increases. Once the booked train has departed, changes are no longer possible nor can amendments be completed on board the train. Wallet Happy Vacations does not control seat assignments which are entirely at the discretion of the rail companies. Once rail tickets are issued they are fully **NON-REFUNDABLE AND NON-CHANGEABLE**.

Group Ambiance: To ensure the desired group synergy, Wallet Happy Vacations reserves the right to accept, reject or expel any individual who is deemed disruptive or incompatible with the interests of the group, including, but not limited to, individuals who are intoxicated and/or under

the influence of drugs leading to a negative experience for the remainder of the group.

Expenses, including cancellation fees and/or costs for alternate travel plans or to return home, will necessarily be borne by the passenger. All unused services are non-refundable.

CRUISES: Ship & Itinerary Changes: Cruise itineraries and ships are subject to change without notice. Furthermore, cruise ships may be chartered and/or departure dates canceled, in which case all monies will be refunded. Wallet Happy Vacations takes no responsibility for ship substitutions or itinerary changes imposed by a cruise line and is not responsible for any losses you may incur including the issuance and/or cancellation of airline tickets or visa fees.

Medical Services: Many ships do not carry a doctor or nurse onboard. Should medical attention be required, local services will be contacted. Resulting charges will be the responsibility of the passenger. Wallet Happy Vacations and the cruise ship operator are not responsible for the services provided.

Health Requirements: Check with your healthcare provider for up-to-date requirements. You may also check the Centers for Disease Control (www.cdc.gov) and/or the World Health Organization (<http://www.who.int/en/>) for their recommendations. Required inoculations, if any, must be recorded by clients' health practitioner on a valid vaccination certificate which the client must carry for proof of inoculation where required. Individuals with heart disease, chronic illness, physical handicap, advanced pregnancy, or mental illness should not participate in these rigorous travel programs. Any person who arrives to the destination ill with apparent fever or becomes ill during the tour, will be removed from the group and directed to a local medical facility for diagnosis. Only upon clearance by an accredited medical facility will that individual be allowed to resume group travel. All costs associated with medical treatment and related expenses such as additional hotel nights or transportation not included in the original itinerary, will necessarily be borne by the passenger. Please note that some countries may require aircraft cabin insecticide treatment for in-bound foreign flights. A list of such countries is available at:

<http://www.dot.gov/.../avi.../aircraft-disinsection-requirements>.

Luggage (Airlines): Checked bags are typically limited to a total dimension of 62 inches by adding length + width + height (example: 26"+26"+10" = 62"), and a maximum weight of 50 lbs (23kg). Many airlines apply charges for checked bags. Wallet Happy Vacations is not responsible for checked bag fees, excess luggage or weight charges levied by an airline. If your luggage is lost or damaged by the airlines, a baggage claim form MUST be filed with the carrier before leaving the airport. We recommend that you use brightly colored luggage tags, straps or other identifiers to help you locate your luggage upon arrival or to describe it if it is lost.

Luggage (Escorted Tours): All Wallet Happy Vacations escorted tour buses allow one piece of luggage per person, plus carry-on bag. Additional baggage will be subject to a handling charge of \$100 per piece. As Wallet Happy Vacations will not be responsible for loss or damage to luggage and personal belongings, you MUST report any loss or damage immediately at the time of the incident and obtain a written report from the local authority for submission to your insurance provider.

Tipping: Complete tipping guidelines are as follows: Drivers including private cars and motorcoach drivers: \$5-\$10 per person, per day Tour Guides: \$10-\$20 per person, per day

COMPLETION OF TRAVEL DOCUMENTS: All passengers are required to visit www.wallethappyvacations.com and complete all required Travel Documents prior to making your reservation. By doing so, you formally accept Wallet Happy Vacations Terms & Conditions. Customers who are unable to complete all required travel documents online may request hard copies via email @ info@wallethappyvacations.com. No reservation will be made on you or your party's behalf until we have received all required Travel Documents. Completion of Travel Documents constitutes agreement to these Travel Terms & Conditions and Wallet Happy

Vacations Release from Liability, Assumption of Risk and Binding Arbitration Clause.

RELEASE FROM LIABILITY: Wallet Happy Vacations, its shareholders, directors, officers, employees and affiliates, (collectively "Wallet Happy Vacations ") does not own or operate any entity which is to or does provide goods or services for your trip including, for example, ownership or control over hotels or other lodging facilities, airline, vessel, bus, van or other transportation companies, local ground operators, providers or organizers of optional excursions or equipment used thereon, food service or entertainment providers, etc. All such persons and entities are independent contractors. As a result, Wallet Happy Vacations is not liable for any negligent or willful act or failure to act of any such person or entity, or of any other third party. Without limitation, Wallet Happy Vacations is not responsible for any injury, loss, or damage to person or property, death, delay or inconvenience in connection with the provision of any goods or services occasioned by or resulting from, but not limited to, acts of God, acts of government, force majeure, acts of war or civil unrest, insurrection or revolt, strikes or other labor activities, criminal or terrorist activities of any kind, or the threat thereof, overbooking or downgrading of accommodations, structural or other defective conditions in hotels or other lodging facilities, mechanical or other failure of airplanes or other means of transportation or for any failure of any transportation mechanism to arrive or depart timely or safely, dangers associated with or bites from animals, pests or insects, marine life or vegetation of any sort, dangers incident to recreational activities such as swimming, kayaking, sailing, canoeing, rafting, hiking, walking, bicycling, etc., sanitation problems, food poisoning, lack of access to or quality of medical care, difficulty in evacuation in case of a medical or other emergency, illness, epidemics or the threat thereof or for any other cause beyond the direct control of Wallet Happy Vacations . In addition, I release Wallet Happy Vacations from its own negligence and assume all risk thereof.

ASSUMPTION OF RISK: I am aware that travel such as that I am undertaking involves hazardous activities, with a risk of illness, injury or death which may be caused by forces of nature, animals, insects or flora, the negligence of Wallet Happy Vacations, or other persons and companies known or unknown, or of willful or criminal conduct of third parties. I am aware

that weather conditions may be severe, adverse and/or unpleasant. I am also aware that medical services or facilities may not be readily available or accessible during some or all of the time during which I am participating on the trip. In order to partake of the enjoyment and excitement of this trip I am willing to accept the risks and uncertainty involved as being an integral part of my adventure. I hereby accept and assume full responsibility for any and all risks of illness, injury or death and of the negligence of Wallet Happy Vacations and agree to hold harmless and release Wallet Happy Vacations from claims of third party negligence.

I understand the physical requirements of the activity in which I will be participating, and I currently have no known physical, medical or mental condition which would impair my ability to participate in this tour or my safety in this activity, and I am willing to assume all risks that may be created, directly or indirectly, by any such condition. I hereby authorize Wallet Happy Vacations or my local groundhandler or others to arrange for any emergency medical treatment and hospitalization as may be necessary for me because of participation in this activity without my further consent.

BINDING ARBITRATION: I agree that any dispute concerning, relating or referring to this Agreement, the brochure or any other literature concerning my trip, or the trip itself, shall be resolved exclusively by binding arbitration pursuant to the Federal Arbitration Act, 9 U.S.C. §§1-16, either according to the then existing Commercial Rules of the American Arbitration Association (AAA) or pursuant to the Comprehensive Arbitration Rules & Procedures of the Judicial Arbitration and Mediation Services, Inc. (JAMS). Such proceedings will be governed by substantive (but not procedural) Pennsylvania law and will take place in Philadelphia, PA. The arbitrator and not any federal, state, or local court or agency shall have exclusive authority to resolve any dispute relating to the interpretation, applicability, enforceability, conscionability, or formation of this contract, including but not limited to any claim that all or any part of this contract is void or voidable. Please understand that by agreeing to these terms and conditions, you (and we) are waiving our right to a trial by jury.

VOLUNTARY PARTICIPATION: I acknowledge that I have voluntarily applied to participate on the trip designated on this application (or a trip which I may change to) and that I have read the description of the trip as it appears in the current Wallet Happy Vacations website relating to the trip, together with all information contained in this application. I am voluntarily participating in this trip with knowledge of the hazards involved.

KNOWING AND VOLUNTARY EXECUTION: I have carefully read these Terms and Conditions and the booking information sections of this document, and fully understand its contents. I am aware that this is a release of liability and a contract between myself and Wallet Happy Vacations and agree of my own free will. By signing, I agree to these Travel Terms & Conditions and Wallet Happy Vacations Release from Liability, Assumption of Risk and Binding Arbitration Clause for myself and each member of my traveling party.

PHOTOGRAPHIC RELEASE: Wallet Happy Vacations may take photographs or video of its trips and trip participants grant Wallet Happy Vacations permission to do so and for it to use same for promotional or commercial use without payment of any compensation to participant.

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