



BOOKING TERMS & CONDITIONS, ASSUMPTION OF RISK & LIABILITY RELEASE, PHOTOGRAPHY & MEDIA POLICY

BOOKING CONDITIONS

- A. **TO MAKE A BOOKING:** All bookings are made with Hammock Expeditions LLC, hereafter referred to as “the Company.” A booking becomes confirmed when the required registration information has been completed, the applicable Booking Conditions, Assumption of Risk Statement & Liability Release and other required program policies have been acknowledged, and the required initial payment has been received by the Company. For participants under the age of legal majority, required registrations and acknowledgments must be completed by a parent or legal guardian with authority to act on behalf of the minor. The person making or managing a booking on behalf of a school, family or other group is responsible for ensuring that participants receive applicable program information and requirements. Individual participants, and parents or legal guardians where applicable, remain responsible for completing any acknowledgments or information required directly from them. **Governing Law:** These Booking Conditions shall be governed by and construed in accordance with the laws of the **State of Arkansas, USA.**
- B. **PAYMENT:** Each booking will be subject to the payment schedule established by Hammock Expeditions for the applicable program. Payment amounts and due dates may vary depending upon the departure date, timing of the booking, supplier payment requirements and the method through which the group elects to collect and remit payments. For groups in which participants make payments directly to Hammock Expeditions, payment plans may include an initial deposit followed by scheduled installment payments. For groups in which a school, organization or other group representative collects payments from participants and remits funds to Hammock Expeditions on behalf of the group, a different payment schedule may be established. **The payment schedule established for the applicable program forms part of the booking requirements, and all payments must be received by the stated due dates.** Payments received by Hammock Expeditions are used to secure and pay for program arrangements and supplier services. Accordingly, **payments made toward a participant's or group's booking are non-refundable once received, except where otherwise expressly stated by Hammock Expeditions or required by applicable law.** Participants who must cancel are encouraged to submit a claim under their required travel protection policy, subject to the terms, conditions and coverage of that policy. If a participant who cancels identifies an eligible replacement traveler, Hammock Expeditions will make reasonable efforts to transfer amounts previously paid toward the original participant's booking to the replacement traveler's account, subject to supplier requirements and availability. Any reimbursement or financial arrangement between the original participant and the replacement traveler is the responsibility of those parties and will not be administered by Hammock Expeditions. **Any additional costs resulting from a substitution, including airline name-change fees, ticket reissue charges, fare differences or other supplier fees, must be paid before the substitution can be completed.** Finance handling fees, including applicable credit card processing fees, are non-refundable.
- C. **PRICES:** Program prices are based upon the itinerary, services, group size, traveler composition, travel dates, exchange rates and other requirements known at the time the price is established. Unless otherwise stated, prices are quoted in



Hammock Expeditions, LLC
1200 SE 14th Street, Suite 8-150
Bentonville, Arkansas 72712
P: 984.223.9866
www.HammockExpeditions.com
www.STEMStudyTours.com



U.S. Dollars (USD). Where applicable, airfare included in a program price may initially be based upon an estimated or prevailing market rate. Once flight arrangements are available for confirmation, Hammock Expeditions will advise the group of any material difference between the estimated airfare and the actual cost. Where feasible, the group may elect to accept the revised airfare or arrange air transportation independently. Prices may be adjusted when changes are requested or required after booking, including changes to the itinerary, travel dates, group size or composition, accommodations, transportation, activities or other program services. **Hammock Expeditions reserves the right to pass on increases outside its reasonable control, including changes in exchange rates, transportation or fuel costs, government-imposed taxes or fees, supplier charges, and airport, port or similar fees. The Company will advise the group of any such adjustment as soon as reasonably practicable.** Additional optional services, upgrades or requirements requested by a participant or group will be charged separately unless specifically included in the agreed program price.

- D. **CANCELLATIONS & AMENDMENTS:** All cancellations and amendments must be submitted to Hammock Expeditions in writing. The effective date of a cancellation or amendment will be the date on which written notification is received by the Company. Hammock Expeditions is required to make advance payments and financial commitments to suppliers in order to secure accommodations, transportation, activities, airfare and other program services. As these commitments are made using payments received from participants and groups, **payments made toward a booking are non-refundable once received, except where otherwise expressly stated by Hammock Expeditions or required by applicable law.** Participants who cancel are encouraged to submit a claim under their required travel protection policy. Coverage and reimbursement are determined by the insurance provider according to the terms and conditions of the applicable policy. **Replacement Travelers:** If a participant who cancels identifies an eligible replacement traveler, Hammock Expeditions will make reasonable efforts to transfer amounts previously paid toward the original participant's booking to the replacement traveler's account, subject to supplier requirements and availability. Any reimbursement or financial arrangement between the original participant and the replacement traveler is the responsibility of those parties. Hammock Expeditions will not collect payment from the replacement traveler for the purpose of reimbursing the original participant or otherwise administer the financial arrangement between them. **Any additional costs associated with the substitution, including airline name-change fees, ticket reissue charges, fare differences or other supplier-imposed fees, must be paid before the substitution can be completed.** A substitution may not always be possible after airline tickets, accommodations, admission tickets or other services have been issued or confirmed in a participant's name. Any substitution remains subject to the rules and approval of the applicable supplier.
- Group Changes & Amendments:** Requests for changes to travel dates, group size, traveler composition, accommodations, transportation, activities or other program services are subject to availability and supplier approval. Any additional costs, penalties or changes in price resulting from a requested amendment will be the responsibility of the participant or group requesting the change. Reductions in group size may result in recalculation of the per-person program price or other group costs. Hammock Expeditions will advise the group of any resulting price adjustment as soon as reasonably practicable. Finance handling fees, including applicable credit card processing fees, are non-refundable.
- E. **CHANGES TO THE PROGRAM:** Hammock Expeditions makes every reasonable effort to operate programs as described in the confirmed itinerary. However, travel arrangements may occasionally require modification due to circumstances beyond the Company's reasonable control, including supplier changes, transportation schedules, weather conditions, safety considerations, local conditions, closures or other operational requirements. The Company reserves the right to make reasonable changes to accommodations, transportation, activities, routing, scheduling or other program components when necessary for the safe and effective operation of the program. When a significant change becomes necessary, the Company will notify the participant or group as soon as reasonably practicable. Whenever possible, the Company will seek to provide an alternative of a comparable standard or experience. **Changes that become necessary due to circumstances beyond the Company's reasonable control do not automatically entitle a participant or group to a refund. Any refund, credit or additional charge will depend upon the circumstances of the change, amounts recoverable from suppliers and any additional costs incurred in providing alternative arrangements.** If a participant or group requests changes to the agreed program, those changes will be subject to availability, supplier approval and any additional costs or fees associated with the requested change.
- F. **FORCE MAJEURE:** Hammock Expeditions will not be liable for any failure, delay, cancellation, change or interruption to a program resulting from circumstances beyond the Company's reasonable control. Such circumstances may include, but are not limited to, severe weather or natural disasters, fire, flood, epidemic or pandemic, war or threat of war, terrorism,



Hammock Expeditions, LLC
1200 SE 14th Street, Suite 8-150
Bentonville, Arkansas 72712
P: 984.223.9866
www.HammockExpeditions.com
www.STEMStudyTours.com



civil unrest, government action or restrictions, border closures, labor disputes or strikes, transportation disruption, utility or infrastructure failure, supplier closure, or other events that could not reasonably have been anticipated or avoided by the Company. When a force majeure event affects a program, Hammock Expeditions will make reasonable efforts to modify arrangements, secure alternative services or otherwise assist participants and groups where practicable. **Any additional costs resulting from a force majeure event, including alternative accommodations, transportation, meals, revised travel arrangements or other necessary services, will be the responsibility of the participant or group unless those costs are recoverable from the applicable supplier or covered by travel protection. Hammock Expeditions will not be responsible for costs that are not recoverable from suppliers.** Any refund or credit available following a force majeure event will be limited to amounts actually recovered by Hammock Expeditions from suppliers, less any non-refundable costs, fees or expenses already incurred in connection with the booking.

- G. **HAMMOCK EXPEDITIONS' RESPONSIBILITIES:** Hammock Expeditions will exercise reasonable care in selecting and arranging the accommodations, transportation, activities and other services included in the agreed program and will make reasonable efforts to provide those services as described in the confirmed itinerary. Many components of the program are provided by independent suppliers, including airlines, transportation companies, accommodations, restaurants, guides, instructors, attractions and activity providers. These suppliers are independent entities and are responsible for the operation and delivery of their respective services. Hammock Expeditions will make reasonable efforts to assist participants and groups when problems arise with a supplier or program service and, where practicable, will work to identify appropriate alternative arrangements. **Hammock Expeditions is not responsible for the acts, omissions, negligence, cancellations, delays, operational decisions or failures of independent suppliers except to the extent that liability may not lawfully be excluded or limited.** Hammock Expeditions is also not responsible for loss, damage, delay or additional expense resulting from a participant's actions, failure to follow applicable instructions or requirements, or circumstances otherwise outside the Company's reasonable control, subject to applicable law.
- H. **COMPLAINTS:** If a problem or concern arises during a program, it should be brought to the attention of the Hammock Expeditions Tour Director, representative or appropriate supplier as soon as reasonably possible so that reasonable efforts can be made to address the matter while the program is in progress. Participants should provide Hammock Expeditions with a reasonable opportunity to address or correct an issue at the time it occurs whenever circumstances permit. If the matter cannot be resolved during the program, any formal complaint should be submitted to Hammock Expeditions in writing and should include sufficient information for the matter to be reviewed. Supporting documentation should be provided when appropriate. Hammock Expeditions will review complaints in good faith and, where appropriate, work with the participant, group and/or applicable supplier toward a reasonable resolution.
- I. **TRAVEL PROTECTION:** Travel protection is mandatory for all participants traveling on a Hammock Expeditions-operated program. Participants who do not have the required travel protection will not be permitted to participate in the program. For groups using the Hammock Expeditions online registration system, participants may be provided with access to an independent travel protection provider during the registration process. Participants are not required to purchase coverage through that provider and may obtain appropriate coverage from another provider. For groups in which a school or organization manages participant registration and payments independently, the school or organization is responsible for communicating the mandatory travel protection requirement to its participants and ensuring that participants obtain the required coverage prior to travel. Participants are responsible for reviewing the terms, coverage limits, exclusions and requirements of their chosen policy and for ensuring that the coverage is appropriate for their destination, itinerary, planned activities and individual circumstances. Travel protection policies are issued and administered by independent insurance providers. Coverage decisions, exclusions, claims, reimbursements and eligibility are determined by the applicable insurer and policy, not by Hammock Expeditions. Any costs or losses that are not covered or reimbursed by a participant's travel protection remain the responsibility of the participant, parent or legal guardian, as applicable, and do not become the responsibility of Hammock Expeditions.
- J. **ACCESSIBILITY, DIETARY & SPECIAL REQUIREMENTS:** Participants, parents or legal guardians, as applicable, are responsible for identifying and communicating to Hammock Expeditions any accessibility needs, dietary requirements, food allergies or other special requirements that may affect program arrangements or safe participation. This information should be provided as early as reasonably possible and within any deadlines established for the applicable program. Late notification may limit the ability of Hammock Expeditions or its suppliers to accommodate a request. Hammock



Hammock Expeditions, LLC
1200 SE 14th Street, Suite 8-150
Bentonville, Arkansas 72712
P: 984.223.9866
www.HammockExpeditions.com
www.STEMStudyTours.com



Expeditions will make reasonable efforts to communicate dietary requirements and food allergies to the applicable hotels, restaurants and other meal providers. **We are generally able to request accommodations for common dietary requirements, including vegetarian and halal meals and, in some destinations, vegan meals; however, availability varies by destination and supplier and cannot be guaranteed.** Participants should understand that group meals are often provided from fixed or limited group menus. Where a suitable meal is available within the group menu, that meal will constitute the included meal for the participant. **If a participant chooses to order food or beverages outside the included group menu, or requests items beyond those provided as part of the program, any additional cost will be the responsibility of the participant.** Hammock Expeditions cannot guarantee highly specialized dietary preferences or meal plans, particularly where those requirements cannot reasonably be accommodated by the restaurants, hotels or other suppliers used by the group. Hammock Expeditions will make reasonable efforts to accommodate accessibility and other disclosed special requirements. However, accommodations cannot be guaranteed, particularly where services are provided by independent suppliers or in destinations where suitable alternatives may be limited. **Where a traveler requires personal assistance, mobility support, behavioral support, medical assistance, supervision or other individualized support in order to participate in the program, the participant or group is responsible for ensuring that the traveler is accompanied by an appropriate parent, guardian, caregiver, aide or other support person capable of providing the required assistance. Hammock Expeditions Tour Directors, guides and representatives do not provide personal care or individualized support services.** Participants are responsible for providing any additional information reasonably requested in connection with a special requirement and for understanding any limitations communicated by Hammock Expeditions or its suppliers.

- K. **PARTICIPANT ASSUMPTION OF RISK & LIABILITY RELEASE:** Participation in a Hammock Expeditions-operated program is subject to the **Assumption of Risk Statement & Liability Release included in Part II of this document.** Each adult participant is required to review and acknowledge the Assumption of Risk Statement & Liability Release as part of the applicable registration or acknowledgment process. For a participant under the age of legal majority, the required acknowledgment or consent must be completed by a parent or legal guardian with authority to act on behalf of the minor. **Acknowledgment of the Assumption of Risk Statement & Liability Release is a condition of participation in a Hammock Expeditions-operated program.**
- L. **SEVERABILITY:** If any provision of these Booking Terms & Conditions is determined by a court or other authority of competent jurisdiction to be invalid, illegal or unenforceable, that provision will be modified or limited to the minimum extent necessary or, if necessary, severed from the Agreement. The remaining provisions will continue in full force and effect and will not be affected by the invalidity or unenforceability of any other provision.
- M. **GOVERNING LAW AND VENUE SELECTION:** These Booking Conditions and any agreement between a participant or group and Hammock Expeditions LLC arising from or relating to a booking will be governed by and construed in accordance with the laws of the **State of Arkansas, USA**, without regard to conflict-of-law principles. **To the extent permitted by applicable law, any legal action or proceeding arising from or relating to these Booking Conditions, a booking, or services provided by Hammock Expeditions must be brought in an appropriate state or federal court located in the State of Arkansas, USA, and the participant or group agrees to the jurisdiction of those courts.** Nothing in this section is intended to waive or limit any right or remedy that cannot legally be waived or limited under applicable law.
- N. **PARTICIPANT & GROUP ACKNOWLEDGEMENT:** By registering for, confirming participation in, or making payment toward a Hammock Expeditions program, the participant, parent/legal guardian, school or group, as applicable, acknowledges that the booking is subject to these Booking Conditions. Participants and, where applicable, parents or legal guardians are responsible for reviewing and complying with the policies and requirements applicable to their program, including the applicable Code of Conduct, mandatory travel protection requirements and the Assumption of Risk Statement & Liability Release. For groups in which a school or organization manages participant registration independently, the school or organization is responsible for providing its participants and parents/legal guardians with the applicable Hammock Expeditions policies and requirements and communicating any information or acknowledgments required before travel. The school or organization's collection of participant information or payments does not alter the requirements applicable to individual travelers, including requirements relating to conduct, travel protection, safety and participation. The school or organization is also responsible for providing its participants with notice of Hammock Expeditions' Photography & Media Policy and the procedure for declining the use of identifiable photographs or recordings. **By completing**



Hammock Expeditions, LLC
1200 SE 14th Street, Suite 8-150
Bentonville, Arkansas 72712
P: 984.223.9866
www.HammockExpeditions.com
www.STEMStudyTours.com



registration, confirming participation and/or making payment toward a booking, the participant, parent/legal guardian, school or group, as applicable, acknowledges and accepts these Booking Conditions.

Policy Version: October 2026

ASSUMPTION OF RISK STATEMENT & LIABILITY RELEASE

1. Purpose & Acknowledgment of Risk

Participation in travel programs and activities involves inherent risks that cannot be completely eliminated, even when reasonable safety precautions are taken. These risks may vary depending upon the destination, itinerary, transportation, accommodations, activities and individual circumstances of the participant. Program activities may include transportation by air, land or water; walking or hiking; outdoor and adventure activities; recreational or sporting activities; interaction with wildlife or natural environments; participation in educational, cultural or community-based experiences; and other activities described in the applicable itinerary. Participants acknowledge that travel may also involve risks associated with unfamiliar environments, weather conditions, illness or injury, transportation delays or disruptions, changes in local conditions and other circumstances that may be outside the reasonable control of Hammock Expeditions. Each participant is responsible for considering their own ability to participate safely in the program and for following applicable safety instructions, activity requirements and restrictions communicated by Hammock Expeditions, guides, instructors, transportation providers or other authorized program personnel.

2. Participant Health & Fitness / Special Requirements

Participants are responsible for considering their own health, physical condition, mobility and ability to participate safely in the travel program and activities included in their itinerary. Certain programs or activities may involve walking, physical exertion, uneven terrain, altitude, water-based activities, outdoor environments or other conditions that require an appropriate level of physical ability or fitness. Participants are responsible for providing accurate and timely information regarding any dietary requirement, allergy, accessibility need, medical condition or other circumstance that may require special arrangements or could materially affect safe participation in the program. Only information reasonably necessary to assist with program arrangements or safety should be provided. Hammock Expeditions will make reasonable efforts to accommodate disclosed requirements and to communicate relevant needs to applicable suppliers; however, not every request can be guaranteed, particularly when services are provided by independent suppliers or in destinations where appropriate alternatives may be limited. **A participant who requires personal assistance, mobility support, behavioral support, medical assistance, supervision or other individualized support in order to participate must travel with an appropriate parent, guardian, caregiver, aide or other support person capable of providing the required assistance. Hammock Expeditions Tour Directors, guides and representatives do not provide personal care or individualized support services.** Participants must comply with any health, fitness, certification, age or other participation requirements established for an activity by the applicable provider or instructor. A participant may be restricted from an activity when the applicable provider determines that participation would not meet its requirements or could create an unreasonable safety risk.

3. Medical Treatment & Emergencies

In the event of an accident, illness, injury or other medical emergency during the program, participants should seek appropriate medical assistance and notify a Hammock Expeditions Tour Director, representative, group leader or other appropriate person as soon as reasonably possible. When a participant is unable to arrange care for themselves, Hammock Expeditions may take reasonable steps to assist in obtaining emergency medical treatment, transportation or other appropriate assistance. Such assistance may include contacting emergency services, medical providers, the participant's emergency contact, parent or legal guardian, travel protection provider or other appropriate party. **Hammock Expeditions does not provide medical care and cannot guarantee the availability, quality or outcome of medical treatment. Medical decisions remain the responsibility of qualified medical professionals and, where applicable, the participant, parent or legal guardian.** Participants are responsible for medical, transportation, evacuation, accommodation and other expenses arising from an illness, injury or medical emergency, including expenses not covered or reimbursed by the participant's required travel protection. For a minor traveling with a parent, legal guardian, teacher, chaperone or other designated accompanying adult, that adult retains responsibility for the minor's care and supervision during a medical incident. Hammock Expeditions personnel may assist with arrangements but do not assume the role



Hammock Expeditions, LLC
1200 SE 14th Street, Suite 8-150
Bentonville, Arkansas 72712
P: 984.223.9866
www.HammockExpeditions.com
www.STEMStudyTours.com



of the minor's parent, guardian or caregiver. When immediate action is reasonably necessary to protect a participant's health or safety and the appropriate responsible party cannot be reached in time, Hammock Expeditions may assist in arranging emergency services or transportation based upon the information reasonably available at the time.

4. Travel Protection

Travel protection is mandatory for all participants traveling on a Hammock Expeditions-operated program. Participants who do not have the required travel protection will not be permitted to participate in the program. Participants are responsible for obtaining and maintaining appropriate travel protection for the duration of their travel. Coverage should be appropriate to the destination, itinerary, planned activities and individual circumstances of the traveler and should include applicable protection for trip cancellation or interruption, travel delay, medical expenses, emergency medical transportation or evacuation, and lost or delayed baggage. Participants are responsible for reviewing the terms, coverage limits, exclusions and requirements of their chosen policy and for understanding the procedures required to make a claim. Travel protection policies are issued and administered by independent insurance providers. Decisions regarding coverage, exclusions, claims, reimbursements and eligibility are made by the applicable insurer under the terms of the policy and not by Hammock Expeditions. **Any costs or losses that are not covered or reimbursed by a participant's travel protection remain the responsibility of the participant, parent or legal guardian, as applicable, and do not become the responsibility of Hammock Expeditions.**

5. Participant Conduct

Participants are expected to conduct themselves responsibly throughout the program and to comply with applicable laws, safety requirements, program rules and the reasonable instructions of Hammock Expeditions representatives, guides, instructors, transportation personnel, activity providers and other authorized personnel. All participants are subject to the applicable **Student & School Group Code of Conduct** or **Traveler Code of Conduct**, as appropriate to the program. Participants are responsible for reviewing and complying with the requirements contained in the applicable Code of Conduct. **Hammock Expeditions reserves the right to restrict or remove a participant from an activity or from part or all of a program when the participant's conduct creates a safety concern, significantly disrupts the program, violates the applicable Code of Conduct, or interferes with the safety, rights or reasonable enjoyment of other participants.** When immediate action is reasonably necessary to protect the safety or well-being of a participant or others, Hammock Expeditions or an authorized activity or service provider may take appropriate action without following a progressive disciplinary process. **Any additional expenses resulting from a participant's conduct, restriction or removal from an activity or program remain the responsibility of the participant, parent or legal guardian, as applicable, including costs not covered or reimbursed by travel protection.**

6. Minors & Supervision

When a minor participates in a program as part of a school group, family group or other program in which the minor travels with a parent, legal guardian, teacher, chaperone or other designated accompanying adult, responsibility for the minor's supervision, behavior and general care remains with the applicable accompanying adult or group. **Unless Hammock Expeditions has expressly agreed in writing to provide supervision as part of a specific program, Hammock Expeditions Tour Directors, representatives, guides and other members of the travel team do not assume responsibility for the supervision or care of minors.** Teachers, chaperones, parents, legal guardians and other designated accompanying adults are responsible for ensuring that minors in their care comply with the applicable Code of Conduct, program requirements, safety instructions and any supervision arrangements established for the group. Qualified guides or instructors may provide direct instruction and safety oversight during a particular activity. **Such instruction or activity-specific oversight does not transfer overall supervisory responsibility for the minor to Hammock Expeditions unless supervisory responsibility has expressly been included as part of the applicable program.** For programs in which Hammock Expeditions expressly undertakes responsibility for the supervision of minors, the scope and terms of that supervision will be governed by the specific policies, agreements and participant requirements applicable to that program.

7. Release of Liability

In consideration of being permitted to participate in a Hammock Expeditions-operated program, the participant acknowledges and voluntarily accepts the inherent risks associated with travel and participation in the activities included in the applicable program. To the fullest extent permitted by applicable law, the participant releases and agrees to hold harmless Hammock Expeditions LLC, together with its officers, employees, Tour Directors, representatives and agents, from claims arising from the inherent risks of participation in the program, except to the extent that liability cannot lawfully be waived or limited. This release is intended to apply to claims for personal injury, illness, property damage, loss or other harm arising from risks inherent in travel or participation



Hammock Expeditions, LLC
1200 SE 14th Street, Suite 8-150
Bentonville, Arkansas 72712
P: 984.223.9866
www.HammockExpeditions.com
www.STEMStudyTours.com



in program activities, including risks described elsewhere in this Assumption of Risk Statement & Liability Release. **The participant understands that this Release affects legal rights and that acceptance of this Release is a condition of participation in the applicable Hammock Expeditions program.** Nothing in this Release is intended to waive or limit any right or remedy that cannot legally be waived or limited under applicable law. For a participant under the age of legal majority, the required acknowledgment or consent must be provided by a parent or legal guardian as required by the applicable program and law.

8. Indemnification

The participant agrees to be responsible for losses, damages, costs or expenses resulting from the participant's own actions, misconduct, violation of applicable laws or program requirements, or failure to comply with the applicable Code of Conduct. **To the fullest extent permitted by applicable law, the participant agrees to indemnify and hold harmless Hammock Expeditions LLC, its officers, employees, Tour Directors, representatives and agents from claims, losses, damages, liabilities or reasonable costs arising from the participant's actions or conduct, including claims brought by third parties as a result of those actions or conduct.** For a participant under the age of legal majority, any indemnification obligation intended to apply to a parent or legal guardian must be acknowledged by that parent or legal guardian and will apply only to the extent permitted by applicable law.

9. Acknowledgment / Knowing & Voluntary Acceptance

The participant acknowledges that they have had the opportunity to review this Assumption of Risk Statement & Liability Release, understand its terms, and understand that it affects certain legal rights. The participant acknowledges the inherent risks associated with travel and participation in the program and voluntarily chooses to participate with an understanding of those risks and of the responsibilities described in this document. **By accepting this Assumption of Risk Statement & Liability Release, the participant confirms that the acceptance is made knowingly and voluntarily and that the participant intends to be bound by its terms to the fullest extent permitted by applicable law.** For a participant under the age of legal majority, the participant's parent or legal guardian must provide any acknowledgment, consent or acceptance required on behalf of the minor. The parent or legal guardian confirms that they have reviewed this document and have authority to provide the required acknowledgment or consent for the minor. Acceptance may be completed electronically or in writing through the applicable registration, acknowledgment or participant-consent process. An electronic acknowledgment is intended to have the same effect as a written acknowledgment to the extent permitted by applicable law.

10. Claims, Governing Law & Venue

Any claim or dispute arising from or relating to participation in a Hammock Expeditions-operated program, this Assumption of Risk Statement & Liability Release, or the services provided in connection with the program will be governed by and construed in accordance with the laws of the **State of Arkansas, USA**, without regard to conflict-of-law principles. **To the extent permitted by applicable law, any legal action or proceeding arising from or relating to this Assumption of Risk Statement & Liability Release or participation in a Hammock Expeditions-operated program must be brought in an appropriate state or federal court located in the State of Arkansas, USA, and the participant agrees to the jurisdiction of those courts.** Participants should notify Hammock Expeditions of any claim or dispute in writing as soon as reasonably practicable and provide sufficient information and supporting documentation to allow the matter to be reviewed. Nothing in this section is intended to shorten or waive any statutory limitation period or other legal right that cannot lawfully be shortened or waived.

Policy Version: October 2026

PHOTOGRAPHY & MEDIA POLICY

Hammock Expeditions LLC, its staff, representatives and authorized program partners may take photographs or video recordings during tours, activities and events for the purpose of documenting and showcasing program experiences.

Unless Hammock Expeditions is notified that permission has been declined, photographs and recordings taken during a program may be used in print or electronic materials, including websites, social media, presentations, brochures, advertisements, publicity and other promotional or educational content.



Hammock Expeditions, LLC
1200 SE 14th Street, Suite 8-150
Bentonville, Arkansas 72712
P: 984.223.9866
www.HammockExpeditions.com
www.STEMStudyTours.com



Hammock Expeditions will not identify a participant by full name in connection with an image or recording without separate permission, except where otherwise authorized or required.

Photography and media permission is voluntary and is not a condition of participation in a Hammock Expeditions-operated program. Participants who do not wish to grant permission for Hammock Expeditions to use identifiable photographs or recordings for promotional or marketing purposes must notify Hammock Expeditions in writing prior to travel. For a minor participant, the opt-out request must be submitted by a parent or legal guardian with authority to act on the minor's behalf.

The written opt-out notice should identify the participant, group name, program destination and departure date so that Hammock Expeditions can appropriately identify the participant and communicate the restriction to relevant program personnel. When an opt-out request has been received, Hammock Expeditions will make reasonable efforts to avoid intentionally featuring that participant in identifiable photographs or recordings used for promotional or marketing purposes. Hammock Expeditions cannot guarantee that a participant will not appear incidentally in crowd scenes, group settings, public locations or backgrounds, or in photographs or recordings taken independently by other travelers or third parties.

Policy Version: October 2026



Hammock Expeditions, LLC
1200 SE 14th Street, Suite 8-150
Bentonville, Arkansas 72712
P: 984.223.9866
www.HammockExpeditions.com
www.STEMStudyTours.com

