

India Sacred Retreat

September 1-22, 2020

RETREAT PARTICIPANT AGREEMENT/ TERMS AND CONDITIONS

RESERVATIONS: Payments for the 2020 India Sacred Retreat (the "Retreat") must be received by the following dates:

Registration and Non-Refundable Deposit Due: March 20, 2020
Payment in Full Due: May 20, 2020

RETREAT PRICE: Retreat price is \$9,855 (cash, cashier's check, bank drafts, or money order payments) or \$10,240 (credit card) per participant, including airfare and accommodations. A \$2,000 non-refundable deposit per person will secure space (\$2,090 if paid by credit card). The balance is due by May 20, 2020. ***Any late payments made after May 20th must be cleared first with Retreat Organizer and will be charged an additional \$500 if seating is still available.*** Retreat space is limited, and reservations will be based upon date of participants' registration and deposit. If registrations exceed available Retreat space, priority will be given to the earliest postmark dates on deposits received.

RETREAT PRICE INCLUDES: Air Transportation: Round-trip airfare from Newark to Delhi, India and return; all airfare in India (to Leh, Dehradun, and Delhi). Land transportation: Bus, taxi, and/or rail transportation within India (based on Retreat itinerary and not including any non-itinerary travel by participants). Hotels: Accommodations in Delhi will be double occupancy in a 4-star hotel. India Sacred Retreats (the "Retreat Organizer") reserves the right to substitute accommodations. Accommodations in Rishikesh will be double occupancy rooms at Sadhana Mandir ashram, with a private bath, including western-style toilets and hot showers. In Himalayan mountains, accommodations will be double occupancy rooms in hotels, guest houses, eco-lodges with attached bathrooms (western-style toilets). Meals: Breakfast, lunch, and dinner with Retreat group. All meals are vegetarian. Gratuities and Taxes: All gratuities and taxes other than gratuities and taxes for personal services and purchases. Lectures/Classes/Special Events: All lectures, classes, kirtan, and/or special events.

RETREAT PRICE DOES NOT INCLUDE: Passports, visas, airline baggage fees (airline fees for any and all baggage) and excess or overweight baggage charges, accident and baggage insurance, lost baggage retrieval, inoculations, any cost increase due to unexpected delays, roadblock, landslides, etc., meals in transit between U.S. gateway airport and arrival in India, laundry services, beverages other than coffee/tea/soda and bottled/filtered water with meals, cover charges, room service charges, phone charges, expenses for guides or transportation not included in the itinerary, horses used on free or optional itinerary days, gratuities and taxes for personal services and purchases (including any health or treatments received at the ashram, hotel, or room service orders in hotel), phone calls (local and/or long distance), internet usage, medications or medical services, any other items of a personal nature, private nongroup transfers, and any other items not specifically listed as included, all of which are the responsibility of the participant. Costs associated with travel to Chicago O'Hare International airport from the participant's city of departure are not included in the Retreat price and must be paid separately by the participant. All participants are responsible for watching their luggage at all times, and for ensuring that their luggage is loaded on the transportation vehicle (bus, taxi, etc.). Retreat Organizer is not responsible for luggage or items that are left behind or for cost associated with retrieving any luggage or items that are left behind. Retreat Organizer is not responsible for participant who misses his/her airline flight (either to Delhi or return trip to Newark) due

to non-itinerary travel and/or activities, and participant is responsible for all fees or penalties associated with any missed flights. Missed flight fees may include, and are not limited to: penalties the airlines charges to Retreat Organizer for failure to utilize pre-booked Retreat group seats, non-refundable ticket charges, fees to reschedule and/or book another flight, etc. Retreat Organizer is not responsible for missed flights. Retreat Organizer is not responsible for participant who misses activities on itinerary due to missed transportation and/or not arriving on time for a scheduled departure.

ITINERARY: Changes to the printed itinerary are not anticipated. However, the Retreat Organizer reserves the right to make changes that may become necessary (i.e. due to unforeseen circumstances such as landslides, road blocks, bad weather, etc.), with or without advance notice. Changes will not result in a refund or any portion of the Retreat price. NOTE: In the event of any change in rates or exchange, tariffs, fuel surcharges and/or airline taxes or fees, or itinerary, the resulting additional costs, if any, must be paid by the participant before departure or as soon as the change becomes known.

CANCELLATIONS/REFUNDS: All requests for cancellation must be submitted in writing to the Retreat Organizer. Regardless of the reason, cancellations result in additional costs and processing time for the Retreat Organizer. Accordingly, the following service charges PLUS any hotel, airfare, or other non-refundable costs will be assessed for cancellation:

Before Thursday June 25, 2020..... 50% of Retreat price per person
After Thursday June 25, 2020 No refunds

If the participant leaves the Retreat prior to its conclusion, refunds will be made only in the amount, if any, recovered from the companies involved in the operation of the Retreat. The Retreat Organizer is under no obligation to seek any such recovery. No refunds will be made for fewer than four (4) nights absence from the Retreat or for any excursion, sightseeing, lectures/classes, kirtan, meal or other activity that the participant misses or decides not to take for any reason. Retreat prices are based upon a minimum of ten Participants, and group discounts are included in the price of the Retreat. If there are less than ten Participants for the Retreat, registrants will be contacted, and if Retreat is cancelled by Retreat Organizers, full refunds will be given.

NATURE OF RETREAT: The Retreat is a sacred retreat to northern India. Accordingly, participants are strongly discouraged from joining the Retreat in progress or leaving the Retreat prior to its conclusion. Portions of the Retreat could be considered rustic and are best approached with a spirit of openness and adventure. Portions of the Retreat may be in locations in which there are no cell service or wifi or telephones or means of rapid evacuation in the event of emergency. Any prospective participant with a pre-existing medical condition is advised to consult with his or her medical specialist prior to reserving space in the Retreat and must advise the Retreat Organizer in advance in writing of any such medical condition. Smoking and consumption of alcohol are not permitted at any time or in any location while on the Retreat. There are no exceptions.

GROUP ORIENTATION: We will be hosting a Group Orientation meeting on **Monday, July 13, 2020 at 7pm** at Porticos Apartments (party room) 500 W. Bradley Road, Fox Point, Wisconsin. This meeting is required. If you are not able to attend, it is your responsibility to review the video after the meeting and to discuss any questions, concerns or inquiries in a timely manner with the Retreat Organizers. Retreat Organizers will not be responsible for any missed information or difficulties arising in India, or for Participant's lack of preparation for Retreat resulting from failure to attend Group Orientation or failure to review the information. Retreat Organizers will be covering a wide range of topics such as safety in India,

meals, clothes to pack, accommodations, laundry, changing money, travel to Newark airport, electricity in India, bathrooms and beds in India, suggested medications to carry, water in India, and plenty more. In addition, we will be assisting with any visa questions at this time (for those who are unfamiliar with the visa application process), so participants will want to bring their questions to the meeting. These meetings are a good time to ask any questions about the Retreat.

WHAT TO BRING: See our Packing List for a more complete list. Prepare for hot sunny days and moderate nights in Rishikesh (no air conditioning available). Temperatures range from mid 70's to low 90's. In the mountains, prepare for warm sunny days and colder nights (temperatures range from mid 40's to the low 70's). The Retreat Organizer recommends that each participant bring writing paper and pens, a flashlight, a calculator, a hat, sunscreen, sunglasses, gloves, a sweater, a raincoat, a warm jacket or coat, socks and sturdy, comfortable shoes for walking/trekking. A daypack is suggested. A smaller duffel is recommended for the mountains, as luggage will be limited on flights to Leh (all other suitcases will be sent to Rishikesh and stored for our arrival in Rishikesh). A full list of suggested items for the Retreat is available on the IndiaSacredRetreat.com's Packing List page. [NOTE: Because of heightened security measures, only TSA-approved locks are permitted on luggage, and it is recommended to bring an extra set of luggage locks for the hotel rooms as locks are sometimes cut by airport security.) Because excess luggage and weight can create extra travel burdens in India, it is highly recommended that Participants limit their luggage to one checked bag and one carry-on bag per person on the flight to India. In addition, it is recommended that individuals pack lighter on the trip to India, as participants will want to save extra luggage space to carry home with them any items purchased in India. Check airlines for updated requirements and limits for luggage and carry ons. All participants are responsible for contacting the airlines prior to departure for ANY and ALL updated travel requirements and restrictions, including luggage limits. Retreat Organizer will not be responsible for items left behind or confiscated due to airline restrictions. Please note that the luggage may be transported within India on tarpaulin-covered roof racks. Weather and loading and unloading can cause more than usual wear and tear to luggage. Accordingly, all luggage should be capable of withstanding rain and rugged treatment.

FOREIGN CURRENCY: Unit of currency in India is the Rupee (Rs), which is subdivided into 100 paise (P). USD currency can be changed into Rupee using AUTHORIZED MONEY CHANGERS ONLY (at the airport, most banks, and hotels) and ALWAYS INSIST UPON A RECEIPT for your records, as you will need this receipt in order to have your Rupees converted back to dollars upon departure. Avoid anyone in the street who offers to change your money at a temptingly high rate of exchange, as this is ILLEGAL. Participants can exchange currency at most hotels in the major cities and in the international airports. Major credit cards are accepted at the city hotels. You can bring in any amount of foreign currency, travelers checks, etc., and take out as much as you brought in. However, you will need to declare larger sums upon arrival, on the Currency Declaration Form (CDF), to be attested by the Customs Officer. (Foreign currency regulations are subject to change.) No Indian currency may be brought into or taken out of the country. CREDIT CARDS: American Express, Mastercard, Visa, and Diners Club Credit Cards are generally accepted by larger establishments, including hotels and shops.

PASSPORT AND VISA: Participants will need a valid passport and e-Tourist Visa (e-TV) to enter India. For passport application and information: visit U.S. Dept of State. Selected US Postal Service (USPS) offices have passport acceptance officers for passport applications. Participants must obtain e-Tourist Visa online. Each participant is responsible for obtaining these necessary documents prior to departure (Retreat Organizers will also be reviewing the visa application process at the Group Orientation meeting. Retreat Organizers will not be responsible for passport delays or failure to obtain visas or passports in a timely manner, regardless of reasons for delays. Passport must have a minimum validity of six months from the

date of application, and passports need to be obtained prior to applying for the Indian visa. Participants are advised to have valid passports by the Group Orientation meeting date and to obtain their Indian visas prior to **Tuesday, August 18, 2020**.

VACCINATIONS AND INOCULATIONS: Contact the Center for Disease Control and Prevention for information on Travel Health, vaccinations and inoculations. While there are no required vaccinations and inoculations at this time for travel to India, it is recommended that all participants consult with their physicians prior to departure for advice on vaccinations and inoculations. For further information, contact the Center for Disease Control and Prevention.

HIGH ELEVATIONS: Retreat will be traveling into regions at 11,000 and up to 17,600 feet elevation, and participants are advised to consult with their physicians prior to registration and travel for any preparations and conditions that may limit their participation in this Retreat. In addition, Participants are advised to consult physicians and get prescribed medicines for altitude sickness as a precautionary measure. Retreat Organizers strongly advise working with a physician who is familiar with travel to these higher elevations. Because of the risks of higher elevations, individuals with known heart conditions, migraines, circulatory issues, etc. will be required to submit a physician's release for travel and may be declined from participation in the Retreat.

TRAVEL INSURANCE: Participants are advised to consider purchasing travel insurance for their trip to cover any unexpected loss, accident, illness, death, or other unforeseen emergency. Retreat Organizer or India Sacred Retreats does NOT provide any insurance for its participants. The Retreat Organizers will take utmost care to ensure the safety of all participants. However, in the case of any unforeseen event, Retreat Organizer cannot be liable for any illness, loss or injury, or for loss of life. All disputes arising due to the above are subject to the jurisdiction of the courts in Milwaukee, Wisconsin only. Participants may wish to visit www.insuremytrip.com, a non-profit informational website on travel insurance, or to consult their insurance agency for the appropriate insurance.

LANGUAGE: All Retreat lectures and other presentations will be in English. English is the official language of India, though it is less pervasive in the more rural regions of northern India. There will be an English-speaking guide accompanying the Retreat on excursions for any needed language assistance.

ELECTRICITY AND BATTERIES: Small electrical appliances (razor, hair dryer, travel iron, etc.) require a 220-volt line adapter. Note: It is highly recommended that you plug your appliance and adapter into a surge protector or voltage regulator first before plugging it into the wall in India (see Packing List for recommendations). The currents in India are highly variable and can destroy your adapter and appliances. A portable cell phone charger is highly recommended, as electricity may not always be available during travel (and there are frequent power outages). Note: Many airlines have regulations against carrying batteries on board aircraft. It is recommended that all batteries be packed with checked luggage.

PHOTOGRAPHS/VIDEOTAPE: The Retreat Organizers will be photographing the Retreat. The Retreat Organizer reserves the right to use any photographs in its advertising, displays, publicity materials, and publications without obtaining further consent from any Participant. Each participant releases the Retreat Organizer and its representatives from any liability in connection with any such use of such photographs.

AIRLINES: Group airfare reservations for the 2020 India Sacred Retreat are provided by United Airlines.