



To Whom It May Concern,

We understand that many school officials have expressed concern about allowing their students to travel. We want to assure you that the safety of the tour participants is Explorica's number one priority and that we have policies and procedures in place to protect the school, school district, teachers, and participants involved with this tour.

Explorica has a \$5 million liability policy with AIU/Lexington Insurance Company that protects third parties and tour participants (students, teachers, chaperones) for injuries and damages resulting from Explorica's negligence. We know that school officials should not have to assume responsibility for the safety of their students while abroad, and with Explorica, they don't. Explorica has taken all precautions to best protect the students and other tour participants. For additional information on our liability insurance, or to receive evidence of our insurance coverage, please contact our insurance broker, Laurie Kuhlmann of Wells Fargo Acordia, at 617.204.2534.

Additionally, Explorica is USTOA insured. As an active member of the United States Tour Operators Association (USTOA), your tour investment is protected by USTOA's \$1 Million Travelers' Assistance Program, which covers Explorica customers in the unlikely event of Explorica's bankruptcy, insolvency, or cessation of business.

Explorica enters into individual contracts with each tour participant and his or her parents. As soon as a participant signs this contract, we immediately begin planning the trip to ensure that students get the best tour possible. We buy airline tickets, make hotel deposits, and arrange all the other elements of the trip so that the tour is not coordinated hastily at the last minute. During this extended planning process, we incur costs that we cannot recoup. These costs are why we must charge cancellation fees when participants withdraw, even if a school board, which is not in any way financially liable for the tour, cancels the trip.

We of course share your concern for the students' safety and peace of mind. Our optional Travel Protection Plan, which includes a Cancel For Any Reason benefit, provides medical, baggage, and cancellation insurance coverage for our travelers. We also have a network of support staff overseas as well as a 24-hour emergency service for groups and their families. We offer additional peace of mind for parents and friends of our travelers by providing an online "Tour Diary" that is updated with pictures and journal entries by the Tour Director throughout the trip. When deciding whether to run a tour, Explorica always follows the guidelines of the U.S. Department of State, which issues country-specific Travel Warnings when they "decide, based on all relevant information, to recommend that Americans avoid travel to a certain country." We feel that this government department is in the best position to make this judgment. There are currently no Travel Warnings issued for any Explorica destination, so we continue to proceed as planned with all our tours.

If you would like to discuss this matter further, we would be happy to speak with you at any time. Please call us at 1.888.310.7120.

Sincerely,

Mar P. Ving

Matt Wertz President & CEO Explorica, Inc.