



JE PEACE OF MIND PROGRAM

Joshua Expeditions is dedicated to remaining vigilant and flexible in these uncertain times. The safety of our travelers has always been and continues to be one of our top priorities. We understand the concerns centered around the potential for future travel disruption and the inherent financial risk surrounding those potential issues. For this reason, our Leadership Team has been working non-stop to create solutions that ensure minimal financial risk for our clients as they commit to future travel. Our goal is to ensure that our clients can recover 90% or more of the monies paid should the entire group be required to cancel due to a covered COVID-19 reason.

Important Note: This program is designed for entire group cancellations and does not apply toward individual or partial group cancellations.

Travel with Confidence | NEW Trip Insurance Providers: Joshua Expeditions has forged new insurance partnerships with top travel industry providers to ensure maximum coverage for our travelers. To our knowledge there are no insurance companies who will cover cancellations/disruptions due to the fear of a known pandemic like COVID-19. Our insurance partners offer a variety of products that allow us to navigate potential travel disruption while minimizing financial risk.

Through these insurance partners we are able to offer 2 insurance options for your group. The first is a “Standard Insurance” that covers Acts of God, Lost Luggage, Illness, Trip Interruptions/Cancellations due to unknown events and more. The second option is a Cancel for Any Reason (CFAR) insurance that is now available at an affordable rate. CFAR insurance allows groups to cancel outside of 48 hours from departure while offering up to a percentage refund on non-recoverable items. Once the CFAR insurance has been submitted and finalized, JE is making a follow up commitment to our valued clients to minimize the non-recoverable amounts (see details below).

*****Travel insurance may not be available in all states and qualification is determined by each third party insurance provider. All rules and coverage is determined by the individual insurance provider and therefore is independent of Joshua Expeditions Inc.***

Risk-Free Enrollment Period | Future Travel

Sign up now for travel in 2022 and you can cancel for any reason by March 1st, 2021 and receive a 100% refund for monies paid on the standard trip price to JE. (*Trip insurance is non-refundable and is not included in this program*) This includes all monies paid to JE for the standard quoted program including non-refundable deposits. We understand that the future can be uncertain especially as it pertains to the travel industry. We know that people still want to visit new places, serve those in need and make new memories with friends and family, so because of this we have expanded our cancellation policies to offer freedom of mind to book for the future. Our team is dedicated to the details and safety of your experience. Commit now with confidence for the future.

JE’s Communication Commitment | ZOOM Meetings

Our staff is at your disposal, let us lead your parent/student meetings to answer questions about travel. Our Sales Team is committed to leading ZOOM meetings (or in-person if available) with your families. Our Team is comprised of Subject Matter Experts in the travel industry and have the ability to answer questions, calm fears and generate excitement for your upcoming trip. Our hope is that you will see our staff as part of a recruiting and promoting team for your upcoming trip.



JE PEACE OF MIND PROGRAM

JE COVID-19 Peace of Mind Program

Provided to all groups purchasing CFAR

We are proud to highlight our enhanced commitment to the financial security of our travelers with this 90% refund promise in conjunction with our Cancel For Any Reason Insurance. We have created the Peace of Mind program to minimize financial loss should your group experience any of the below government issued travel bans/restrictions surrounding COVID-19 and choose to cancel. This program is designed specifically for full group cancellations and does not apply towards individual cancellations, partial group cancellations or other disruption events. The covered government travel restrictions are as follows:

- a U.S. federal governmental authority has issued a travel ban or an order restricting travel to a location on your group's itinerary
- a U.S. federal or state governmental authority has issued an order that would require a self-quarantine for travelers in your group upon returning home from a location on your group's itinerary
- a governmental order applicable to a location on your group's itinerary would ban or restrict travel or require visitors to self-quarantine upon arrival

Group Cancellation Process (Under a qualified government COVID-19 travel restriction "As noted above")

Step 1: Purchase CFAR Insurance (this must be purchased with the initial trip deposit. Failure to do so will result in a lack of CFAR Coverage and therefore disqualify you from our Peace of Mind Program)

Step 2: Cancel your groups tour in writing/email prior to 48 hours from departure (must be 45 days or less from departure to apply as stated in JE's Cancellation Policy)

Step 3: Submit cancellation to insurance provider based on JE's Standard Cancellation policy which states that JE retains 100% of the trip cost (The insurance provider will then determine their refund resolution).*

*Reference based on insurance provider's CFAR cancellation policy details.

Important: [The JE Peace of Mind Program is not an insurance coverage and should not be referenced during the Insurance claims process as it may cause your claim to be denied.](#)

Step 4: JE's Peace of Mind Promise goes into effect and we will determine how that promise will apply to your remaining account balance to achieve a 90% refund value (see details and exclusions below)

Airline Voucher Exclusion: Should the airline provider decide to issue their refund in the form of a voucher, we will apply this towards the total cash value returned to the client. We attempt to ensure the maximum cash refund to our clients, however we cannot control how the airline provider chooses to refund cancelled travelers. Airline vouchers are viewed as a cash value and will apply towards the 90% COVID-19 Peace of Mind Program Refund.

***All rules, guidelines and deadlines must be adhered to in order for this program to apply as communicated in the previous sections regarding cancellations due to government issued COVID-19 travel restrictions. This program only applies to full group cancellations due to COVID-19 and the required government travel restrictions as noted in the above section. This program does not apply toward individual cancellations or partial group cancellations. Should these alerts not be present, then the JE COVID-19 Peace of Mind Program will be void and all refunds will be subject to our Standard Cancellations Policies and the Cancel For Any Reason insurance refund. These rules, guidelines and deadlines include, but are not limited to the CFAR purchase date, cancellation date and reasons for cancellation as outlined by the previous section.*