biblical EXPEDITIONS

STANDARD GROUP DEPARTURES

Israel Cancellation & Refund Policy

Effective October 1, 2026

> *Standalone Israel-specific supplement to the Biblical Expeditions Participant Terms & Conditions. This policy applies to standard group Israel departures registered on or after October 1, 2026, and governs the Israel-specific subjects below. All other Participant Terms & Conditions remain in effect. Where the two documents conflict on the subjects below, this policy controls, subject to applicable law.*

1 REGISTRATION AND PAYMENT SCHEDULE

PAYMENT DUE	AMOUNT
At registration	**$500 deposit per person (includes the $300 Administration Fee)**
105 days before departure (final-payment deadline)	**Remaining balance**

The deposit includes the $300 per-person Administration Fee, which is non-refundable except as described in this policy.

Payment due dates are based on the departure date, regardless of registration date. A participant who registers after a payment due date must pay all amounts due as of that date at the time of registration.

The $300 Administration Fee is charged only once per registration, regardless of when or why a cancellation occurs, and is never deducted more than once.

2 PARTICIPANT-INITIATED CANCELLATION

A participant who elects to cancel for any reason, including personal concerns about travel advisories, news reports, war or regional instability while Biblical Expeditions continues to operate the trip, is subject to the participant cancellation schedule below. A participant's individual decision not to travel is not a cancellation by Biblical Expeditions.

Cancellations must be submitted in writing by email to info@biblical-expeditions.com. A cancellation is effective on the date Biblical Expeditions receives the email.

WHEN CANCELLATION IS RECEIVED	REFUND
Within 7 days of registration (if registered before the final-payment deadline)	**Refund of all payments received, minus the $300 Administration Fee**
More than 7 days after registration and more than 105 days before departure	**Deposit forfeited; any other payments refunded**
105 days or fewer before departure	**No refund**

The 7-day grace period applies only to registrations made before the final-payment deadline (105 days before departure), and for those registrations it takes priority over the rest of this schedule. It does not apply to registrations made on or after the final-payment deadline; those registrations are subject to the schedule above from the date of registration. Where the deposit is forfeited, the Administration Fee is included in the forfeited amount and is not deducted again.

3 CANCELLATION BY BIBLICAL EXPEDITIONS ON OR BEFORE THE FINAL-PAYMENT DEADLINE

Any decision to cancel or postpone an Israel trip is made by Biblical Expeditions in consultation with its in-country land team and the trip host; Biblical Expeditions has final authority to cancel, postpone or operate the trip.

If Biblical Expeditions cancels the Israel trip on or before the final-payment deadline (105 days before departure) because war, armed conflict, force majeure or material safety/security conditions make it impossible to operate the trip safely as scheduled, Biblical Expeditions will refund all payments received, minus the $300 Administration Fee. If the trip is cancelled on or before the final-payment deadline because the group does not meet its trip minimum, Biblical Expeditions will refund all payments received, and no Administration Fee will be deducted.

Instead of a refund, the participant may choose a Biblical Expeditions travel credit for all payments received, with the Administration Fee waived. Travel credits are subject to Section 6.

4 CANCELLATION BY BIBLICAL EXPEDITIONS AFTER THE FINAL-PAYMENT DEADLINE (WAR, FORCE MAJEURE OR SAFETY)

If Biblical Expeditions cancels the Israel trip after the final-payment deadline because war, armed conflict, force majeure or material safety/security conditions make it impossible to operate the trip safely as scheduled, it will make reasonable efforts to recover payments made to hotels and vendors, and participants will receive one of the following:

- Full recovery: if Biblical Expeditions recovers 100% of the payments made to hotels and vendors for the trip, participants will receive a refund of all payments received, minus the $300 Administration Fee.
- Partial or no recovery: if Biblical Expeditions is not able to recover 100% of the payments made to hotels and vendors, participants will receive a Biblical Expeditions travel credit for all payments received, with the Administration Fee waived. The credit is valid for 24 months from the trip cancellation date and is subject to Section 6.
- Postponement: if the trip host works with Biblical Expeditions to postpone the trip to later dates, participants may transfer their registration to the new trip dates as described in Section 7.

Biblical Expeditions will inform participants which option applies after reviewing hotel and vendor responses. Because refunds after the final-payment deadline depend on recovery from hotels and vendors, Biblical Expeditions strongly recommends that every participant purchase travel insurance.

5 CANCELLATION FOR ANY OTHER REASON (INCLUDING HOST CANCELLATION)

If an Israel trip is cancelled on or before the final-payment deadline for any reason not described in Section 3, including when the group host cancels the trip, Biblical Expeditions will refund all payments received. The $300 Administration Fee may be deducted at Biblical Expeditions' discretion.

If an Israel trip is cancelled after the final-payment deadline for any reason not described in Section 4, including when the group host cancels the trip or the group does not meet its trip minimum, participants will receive a refund, travel credit or transfer on the same basis as Section 4 (full recovery, partial or no recovery, or postponement). The $300 Administration Fee may be deducted once from any refund at Biblical Expeditions' discretion and is never deducted from a travel credit or transfer.

6 BIBLICAL EXPEDITIONS TRAVEL CREDITS

A Biblical Expeditions travel credit may be issued (a) when Biblical Expeditions cancels or postpones a trip, as described in Sections 3, 4, 5 and 7, or (b) when a participant cancels and chooses to keep a credit on file instead of receiving a refund. A participant who cancels within the 7-day grace period may choose a travel credit for the full amount paid, including the full deposit, with the Administration Fee waived. A participant who cancels later may choose, instead of the refund due under the cancellation schedule in Section 2, a travel credit equal to that refund amount. No travel credit is available for a participant cancellation when no refund is due under Section 2.

Travel credits are administered by Biblical Expeditions, not by the hotels or other suppliers, and are confirmed to the participant by email stating the credit amount, issue date and expiration date. Credits are valid for 24 months from the trip cancellation date (for a participant cancellation, the date Biblical Expeditions receives the cancellation email) and may be applied to any Biblical Expeditions trip accepting registrations on or before the credit expiration date. The credit holder must register for the replacement trip before the credit expires but need not travel before that date.

A credit holder may transfer (gift) a credit to another person by completing and signing a Biblical Expeditions Credit Transfer Form. A credit may be transferred only once, to one other individual. A transferred credit keeps the same amount, expiration date and terms. Credits cannot be converted into cash under any circumstances. Any price difference for the replacement trip remains payable by the person using the credit.

7 POSTPONEMENT BY BIBLICAL EXPEDITIONS

If the trip host works with Biblical Expeditions to postpone an Israel trip to later dates, each participant may transfer their registration to the new trip dates. No Administration Fee is deducted or charged again, and all payments received, including the Administration Fee, are applied toward the new trip dates. Any difference in the price of the rescheduled trip remains payable by the participant. Biblical Expeditions will work to provide a comparable experience on the rescheduled dates; however, certain aspects of the trip, such as hotels, hosts, excursions, or days, may differ.

A participant who does not transfer to the new trip dates is treated as if Biblical Expeditions cancelled the trip on the date the postponement is announced, under Section 3 (on or before the final-payment deadline) or Section 4 (after the final-payment deadline).

8 REFUND PROCESSING

Refunds are processed to the original payment method within 30 days of the cancellation, or, for amounts recovered from suppliers, within 30 days of Biblical Expeditions receiving those funds. If a refund to the original card is not possible because of card refund processing time limits, Biblical Expeditions will mail a refund check to the address provided on the participant's Trip Participant Information Form. Service or processing charges paid through the WeTravel registration system are not refunded by Biblical Expeditions.

9 INDEPENDENTLY PURCHASED TRAVEL AND INSURANCE

This policy covers eligible trip payments made to Biblical Expeditions. It does not promise reimbursement for independently purchased airfare, airline upgrades, extra hotel nights, insurance premiums or other third-party purchases. Because refunds may be limited by non-refundable supplier deposits, Biblical Expeditions strongly recommends that every participant purchase travel insurance. Participants should review their own travel insurance policy carefully; coverage for war, conflict, cancellation, postponement or travel advisories may be excluded or limited. Overseas medical coverage requirements in the Participant Terms & Conditions remain in effect.

10 PAYMENT AUTHORIZATION, DISPUTES AND CHARGEBACKS

By registering and paying, the participant acknowledges that the charges they authorize are payments for travel services and related arrangements, that the $300 Administration Fee is non-refundable except as described in this policy, and that the participant has been provided the applicable cancellation, refund and credit terms. The participant understands

that a travel credit issued in accordance with these terms does not, by itself, mean that the original charge was unauthorized or fraudulent.

Participants are encouraged to contact Biblical Expeditions promptly with payment, refund or credit concerns so the company can review the matter and attempt to resolve it. Participants agree to provide truthful and accurate information in any dispute or chargeback. Biblical Expeditions may provide the signed policy and acknowledgment, payment authorization, communications, supplier recovery information and credit records to a bank, card issuer, payment processor or other appropriate dispute reviewer. Nothing in this policy waives or restricts a participant's rights under applicable law or payment-card network rules, including the right to dispute an unauthorized charge, a billing error or a refund or service not provided as required.

11 PARTICIPANT ACKNOWLEDGMENT

I acknowledge that I have read and understand this Israel Cancellation & Refund Policy – Standard Group Departures, including the distinction between participant-initiated cancellation, cancellation by Biblical Expeditions, and postponement; the $300 per-person Administration Fee and when it is non-refundable; the possibility of partial supplier recovery; and the terms and expiration of Biblical Expeditions travel credits. I understand that this policy supplements, rather than replaces, the Biblical Expeditions Participant Terms & Conditions. I am signing electronically in the Biblical Expeditions registration platform (WeTravel) by typing my full name and checking the agreement box; my electronic signature has the same force and effect as my handwritten signature, and the date and time of signing are recorded automatically.

HOW TO SIGN

Sign this document in the Biblical Expeditions registration platform (WeTravel) by typing your full legal name and checking the box "I agree to electronically sign and be legally bound by this document." WeTravel records the date and time of your signature automatically.

Participants under 18: the participant's parent or legal guardian must sign by typing the parent's or guardian's own full legal name. By signing, the parent or guardian confirms that they are the minor's parent or legal guardian, agrees to this document on the minor's behalf and on their own behalf, and consents to the minor's participation in the trip.