

To whom it may concern,

We understand that school officials are concerned about allowing their students to travel, which is why Explorica has policies and procedures in place to protect institutions, their boards, faculty, staff, and any other participants involved with our tours.

INSURANCE COVERAGE

Explorica has a flawless safety record, but in the unlikely event of injuries or damages resulting from our negligence, we have a \$50 million liability policy with Zurich Insurance Group that protects third parties such as the school and school board. With Explorica, school officials do not have to assume responsibility for the safety of their students while abroad. Safety is Explorica's number one priority, and we have taken all precautions to protect students and other tour participants. For additional information on our liability insurance, or to receive proof of coverage, please contact your Explorica program consultant.

Explorica is also insured through the United States Tour Operators Association (USTOA). As an active USTOA member, tours are 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.

TRAVEL WARNINGS

When deciding whether or not to run a tour, Explorica follows guidelines set by 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 are proud of our perfect safety record, and would never put our travelers in harm's way.

CANCELLATION FEES

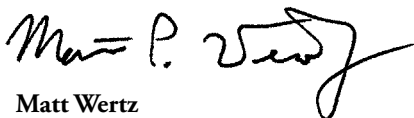
Explorica enters into individual contracts with each tour participant. As soon as a participant signs this contract, we immediately begin planning their trip to ensure the best tour possible. We buy airline tickets, make hotel deposits, and arrange all the other elements of the trip, incurring many nonrefundable expenses. This is why we must charge cancellation fees when participants withdraw, even if the college or university, which is not in any way financially liable for the tour, cancels the trip.

PEACE OF MIND

We share your concern for student safety and peace of mind. This is why we have a network of support staff around the world, and a 24-hour emergency service for tour groups and their families. We also offer an optional Travel Protection Plan, with an exclusive Cancel For Any Reason benefit option, that provides medical, baggage and cancellation insurance coverage for our travelers. Parents and friends of Explorica tour participants may also enjoy our online Tour Diary, which is updated with photos and journal entries throughout the trip.

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

Sincerely,



Matt Wertz
CEO, Explorica