

Friends Club Travel Terms and Conditions

Participants are required to agree to these terms and conditions in order to travel with Friends Club. In addition, please refer to the back of your registration form or the trip brochure for the tour operator's terms and conditions, which also govern your travel.

Hills Bank Friends Club

Hills Bank and Trust Company ("Hills Bank"), through its Friends Club, acts as a facilitator with tour operators, like Star Destinations, with whom participants make arrangements for completing travel. All references in these Terms and Conditions to Hills Bank Friends Club are referring to Hills Bank.

Activity Level

Many Hills Bank Friends Club programs involve walking over uneven surfaces, climbing stairs, and navigating areas that are not accessible for people with mobility issues. Participants must review the activity level rating and definition provided on the trip brochure to become familiar with the activity level of our programs. (Please note: activity levels vary per excursion. Additional walking and fitness may be required.). Hills Bank Friends Club and its tour operators reserve the right to accept or decline any participant at any time for any activity, or to require any participant to withdraw from a program at their own expense, when such an action is determined by the operator or Hills Bank Friends Club to be in the best interest of the participant's health and safety, or the general safety or welfare of the other participants.

Health and Medical Requirements

Hills Bank Friends Club requests that participants be in good health to join the trip and be physically able to participate in all stated itinerary items. If you cannot participate in all activities, then you must be willing to stay back so the group is not affected. You will not be reimbursed for the activities you miss. Hills Bank Friends Club offers tours to exciting destinations, some of which may have very limited or no accommodations for wheelchairs, walkers, or people with limited mobility. **Any condition that may require assistance or special medical attention must be reported at the time a reservation is made or as soon as possible thereafter by emailing info@stardestinations.com or calling 712-792-9793.** Hills Bank Friends Club makes no representations whatsoever regarding the availability or adequacy of any accommodation(s) that may be provided by a destination.

Every effort will be made to address special dietary requirements with notice given to venues: however, no guarantees can be made on behalf of the venue. Neither Hills Bank Friends Club employees nor its vendors or operators may assist with medications or physically aid participants on tours, including administering medications, physically lifting or assisting participants into transportation vehicles, or assisting with wheelchairs. Persons who cannot travel independently and who may need special assistance must be accompanied by a companion who can assist and assume responsibility for this person. The companion will be treated as any other participant and will be subject to the same policies and program rates. If applicable, please provide the name of the traveling companion who will be assisting you, to Star Destinations by emailing info@stardestinations.com or calling 712-792-9793.

Medical Information

For extended travel, Hills Bank Friends Club strongly recommends that you complete the medical information card inside your name badge holder (please keep the completed form in the holder). In case of an emergency, this card will be very helpful to Hills Bank Friends Club employee hosts, its tour operators, and medical personnel. The insurance portion of this card should list your primary personal health insurance policy information. Emergency contact information, including the cell number for your tour manager, is also included inside the name badge holder.

Cancellations

Most of our trips and programs require a minimum number of travelers to operate. Hills Bank Friends Club or its travel operator reserve the right to cancel or reschedule any trip or program for any reason, including, but not limited to, insufficient demand, unsafe conditions, travel restrictions, or any events beyond our control.

Hills Bank Friends Club will adhere to the written cancellation policy of the travel operator. In most cases, cancellations prior to the final payment due date allow for a refund. In some cases, including most cruises, the required deposit may be non-refundable, which will be noted on the brochure and registration materials. Hills Bank Friends Club encourages you to familiarize yourself thoroughly with the tour operator's cancellation and refund policies included on the back of the trip brochure and registration form.

If you cancel after the final payment deadline, you will not receive a refund unless your reason for cancellation is covered in your (optional) purchased Travel Protection Plan. If cancellation is necessary after final payment due to a covered reason, the traveler can submit an insurance claim if they purchased a Travel Protection Plan the trip. Hills Bank Friends Club and the tour operator make no determination whether the claim will be approved. More details regarding insurance will be provided upon request.

Hills Bank Friends Club is not responsible for any incidental expenses or consequential losses that you incur as a result of a cancelled trip or program, including, but not limited to, loss of earnings, loss of enjoyment, or the cost of any connecting flights, accommodations, airport transportation, visas, document fees, vaccinations, or other services you may purchase that are dependent upon the operation of your trip or program.

Travel Protection Plan

Hills Bank Friends Club recommends that you carry travel insurance or equivalent coverage. For your convenience, Star Destinations offers a Travel Protection Plan, 360° Group Premier provided by Travelex Insurance Services, that helps provide coverage for trip cancellation/interruption, trip delay, baggage loss, theft or damage, medical expense, emergency evacuation coverage, and more. Participants may purchase this coverage from the provider of your choice. Purchase of the plan is not required to purchase any other travel product or service. For more information, please see the product flyer included with this packet or direct questions to the insurance provider.

If you would like to purchase the offered plan, please check the applicable box on the registration form. Please Note: The plan cannot be purchased after final payment.

To view/download the Policy, which provides the full coverage terms and details, including limitations and exclusions, go to: <https://policy.travelexinsurance.com/GPZ-1023>. To view state specific fraud warnings, visit: <https://www.travelexinsurance.com/company/fraud-warning>.

Responsibilities and Limitation of Liability

Hills Bank, through Friends Club, acts as a facilitator with tour operators, with whom participants make arrangements for completing travel. Hills Bank Friends Club encourages you to familiarize yourself thoroughly with the tour operator's terms and conditions located on the trip brochure and registration form.

Certain unexpected events may arise during travel, including, but not limited to, weather events, pandemics or epidemics, quarantines, border closures, acts of governments or authorities, wars, hostilities, political uprisings or civil disturbances, riots, strikes, terrorist activities or the threat of terrorist activities, criminal acts committed by third parties, defects of vehicles or breakdown in equipment, an Act of God, or other events that are beyond the control of Hills Bank Friends Club. Any such event may force a cancellation or disruption of the trip or program. Hills Bank Friends Club will not be held responsible or liable in any way for

such events, including any death, bodily injury, illness, damage, delay, or other losses caused by such event. Any losses or costs resulting from these events will be the responsibility of the participant.

Additionally, Hills Bank Friends Club is not responsible for changes to flight times, fare changes, dishonor of airline, hotel or other reservations, or delays. Although every effort is made to handle passengers' luggage as carefully as possible, Hills Bank Friends Club cannot be responsible, assume liability, or accept claims for loss of or damage to luggage due to breakage, theft, wear and tear, or by hotel or group carrier handling. The liability of carriers for baggage or other property accompanying passengers is limited to their liability as common carriers.

The itinerary is subject to change at the discretion of Hills Bank Friends Club or the tour operator, including, but not limited to, changes to program dates, staff (including Hills Bank Friends Club representatives), itineraries, or accommodations as conditions warrant. Deviations from the scheduled itinerary are at the expense of the participant.

Acceptance of Risk

You acknowledge that travel, especially to foreign and remote destinations, may involve some risk to your health and safety. The degree and nature of personal risk involved depends on factors such as the products or services booked, the time a tour or program takes place, and the location(s) in which a tour or program operates. There may be a significant degree of personal risk involved in participating in physical and/or high-risk activities (such as ziplining, snorkeling, or hot air balloon rides), carriage by watercraft, or traveling to high altitudes or remote locations.

By traveling on a tour or program, you acknowledge that you have considered the potential risks, dangers and challenges, and your own personal capabilities and needs, and you assume responsibility for all such risks. You agree to take all prudent measures in relation to your own safety while traveling, including, but not limited to, the proper use of safety devices (including seatbelts, harnesses, flotation devices, and helmets), following all local health and safety rules and regulations, and obeying all posted signs and oral or written warnings regarding health and safety. Absent any gross negligence on our part, Hills Bank Friends Club and our representatives will not be held liable for any claims or causes of action arising from any losses, damages, illness, injuries, or death resulting from failure to comply with safety instructions or warnings or the risks inherent in travel or participating in activities included in our itineraries or otherwise offered by us, our tour operators, or our representatives.

Group Participation

On our group tours or program, you may be traveling with individuals you do not know, and this can sometimes be challenging. To avoid any discord within our groups and to provide our travelers with a positive travel experience, Hills Bank Friends Club reserves the right to reject or remove any participant whose behavior is determined to be incompatible with the group. If you fail to comply with a decision made by our travel operator or host, behave in a way that is judged to cause or likely to cause danger, distress, or material annoyance to others, interfere with the wellbeing or mobility of the group, or are deemed to be fractious to the group, we may ask you to leave the tour or program. This decision will be made at the sole discretion of Hills Bank Friends Club and/or our tour operators and representatives. In this case, you will not receive a refund for any portion of the program/tour cost, and all expenses incurred by the termination of the tour program are your responsibility. Hills Bank Friends Club may also elect not to have you on any future trips.

Appearing in Photos and Videos

While participating in any of our tours or programs, images, photos, or videos may be taken by us, our tour operator, our representations or contractors, or other participants, that may contain or feature you. You consent to any such pictures being taken and grant us a perpetual, royalty-free, irrevocable license to reproduce for any purposes whatsoever (including marketing, promotions, and the creation of promotional materials by or with sub-licenses), in any medium whatsoever, whether currently known or hereinafter devised, without any further obligation or compensation payable to you.

Agreement Required

Participants are required to agree to the terms and conditions through the registration portal in order to reserve their spot and travel with the group.

By agreeing to these terms and conditions, the participant is certifying that they are in good health to join the trip and are physically able to participate in all stated itinerary items.

By agreeing, I/we acknowledge that I/we:

1. Have read the Friends Club Travel Terms and Conditions in their entirety and accept in full all conditions set forth herein.
2. Have the legal capacity to enter into this Agreement and am/are doing so voluntarily. No oral representations, statements, or inducements apart from these terms and conditions have been made.
3. Understand that these terms and conditions represent the entire agreement between me/us and Hills Bank Friends Club. In the event any portion of these terms and conditions are held invalid, the balance shall, notwithstanding, continue in full force and effect.
4. Agree that these terms will inure to the benefit of and be binding upon the parties and their respective heirs, legal and personal representatives, executors, administrators, successors, and assigns.
5. Agree that these terms and conditions shall be subject to the laws of the State of Iowa (without regard to its conflict of laws provisions) and any action to enforce these terms and conditions shall be brought in the state or federal courts located in Linn County, Iowa.

Hills Bank Friends Club reserves the right to update or modify these terms and conditions at any time. We will notify you by mail or email of any changes to the terms and conditions and notification will be effective upon mailing or on the date the email is sent, whichever is applicable.