LATTE TRAVEL LLC

MASTER CLIENT TRAVEL AGREEMENT & TERMS AND CONDITIONS

IMPORTANT — PLEASE READ CAREFULLY

This Master Client Travel Agreement and Terms and Conditions ("Agreement") creates a binding contractual relationship between **Latte Travel LLC** ("Latte Travel," "Company," "we," "us," or "our") and the individual accepting this Agreement ("Client," "Traveler," "you," or "your").

This Agreement applies to **all travel planning, consulting, booking, reservation, itinerary-management, group, hosted, and related services provided by Latte Travel**, unless Latte Travel expressly agrees otherwise in writing.

It applies to, without limitation, vacations, cruises, theme-park vacations, all-inclusive resorts, hotels, villas and vacation rentals, tours, packages, airfare, rail, ground transportation, excursions, international travel, domestic travel, family travel, individual travel, group travel, and Hosted Trips.

LATTE TRAVEL HAS ITS OWN TERMS

LATTE TRAVEL'S POLICIES ARE SEPARATE FROM THE POLICIES OF AIRLINES, CRUISE LINES, HOTELS, RESORTS, TOUR OPERATORS, WHOLESALERS, VACATION-RENTAL COMPANIES, INSURANCE COMPANIES, TRANSPORTATION PROVIDERS, EXCURSION PROVIDERS, AND OTHER TRAVEL SUPPLIERS.

LATTE TRAVEL'S TERMS, INCLUDING ITS PAYMENT, CANCELLATION, CHANGE, REFUND, PROFESSIONAL-FEE, AND PARTICIPATION TERMS, MAY BE MORE RESTRICTIVE THAN A TRAVEL SUPPLIER'S TERMS.

A Travel Supplier's willingness or obligation to provide a refund, credit, waiver, cancellation, name change, transfer, modification, or other accommodation **does not automatically require Latte Travel to waive or modify a separately applicable Latte Travel fee, policy, deadline, or contractual right.**

Client may be required to comply with **both** Latte Travel's terms and the applicable Travel Supplier's terms.

Where a Latte Travel trip-specific agreement expressly establishes a stricter requirement than this Master Agreement, the trip-specific Latte Travel requirement controls for that trip, except to the extent prohibited by applicable law.

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1. ACCEPTANCE AND AUTHORITY

By electronically signing or otherwise signing this Agreement, checking an acceptance box, authorizing Latte Travel to make a reservation, paying a Latte Travel fee, or otherwise manifesting acceptance after receiving this Agreement, Client agrees to be bound by it to the extent permitted by applicable law.

Client represents that Client is at least eighteen (18) years old and possesses legal authority to enter into this Agreement.

When Client requests travel arrangements for other travelers ("Travel Party"), Client represents that the information Client provides regarding those travelers is accurate and that Client has authority to provide information necessary for Latte Travel to facilitate their reservations.

Each adult traveler may be required to separately execute applicable agreements, waivers, authorizations, insurance waivers, or supplier documents.

No Client may waive another adult's non-waivable legal rights merely by signing this Agreement.

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2. LATTE TRAVEL'S SERVICES

Latte Travel provides professional travel-advisory, planning, consultation, research, booking, reservation-management, group-management, and related services ("Services").

Latte Travel may:

- research destinations and suppliers;
- prepare proposals and suggested itineraries;
- provide general destination information;
- make reservations at Client's direction;
- process or facilitate payments;
- communicate with Travel Suppliers;

- coordinate travel components;
- assist with modifications or cancellations;
- provide pre-travel information;
- assist with problems before or during travel when reasonably possible; and
- perform other travel-advisory services agreed upon with Client.

Recommendations reflect information reasonably available at the time they are made.

Latte Travel does not warrant that a destination, hotel, resort, cruise, room, restaurant, excursion, airline, tour, villa, or other travel experience will satisfy Client's subjective expectations.

If a problem occurs, Latte Travel may attempt to assist, but **does not guarantee that the issue will be corrected or resolved to Client's satisfaction.**

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3. LATTE TRAVEL IS AN INTERMEDIARY — NOT THE TRAVEL SUPPLIER

Latte Travel arranges travel services supplied by independent third parties ("Travel Suppliers").

Travel Suppliers may include airlines, cruise lines, tour operators, wholesalers, destination-management companies, hotels, resorts, villa owners or managers, vacation-rental companies, transfer companies, rail companies, car-rental companies, excursion operators, restaurants, guides, boat operators, insurance companies, theme parks, attractions, and other independent providers.

LATTE TRAVEL DOES NOT OWN, OPERATE, MANAGE, EMPLOY, OR CONTROL THESE INDEPENDENT TRAVEL SUPPLIERS.

Latte Travel acts as an intermediary or booking agent in arranging their services.

The Travel Supplier providing the service is responsible for its own operations, employees, contractors, equipment, facilities, safety practices, performance, and contractual obligations.

Latte Travel's recommendation or selection of a Travel Supplier does not constitute a guarantee or warranty of that supplier's performance.

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4. PROFESSIONAL, PLANNING, BOOKING, CHANGE AND CANCELLATION FEES

Latte Travel may charge professional fees, including planning, consultation, research, booking, itinerary-management, change, cancellation, group-management, or other administrative fees ("Professional Fees").

The applicable fee will be disclosed separately.

Unless expressly stated otherwise in writing, **Professional Fees are non-refundable once earned or paid, to the fullest extent permitted by law.**

Professional Fees compensate Latte Travel for professional services and are separate from amounts payable to Travel Suppliers.

Latte Travel may charge an additional Professional Fee when:

- Client materially changes the trip;
- Client changes destinations;
- the number of travelers materially changes;
- Client requests extensive additional research;
- Client requests repeated itinerary revisions beyond the agreed scope;
- Client cancels and asks Latte Travel to plan a replacement trip;
- substantial post-booking modifications are requested; or
- work requested falls outside the original planning scope.

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5. QUOTES, PRICING AND AVAILABILITY

Travel prices and availability change frequently.

A QUOTE IS NOT A RESERVATION.

Unless expressly stated otherwise, quoted pricing is not guaranteed until the applicable Travel Supplier confirms the reservation and required payment has been successfully processed.

Latte Travel is not responsible if pricing or availability changes before Client authorizes and completes payment.

Prices may change after booking when permitted by supplier terms or law because of taxes, fuel surcharges, tariffs, governmental assessments, port charges, exchange-rate adjustments, or similar charges.

Client is responsible for applicable increases.

Errors and omissions in quotes, proposals, invoices, websites, emails, or other communications may be corrected when discovered.

Latte Travel is not required to honor an obvious or inadvertent pricing error.

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6. PRICE DROPS AFTER BOOKING

Latte Travel has no obligation to monitor pricing after Client's reservation has been confirmed.

A later price reduction, promotion, package offer, room discount, cruise fare, airfare reduction, or other offer does not automatically apply to an existing reservation.

If Client asks Latte Travel to attempt to apply a later promotion, any change remains subject to supplier availability, eligibility requirements, repricing rules, cancellation restrictions, and applicable Latte Travel fees.

Latte Travel does not guarantee that a later promotion can be applied.

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7. CLIENT INFORMATION MUST BE ACCURATE

Client is responsible for providing accurate information for every traveler.

Names must be provided exactly as required by the applicable Travel Supplier and must correspond with the traveler's government-issued identification or passport.

Client must provide accurate birth dates, citizenship information, contact information, and other information required for the reservation.

Latte Travel is not responsible for costs resulting from inaccurate information supplied by Client.

Name corrections or changes may result in supplier fees, fare increases, cancellation and rebooking, or inability to travel.

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8. CLIENT MUST REVIEW ALL DOCUMENTS

Client must promptly review:

- proposals;

- invoices;
- receipts;
- confirmations;
- airline tickets;
- cruise confirmations;
- hotel and resort reservations;
- villa reservations;
- itineraries;
- passenger names;
- travel dates;
- room categories;
- cabin categories;
- flight schedules;
- airports;
- transfer information;
- excursion reservations;
- payment deadlines; and
- other travel documents.

Client must notify Latte Travel **promptly in writing** of an error.

Failure to review documents does not shift responsibility to Latte Travel for an error Client reasonably could have identified.

Client is responsible for supplier costs associated with corrections unless the cost is legally the responsibility of Latte Travel.

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9. CLIENT'S RESPONSIBILITY TO READ COMMUNICATIONS

Client is responsible for monitoring and reading communications from Latte Travel and Travel Suppliers.

This includes email, TravelJoy communications, invoices, text messages when used for trip communications, confirmations, itineraries, and payment notices.

Client must maintain current contact information.

FAILURE TO READ A COMMUNICATION DOES NOT, BY ITSELF, EXTEND A PAYMENT DEADLINE, CANCEL A CANCELLATION PENALTY, OR INVALIDATE INFORMATION THAT WAS PROPERLY SENT TO CLIENT.

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10. TRAVEL SUPPLIER TERMS

Every Travel Supplier may maintain its own terms and conditions.

These may address:

- deposits;
- cancellation;
- refunds;
- future travel credits;
- change fees;
- final-payment deadlines;
- name changes;
- minimum stays;
- room occupancy;
- baggage;
- itinerary changes;
- health requirements;
- check-in requirements;
- conduct;
- excursions;
- force majeure; and
- limitations of liability.

Client agrees that applicable supplier terms govern the supplier's products and services.

Latte Travel's terms govern Client's relationship with Latte Travel.

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11. LATTE TRAVEL TERMS MAY BE STRICTER THAN SUPPLIER TERMS

Client specifically acknowledges that **Latte Travel's policies may be stricter or more restrictive than an underlying Travel Supplier's policies.**

For example, a supplier may permit cancellation, refund, credit, transfer, or modification under circumstances in which Latte Travel's separately disclosed Professional Fee, Hosted Trip deposit, group-management fee, cancellation charge, or other applicable Latte Travel amount remains non-refundable.

A supplier's decision to waive its own penalty does not automatically waive Latte Travel's separately applicable policy.

Similarly, Latte Travel's willingness to assist Client does not require a supplier to make an exception.

CLIENT MAY THEREFORE HAVE TO SATISFY BOTH SETS OF REQUIREMENTS.

Nothing in this section permits Latte Travel to retain money that applicable law requires to be returned.

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12. PAYMENTS

Client is financially responsible for reservations Client authorizes.

Payments must be made according to the deadlines communicated by Latte Travel or the applicable Travel Supplier.

Payment reminders are a courtesy.

CLIENT REMAINS RESPONSIBLE FOR PAYMENT DEADLINES EVEN IF A REMINDER IS NOT RECEIVED.

Failure to pay on time may result in:

- cancellation;
- loss of reservation;
- loss of promotional pricing;

- fare increases;
- loss of deposits;
- supplier penalties; or
- forfeiture of amounts previously paid.

Latte Travel is not responsible for a reservation lost because Client failed to provide timely payment or authorization.

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13. CREDIT AND DEBIT CARD AUTHORIZATION

When Client authorizes use of a payment card, Client authorizes Latte Travel, its host agency, payment processor, and/or applicable Travel Supplier to process the authorized transaction as appropriate.

Client agrees not to provide a payment method Client is unauthorized to use.

Client is responsible for reviewing charges and promptly notifying Latte Travel of any genuine processing error.

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14. CHARGEBACKS AND PAYMENT DISPUTES

Except where prohibited by law or involving actual fraud or unauthorized use, Client agrees to first provide Latte Travel written notice of a disputed authorized charge and a reasonable opportunity to investigate before initiating a chargeback or payment reversal.

Client agrees not to characterize a properly authorized transaction as fraudulent merely because Client:

- canceled;
- decided not to travel;
- missed travel;
- was denied boarding or entry;
- disagrees with a cancellation penalty;
- failed to obtain insurance;
- had an insurance claim denied;

- received an unfavorable supplier decision;
- experienced an itinerary change;
- experienced a force-majeure event; or
- is dissatisfied with a supplier's performance.

Latte Travel may submit this Agreement, invoices, payment authorizations, supplier terms, communications, cancellation records, and other relevant evidence in response to a payment dispute.

To the extent permitted by law, Client is responsible for reasonable costs incurred by Latte Travel in responding to or collecting an improperly reversed authorized charge, including reasonable attorneys' fees and collection costs.

Nothing herein eliminates a consumer right that applicable law prohibits the parties from waiving.

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15. CANCELLATIONS

ALL CANCELLATION REQUESTS MUST BE MADE TO LATTE TRAVEL IN WRITING.

A cancellation is not effective merely because Client contacted a Travel Supplier, stopped making payments, failed to travel, or verbally told someone Client no longer intends to travel.

Cancellation penalties are determined by applicable Latte Travel terms and Travel Supplier terms.

Client understands that cancellation may result in loss of some or all amounts paid.

Client's personal circumstances—including illness, injury, pregnancy, employment issues, family emergencies, financial circumstances, relationship changes, fear of travel, weather concerns, or changed preferences—do not automatically create a right to a refund.

Travel insurance is intended to address certain covered cancellation risks.

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16. REFUNDS AND TRAVEL CREDITS

Cancellation and refund are separate concepts.

A Travel Supplier determines whether amounts paid to that supplier are refundable or eligible for credit under its terms.

Latte Travel may assist Client with a supplier refund request but **does not guarantee that a supplier will approve or timely issue a refund.**

Latte Travel is not responsible for supplier funds that a supplier refuses, delays, or fails to return.

A supplier-issued future travel credit is subject to that supplier's restrictions, expiration dates, availability, and redemption terms.

Professional Fees paid or owed to Latte Travel remain subject to Latte Travel's separate policies.

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17. NO GUARANTEE OF EXCEPTIONS

Latte Travel may request that a Travel Supplier make an exception to its policies.

Doing so is a courtesy and does not guarantee approval.

Latte Travel's efforts to advocate for Client do not constitute acceptance of liability and do not waive this Agreement.

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18. CLIENT-REQUESTED CHANGES

All requests for changes should be made in writing.

Changes are subject to availability and supplier approval.

Client is responsible for:

- supplier change fees;
- Latte Travel change fees;
- fare differences;
- increased room rates;
- taxes;
- penalties; and
- other costs caused by Client's requested change.

No requested change is confirmed until Latte Travel or the applicable supplier confirms it.

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19. UNUSED OR MISSED TRAVEL

Unless the applicable supplier agrees otherwise, no refund from Latte Travel is due because Client:

- arrives late;
- leaves early;
- misses a flight;
- misses a transfer;
- misses embarkation;
- misses an excursion;
- declines an included activity;
- fails to use a hotel night;
- chooses not to eat an included meal;
- voluntarily separates from an itinerary; or
- otherwise fails to use an included travel component.

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20. TRAVEL INSURANCE

Latte Travel **strongly recommends comprehensive travel insurance**.

Insurance is not included unless expressly stated.

Depending upon the policy, travel insurance may provide coverage for specified cancellation, interruption, delay, medical, evacuation, baggage, and other risks.

Latte Travel is not the insurer and does not make claim decisions.

Any description provided by Latte Travel is informational and does not alter the insurance policy.

The insurance policy itself controls coverage.

Client is responsible for reviewing coverage, exclusions, pre-existing-condition provisions, purchase deadlines, and claim requirements.

If Client declines recommended coverage, Latte Travel may require an insurance waiver.

Latte Travel may make insurance **mandatory** for designated trips.

A DENIED INSURANCE CLAIM DOES NOT TRANSFER THE CLIENT'S LOSS TO LATTE TRAVEL.

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21. PASSPORTS, VISAS AND INTERNATIONAL ENTRY

Client is solely responsible for obtaining and maintaining required travel documents.

Requirements vary according to citizenship, residency, age, destination, transit country, criminal history, and itinerary.

Documents may include:

- passports;
- visas;
- transit visas;
- electronic travel authorizations;
- vaccination documentation;
- parental consent documentation;
- proof of onward travel;
- proof of funds;
- permits; and
- other documentation.

Client must independently verify passport-validity and blank-page requirements for every destination and transit country.

A visa or travel authorization does not guarantee admission. Immigration authorities make final entry decisions.

Latte Travel is not responsible for denied entry, denied boarding, detention, missed travel, or additional expenses resulting from Client's documentation or eligibility.

22. DOMESTIC IDENTIFICATION AND SECURITY REQUIREMENTS

Client is responsible for possessing identification acceptable for the transportation and destinations involved.

Latte Travel may provide general information concerning identification requirements but does not guarantee that a particular document will be accepted.

Client is responsible for verifying current requirements with the appropriate government agency and transportation provider before departure.

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23. MINORS

Parents and guardians are responsible for determining documentation requirements applicable to minors.

Travel with only one parent, without either parent, or internationally may require additional consent documentation.

Latte Travel does not determine custody rights or legal authority to travel with a minor.

The responsible adult must independently determine and satisfy all legal requirements.

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24. CRIMINAL HISTORY AND ADMISSIBILITY

Certain destinations may restrict admission based upon criminal history, including some impaired-driving convictions or other offenses.

Latte Travel does not provide legal advice regarding admissibility.

Client is responsible for contacting the appropriate embassy, consulate, immigration authority, or attorney when Client has concerns about admissibility.

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25. HEALTH, MEDICAL CONDITIONS AND VACCINATIONS

Client is responsible for determining whether travel is medically appropriate.

Latte Travel does not provide medical advice.

Client should consult an appropriate healthcare professional regarding vaccinations, medications, health risks, physical limitations, pregnancy, and fitness for travel.

Destination and supplier health requirements may change.

Client is responsible for compliance.

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26. PREGNANCY

Airlines, cruise lines, tour operators, and activity providers may restrict participation based upon stage of pregnancy.

Client is responsible for reviewing applicable restrictions before booking and again before travel.

Latte Travel is not responsible if pregnancy causes a supplier to deny boarding or participation.

Client should consult Client's healthcare professional regarding travel during pregnancy.

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27. ACCESSIBILITY AND SPECIAL NEEDS

Client must notify Latte Travel as early as possible regarding accessibility requirements or material special needs relevant to travel arrangements.

Latte Travel will make reasonable efforts to communicate requests to suppliers but does not control supplier facilities or destinations.

Accessibility standards outside the United States may differ significantly.

Client remains responsible for determining whether the itinerary is appropriate.

Special requests are **not guaranteed** unless confirmed by the supplier.

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28. DIETARY REQUESTS AND ALLERGIES

Client is responsible for communicating serious allergies and dietary needs to appropriate food-service providers.

Latte Travel may transmit requests as a courtesy but cannot guarantee allergen-free preparation, avoidance of cross-contact, ingredient accuracy, or accommodation of dietary restrictions.

Client with serious allergies should take appropriate personal precautions and seek medical advice before travel.

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29. AIR TRAVEL

Airlines are independent Travel Suppliers.

An airline ticket constitutes a contract between the passenger and airline even when Latte Travel facilitates the booking.

Latte Travel does not control:

- flight schedules;
- cancellations;
- delays;
- aircraft substitutions;
- route changes;
- seat assignments;
- baggage handling;
- airline staffing;
- denied boarding;
- refunds;
- airline policies; or
- airline operations.

Latte Travel is not responsible for airline acts or omissions.

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30. FLIGHT SCHEDULES, CONNECTIONS AND CHECK-IN

Flight schedules may change after booking.

Client is responsible for monitoring flights before and during travel.

Client must arrive sufficiently early to satisfy airline and airport requirements.

Client is responsible for missed travel resulting from late arrival at the airport.

If Client books flights independently, Client assumes responsibility for ensuring that flight times reasonably coordinate with cruises, tours, transfers, hotels, and other arrangements.

Latte Travel is not responsible for a missed cruise, tour, transfer, or other component caused by independently booked air travel.

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31. AIRLINE SEATS, BAGGAGE AND LOYALTY PROGRAMS

Seat assignments are requests and are not guaranteed even after selection or payment.

Airlines may change seats without Latte Travel's control.

Client is responsible for airline baggage fees, weight restrictions, size restrictions, prohibited items, and baggage policies.

Mileage, points, upgrades, status benefits, certificates, and loyalty-program benefits are controlled by the applicable program.

Latte Travel does not guarantee their accrual, availability, or application.

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32. CRUISE TRAVEL

Cruise reservations are governed by the cruise line's passenger ticket contract and other policies.

Client is responsible for reviewing cruise documentation.

Cruise lines may change ports, itineraries, arrival/departure times, ships, cabins, onboard offerings, and excursions.

Latte Travel does not control these decisions.

Client is responsible for arriving at the embarkation location by the required time.

Missing embarkation may result in forfeiture of the cruise and additional expenses.

Latte Travel is not responsible for costs required to join a cruise at a later port.

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33. PORTS AND SHORE EXCURSIONS

Ports may be modified or omitted because of weather, sea conditions, operational concerns, governmental restrictions, or other reasons.

A missed or substituted port does not automatically entitle Client to compensation from Latte Travel.

Shore excursions operated by third parties remain subject to the excursion provider's terms.

Client is responsible for returning to the vessel by required boarding time.

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34. HOTELS AND RESORTS

Check-in and check-out times are determined by the property.

Early check-in and late checkout are not guaranteed unless expressly confirmed.

Properties may require identification, credit card authorization, deposits, or incidental holds.

Latte Travel is not responsible for incidental charges imposed by the property.

Requests for adjoining rooms, connecting rooms, bedding, views, floors, locations, and other preferences are not guaranteed unless confirmed by the property.

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35. VILLAS AND VACATION RENTALS

Villas, homes, condominiums, and vacation rentals may have additional rules concerning occupancy, visitors, security deposits, damages, utilities, housekeeping, events, noise, pools, staff, chefs, and check-in procedures.

Client agrees to comply with applicable property rules.

Client is responsible for damage caused by Client or Client's Travel Party to the extent imposed under the applicable rental agreement or law.

Latte Travel does not own or control independently operated rental properties.

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36. RENTAL VEHICLES AND GROUND TRANSPORTATION

Rental companies and transportation providers establish their own licensing, age, insurance, deposit, credit-card, driver, baggage, child-restraint, and other requirements.

Client is responsible for meeting them.

Latte Travel does not warrant the safety or operation of independently operated vehicles or transportation providers.

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37. EXCURSIONS AND ACTIVITIES

Activities may carry inherent risks.

Client is responsible for reviewing activity requirements and determining suitability.

Providers may impose age, height, weight, health, mobility, swimming, licensing, footwear, equipment, or other requirements.

A provider may refuse participation when its requirements are not met.

Latte Travel is not responsible for a provider's refusal based upon legitimate participation requirements.

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38. HIGH-RISK AND ADVENTURE ACTIVITIES

Activities including ziplining, climbing, hiking, rafting, boating, sailing, snorkeling, scuba diving, surfing, swimming, horseback riding, wildlife encounters, ATV/UTV travel, Jeep tours, safari activities, snow activities, and similar experiences may involve significant risks.

Risks may include falls, collision, drowning, equipment failure, wildlife encounters, illness, physical exertion, environmental exposure, severe weather, remote locations, injury, and death.

Participation is voluntary.

Client may be required to execute a separate supplier waiver.

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39. INDEPENDENT ACTIVITIES

Latte Travel has no responsibility for activities, transportation, restaurants, excursions, rentals, nightlife, or other services independently selected or arranged by Client outside Latte Travel's booking.

Client participates in independent activities at Client's own risk.

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40. ALCOHOL, CANNABIS, CONTROLLED SUBSTANCES AND MEDICATIONS

Client is responsible for complying with the laws of every jurisdiction visited.

Products legal in Client's home state or country may be prohibited elsewhere or during transportation.

Client is responsible for determining restrictions concerning alcohol, cannabis, CBD, controlled substances, and prescription medications.

Latte Travel is not responsible for arrest, detention, denied entry, confiscation, fines, or other consequences resulting from Client's possession, transportation, distribution, or use of regulated substances.

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41. TRAVELER CONDUCT

Client must behave lawfully and reasonably and comply with supplier rules.

Travel Suppliers may deny service or remove Client for misconduct.

Latte Travel is not responsible for losses caused by Client's violation of supplier rules or applicable law.

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42. COMMUNICABLE AND INFECTIOUS DISEASE

Travel may expose Client to communicable or infectious diseases.

Client acknowledges and voluntarily accepts the inherent risk of such exposure.

Governmental authorities and suppliers may impose testing, health, quarantine, vaccination, masking, isolation, or other requirements.

Client is responsible for complying with requirements in effect at the time of travel.

Client is responsible for expenses resulting from illness, quarantine, isolation, medical care, denied boarding, extended lodging, or changed travel except where covered by a supplier or insurance policy.

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43. WEATHER, HURRICANES AND NATURAL EVENTS

Weather cannot be guaranteed.

Latte Travel is not responsible for rain, storms, hurricanes, flooding, excessive heat, cold, snow, rough seas, wildfire, smoke, volcanic activity, earthquakes, or other environmental conditions.

Weather concerns do not automatically create a right to cancel without penalty.

Client should obtain appropriate travel insurance when concerned about weather-related losses.

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44. FORCE MAJEURE

Latte Travel shall not be liable or deemed in breach for failure, delay, interruption, modification, or cancellation caused by events beyond its reasonable control.

Such events may include acts of God, extreme weather, natural disasters, fire, flood, earthquake, hurricane, volcanic activity, war, terrorism, civil disturbance, strikes, labor disputes, epidemics, pandemics, quarantine, border closure, governmental acts or restrictions, changes in law, transportation disruption, communication failure, infrastructure failure, supplier failure, or similar circumstances.

Supplier remedies following such an event are determined by supplier terms.

Latte Travel will make commercially reasonable efforts to assist Client but does not guarantee refund, credit, rescheduling, or recovery.

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45. ITINERARY MODIFICATIONS AND SUBSTITUTIONS

Travel itineraries are subject to change.

Latte Travel and Travel Suppliers may reasonably modify, substitute, rearrange, postpone, or cancel itinerary components because of weather, safety, availability, operations, government action, supplier changes, or circumstances beyond reasonable control.

Changes may include hotels, rooms, transportation, meals, restaurants, activities, excursions, guides, ports, schedules, or sequence of travel.

When reasonably practicable, Latte Travel may attempt to obtain a comparable substitute.

AN ITINERARY CHANGE DOES NOT, BY ITSELF, CONSTITUTE CANCELLATION OF THE ENTIRE TRIP OR CREATE AN AUTOMATIC RIGHT TO A REFUND FROM LATTE TRAVEL.

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46. TRAVEL ADVISORIES AND DESTINATION RISK

Latte Travel does not possess special knowledge concerning every safety, health, political, criminal, environmental, weather, or security condition worldwide.

Latte Travel's willingness to arrange travel to a destination is **not a representation that travel is risk-free.**

Client is responsible for reviewing applicable governmental advisories and deciding whether Client wishes to travel.

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47. CLIENT'S DUTY TO MITIGATE

If a problem occurs, Client agrees to take reasonable steps to prevent avoidable additional losses.

Client should promptly notify the responsible Travel Supplier and, where Latte Travel can reasonably assist, Latte Travel.

Client should not knowingly allow a reasonably correctable problem to continue and later seek recovery from Latte Travel for losses that reasonably could have been avoided.

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48. SUPPLIER FAILURE, INSOLVENCY OR BANKRUPTCY

Latte Travel does not guarantee the financial condition of Travel Suppliers.

If a supplier becomes insolvent, ceases operations, enters bankruptcy, defaults, or otherwise fails to provide services, Latte Travel may assist Client in pursuing available remedies but is not responsible for the supplier's financial obligations.

Travel insurance or credit-card protections may provide remedies depending upon applicable terms.

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49. LIMITATION OF LIABILITY

To the fullest extent permitted by applicable law, Latte Travel and its owners, officers, employees, contractors, agents, and representatives shall not be liable for an independent Travel Supplier's acts, omissions, negligence, misconduct, bankruptcy, insolvency, delay, cancellation, failure to perform, personal injury, death, or property loss.

Latte Travel is also not liable for losses caused by circumstances beyond Latte Travel's reasonable control.

TO THE FULLEST EXTENT PERMITTED BY LAW, LATTE TRAVEL'S AGGREGATE LIABILITY ARISING FROM LATTE TRAVEL'S OWN SERVICES SHALL NOT EXCEED THE PROFESSIONAL FEES ACTUALLY PAID DIRECTLY TO LATTE TRAVEL FOR THE PARTICULAR TRIP GIVING RISE TO THE CLAIM.

Payments merely transmitted to or collected for Travel Suppliers are not Professional Fees for purposes of this limitation.

Nothing herein limits liability that applicable law prohibits the parties from limiting.

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50. EXCLUSION OF CERTAIN DAMAGES

To the fullest extent permitted by law, Client waives recovery from Latte Travel of indirect, incidental, consequential, special, exemplary, or punitive damages arising from or relating to the Services or travel arrangements.

This provision does not exclude damages that applicable law does not permit the parties to exclude.

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51. INDEMNIFICATION

To the fullest extent permitted by law, Client agrees to defend, indemnify, and hold harmless Latte Travel and its owners, officers, employees, agents, contractors, and representatives from third-party claims, losses, liabilities, damages, and reasonable costs arising from:

- materially false or inaccurate information supplied by Client;
- Client's violation of applicable law;
- Client's violation of Travel Supplier rules;
- Client's unauthorized or wrongful conduct;
- Client's breach of this Agreement; or
- a claim by a member of Client's Travel Party arising from an action Latte Travel took at Client's direction.

This provision does not require Client to indemnify Latte Travel for liability that applicable law prohibits Latte Travel from transferring.

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52. HOSTED AND ESCORTED GROUP TRAVEL — ADDITIONAL TERMS

THIS SECTION IS ADDITIONAL TO, AND DOES NOT REPLACE, THE REST OF THIS AGREEMENT.

When Client participates in a Latte Travel hosted trip, escorted departure, retreat, or other designated group program ("Hosted Trip"), every provision of this Master Agreement continues to apply.

Additional Hosted Trip terms may also apply.

52.1 Hosted Trip Pricing

Hosted Trip pricing may be based upon group size and shared contractual commitments, including accommodations, private transportation, guides, meals, excursions, hosts, complimentary space, event costs, photographers, entertainment, and other group expenses.

Accordingly, Client's individual payment obligations and cancellation terms may differ from the cancellation terms Latte Travel has negotiated with a particular supplier.

52.2 Hosted Trip Terms May Be More Restrictive

THE LATTE TRAVEL CANCELLATION, DEPOSIT, TRANSFER, PAYMENT, AND REFUND POLICIES APPLICABLE TO A HOSTED TRIP MAY BE MORE RESTRICTIVE THAN AN UNDERLYING SUPPLIER'S POLICIES.

A supplier's willingness to refund Latte Travel does not automatically establish Client's right to that same refund when Client separately agreed to a non-refundable Latte Travel Hosted Trip payment or cancellation schedule, subject to applicable law.

52.3 Trip-Specific Cancellation Schedule

Each Hosted Trip may have its own cancellation schedule.

The trip-specific cancellation schedule controls Client's cancellation rights for that Hosted Trip when it expressly differs from this Master Agreement.

52.4 Group Minimum

A Hosted Trip may require a minimum number of participants.

If the minimum is not reached, Latte Travel may, as disclosed in the trip-specific terms, cancel the Hosted Trip, modify inclusions, revise pricing with Client's agreement where required, or offer an alternative.

52.5 Host Attendance

Latte Travel may advertise a trip as hosted or escorted.

Illness, emergency, family circumstances, transportation disruption, force majeure, or other circumstances may prevent the originally designated host from attending.

Latte Travel may substitute another representative or otherwise modify hosting arrangements.

The inability of a particular individual to host does not automatically constitute cancellation of the entire trip.

52.6 Group Conduct

Latte Travel may remove a traveler from a Hosted Trip when Latte Travel reasonably determines that the traveler:

- threatens or commits violence;
- harasses, bullies, intimidates, or discriminates against others;
- engages in serious or repeated disruptive conduct;
- creates a material safety risk;
- is dangerously intoxicated;
- engages in unlawful drug activity;
- materially interferes with group operations;
- refuses important safety instructions; or
- engages in serious unlawful conduct.

Immediate removal may occur when reasonably necessary for safety.

To the extent permitted by law, a participant removed for serious misconduct is not entitled to a refund from Latte Travel for unused Hosted Trip services and is responsible for expenses resulting from removal.

52.7 Tardiness

Group transportation and activities operate on schedules.

Client is responsible for appearing at designated locations on time.

The group is not required to wait when doing so would materially disrupt the itinerary.

Client is responsible for costs required to rejoin the group.

52.8 Voluntarily Leaving the Group

A Client who voluntarily leaves the group assumes responsibility for Client's independent transportation, safety, accommodations, activities, and expenses while separated.

No refund is due from Latte Travel for voluntarily unused portions.

52.9 Roommates

When travelers elect shared accommodations, Latte Travel does not guarantee compatibility between roommates.

Unless expressly agreed otherwise, disputes between roommates do not obligate Latte Travel to provide additional accommodations.

A traveler requesting separate accommodations after booking is responsible for any additional cost, subject to availability.

52.10 Changes in Participation

A cancellation by one traveler may affect another traveler's room occupancy, single supplement, transfer arrangement, or other pricing.

Where supplier pricing legitimately changes because of reduced occupancy or participation, the remaining traveler may be responsible for the resulting supplier price difference, subject to applicable trip-specific terms.

52.11 Group Activities

Client is not required to participate in every activity unless participation is expressly required as a condition of the trip.

However, declining an included activity does not create a right to a refund.

52.12 Group Itinerary Changes

Hosted Trip itineraries may be modified for safety, weather, supplier availability, operational reasons, group needs, or force majeure.

Latte Travel will make reasonable efforts to preserve the overall nature of the trip when practicable.

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53. NO ORAL MODIFICATION

No oral statement modifies a material term of this Agreement.

Any waiver or modification of a cancellation provision, payment obligation, Professional Fee, or other material term must be expressly approved in writing by an authorized representative of Latte Travel.

A one-time exception does not create an obligation to make the same exception again.

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54. CLAIM NOTICE

Client agrees to provide Latte Travel written notice of any claim or material complaint promptly so that Latte Travel has a reasonable opportunity to investigate.

To the extent permitted by applicable law, Client agrees to present a claim against Latte Travel in writing within **thirty (30) days after completion of the trip** giving rise to the claim.

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55. LIMITATION PERIOD

To the extent permitted by applicable law, any lawsuit or legal proceeding against Latte Travel arising from this Agreement or Latte Travel's Services must be commenced within **one (1) year after the event giving rise to the claim.**

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56. GOVERNING LAW

This Agreement shall be governed by the laws of the **State of Alabama**, without regard to its conflict-of-laws principles.

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57. EXCLUSIVE VENUE AND JURISDICTION

To the extent a dispute is properly brought in court, Client and Latte Travel agree that exclusive venue shall lie in a court of competent jurisdiction in **St. Clair County, Alabama**,

or, where federal jurisdiction exists, the appropriate United States District Court serving St. Clair County, Alabama.

The parties consent to personal jurisdiction there.

To the extent permitted by law, a party forced to enforce this agreed venue may seek reasonable attorneys' fees and costs associated with enforcing the venue provision.

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58. JURY-TRIAL WAIVER

TO THE FULLEST EXTENT PERMITTED BY APPLICABLE LAW, CLIENT AND LATTE TRAVEL KNOWINGLY AND VOLUNTARILY WAIVE ANY RIGHT TO TRIAL BY JURY IN A DISPUTE ARISING FROM OR RELATING TO THIS AGREEMENT OR LATTE TRAVEL'S SERVICES.

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59. CLASS AND REPRESENTATIVE ACTION WAIVER

To the fullest extent permitted by applicable law, Client agrees to bring claims against Latte Travel only in Client's individual capacity and not as a plaintiff, claimant, representative, or member of a purported class, collective, consolidated, or representative proceeding.

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60. ELECTRONIC COMMUNICATIONS AND SIGNATURES

Client consents to electronic business with Latte Travel.

Electronic signatures and electronic acceptance may be treated as originals to the extent permitted by law.

Client consents to receiving invoices, confirmations, payment notices, itinerary updates, supplier notices, and other travel communications electronically.

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61. PERSONAL INFORMATION

Client authorizes Latte Travel to provide information reasonably necessary to Travel Suppliers, host agencies, payment processors, insurance providers selected by Client, and other service providers as needed to research, reserve, administer, and service Client's travel.

International arrangements may require transmission of personal information outside the United States.

Independent third parties maintain their own privacy and security practices.

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62. INTELLECTUAL PROPERTY

Latte Travel's business name, branding, original written materials, custom itinerary content, graphics, marketing materials, and other proprietary content remain the property of Latte Travel or applicable licensors.

Client receives no ownership interest in Latte Travel intellectual property.

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63. NON-ASSIGNMENT

Client may not sell, assign, or transfer Client's contractual rights under this Agreement without Latte Travel's written consent.

Travel reservations remain subject to supplier rules concerning transfers and name changes.

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64. SEVERABILITY

If any portion of this Agreement is held invalid or unenforceable, it shall be enforced to the maximum extent permitted by law or severed as appropriate.

The remainder of the Agreement shall remain in effect.

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65. NO WAIVER

Latte Travel's failure to enforce a provision on one occasion does not waive the right to enforce it later.

A courtesy, accommodation, refund, exception, or concession made in one situation does not establish a continuing obligation or modify this Agreement.

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66. ORDER OF PRECEDENCE

Client's travel may simultaneously be governed by:

1. mandatory applicable law;

2. a Latte Travel trip-specific agreement or Hosted Trip addendum;
3. this Master Agreement;
4. applicable Travel Supplier contracts and policies; and
5. applicable invoices, confirmations, payment schedules, waivers, and authorizations.

Mandatory law controls where it cannot legally be waived.

Between Latte Travel and Client, an expressly stated trip-specific Latte Travel provision controls over a conflicting general provision of this Master Agreement for that trip.

Travel Supplier terms govern the Travel Supplier's obligations.

A LESS RESTRICTIVE SUPPLIER POLICY DOES NOT AUTOMATICALLY OVERRIDE A MORE RESTRICTIVE LATTE TRAVEL POLICY THAT CLIENT ACCEPTED, TO THE EXTENT PERMITTED BY LAW.

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67. ENTIRE AGREEMENT

This Agreement, together with applicable Latte Travel trip-specific terms, accepted proposals, invoices, fee schedules, payment authorizations, insurance waivers, Hosted Trip addenda, and other documents expressly incorporated by reference, constitutes the agreement between Client and Latte Travel concerning the Services.

It supersedes prior oral representations concerning the same subject matter.

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68. SURVIVAL

Provisions that by their nature should survive completion or cancellation of travel—including payment obligations, chargeback provisions, limitations of liability, indemnification, intellectual-property provisions, dispute provisions, and other accrued rights—shall survive termination or completion of this Agreement to the extent permitted by law.

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69. CLIENT ACKNOWLEDGMENT

BY SIGNING OR ELECTRONICALLY ACCEPTING THIS AGREEMENT, CLIENT ACKNOWLEDGES AND AGREES THAT:

I HAVE READ THIS AGREEMENT BEFORE ACCEPTING IT.

I UNDERSTAND THAT LATTE TRAVEL IS GENERALLY AN INTERMEDIARY AND DOES NOT OWN OR CONTROL THE INDEPENDENT COMPANIES THAT PROVIDE MY UNDERLYING TRAVEL SERVICES.

I UNDERSTAND THAT LATTE TRAVEL HAS ITS OWN TERMS AND THAT LATTE TRAVEL'S TERMS MAY BE MORE RESTRICTIVE THAN A TRAVEL SUPPLIER'S TERMS.

I UNDERSTAND THAT I MAY BE SUBJECT TO BOTH LATTE TRAVEL'S TERMS AND THE TRAVEL SUPPLIER'S TERMS.

I UNDERSTAND THAT CANCELLATION MAY RESULT IN THE LOSS OF SOME OR ALL AMOUNTS PAID.

I UNDERSTAND THAT A SUPPLIER'S DECISION TO ISSUE A REFUND, CREDIT, OR WAIVER DOES NOT AUTOMATICALLY WAIVE A SEPARATELY APPLICABLE LATTE TRAVEL FEE OR POLICY.

I UNDERSTAND THAT TRAVEL INVOLVES RISKS AND THAT IT IS MY RESPONSIBILITY TO DETERMINE WHETHER THE TRAVEL AND ACTIVITIES I SELECT ARE APPROPRIATE FOR ME AND MY TRAVEL PARTY.

I UNDERSTAND THAT LATTE TRAVEL STRONGLY RECOMMENDS TRAVEL INSURANCE AND THAT IF I DECLINE OR PURCHASE INADEQUATE COVERAGE, I MAY BE PERSONALLY RESPONSIBLE FOR SUBSTANTIAL LOSSES.

I UNDERSTAND THAT I AM RESPONSIBLE FOR PASSPORTS, VISAS, IDENTIFICATION, ENTRY REQUIREMENTS, HEALTH REQUIREMENTS, AND OTHER DOCUMENTATION APPLICABLE TO MY TRAVEL.

I UNDERSTAND THAT ITINERARIES, FLIGHTS, HOTELS, CRUISES, EXCURSIONS, TRANSPORTATION, AND OTHER TRAVEL COMPONENTS MAY CHANGE FOR REASONS OUTSIDE LATTE TRAVEL'S CONTROL.

I UNDERSTAND THAT ADDITIONAL AND MORE RESTRICTIVE TERMS MAY APPLY TO A SPECIFIC HOSTED OR GROUP TRIP AND THAT THOSE TERMS WILL BE DISCLOSED SEPARATELY.

I VOLUNTARILY ACCEPT AND AGREE TO BE BOUND BY THIS AGREEMENT.

CLIENT

Full Legal Name: _____

Signature: _____

Date: _____

LATTE TRAVEL LLC

Authorized Representative: _____

Signature: _____

Date: _____