WorldStrides
Educational Travel & Experiences

Custom Program Proposal

Rosemont College
Dublin, Belfast, & Killarney, Ireland
February 2026

PREPARED FOR
Joanne Campbell and Chelsea Frank

PREPARED BY
Rachel Marshall

WorldStrides

Custom *Itinerary*

Itinerary provided is a working document and subject to change.

Cultural Heritage: Medievalism, Art History & Sociology

DATE	CITY	MEALS	DESCRIPTIONS
Thursday, February 26			Air provided by WorldStrides
Friday, February 27	Dublin	Dinner	**Morning:** Airport Transfer **Free Afternoon** **Evening:** Welcome Dinner & Irish Music Dance Show *Transportation:* Private, Public *On-site Staff:* Included
Saturday, February 28	Dublin	Breakfast	**Morning:** Dublin Castle Guided Tour **Afternoon:** National Gallery *Transportation:* Public *On-site Staff:* Included
Sunday, March 1	Dublin	Breakfast	**Morning:** Trinity College Campus Tour + Book of Kells **Afternoon:** National Museum of Ireland *Transportation:* Public *On-site Staff:* Included
Monday, March 2	Dublin	Breakfast	**Morning:** Chester Beatty **Afternoon:** Newgrange & Hill of Tara Public Guided Tour *Transportation:* Private *On-site Staff:* Included

WorldStrides

Custom *Itinerary*

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Cultural Heritage: Medievalism, Art History & Sociology

DATE	CITY	MEALS	DESCRIPTIONS
Tuesday, March 3	Dublin to Belfast	Breakfast	**Morning:** Intra – Coach Dublin – Belfast, Belfast Walking Tour **Afternoon:** Game of Thrones Tour *Transportation:* Private, Public *On-site Staff:* Included
Wednesday, March 4	Day Trip to Derry	Breakfast	**Morning:** Intra - Coach Belfast – Derry, Guided Derry Walking Tour **Afternoon:** Bogside Murals Tour *Transportation:* Private *On-site Staff:* Included
Thursday, March 5	Day Tript to Ulster	Breakfast	**Morning:** Queens University Guided Tour **Afternoon:** Giant's Causeway, Carrick-a-Rede Rope Bridge *Transportation:* Private *On-site Staff:* Included
Friday, March 6	Belfast to Killarney	Breakfast	**Morning:** Intra- Coach Belfast – Killarney **Afternoon:** Killarney Walking Tour *Transportation:* Private, Public *On-site Staff:* Included
Saturday, March 7	Killarney, Dublin	Breakfast, Dinner	**Morning/Afternoon:** Killarney National Park and Innifallen Island, Torc Waterfall **Evening:** Farewell Dinner *Transportation:* Private

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Cultural Heritage: Medievalism, Art History & Sociology

DATE	CITY	MEALS	DESCRIPTIONS
			On-site Staff: Included
Sunday, March 8	Killarney to Dublin	Breakfast	**Morning:** Ross Castle, Killarney House & Gardens. **Afternoon:** Intra- Coach Killarney - Dublin *Transportation:* Private *On-site Staff:* Included
Monday, March 9	Dublin	Breakfast	**Morning:** Airport shuttle Air provided by WorldStrides *Transportation:* Public *On-site Staff:* Not Included

When you work with WorldStrides, you'll have access to your detailed itinerary, a group chat, emergency contacts, academic briefings, and more through our mobile app.

Program *Inclusions*

INCLUDED WITH EVERY PROGRAM

24/7 Emergency Support

Trained, bilingual in-country support, as well as access to our exclusive relationship with The George Washington University Medical Faculty Associates, providing 24/7 medical care via telehealth consultation.

Entry Requirement Support

Assessment of your group's visa needs, personalized toolkit for participants, and supporting documentation for WorldStrides services. For the most up-to-date visa requirements, visit the US Department of State website.

Medical Insurance

$500,000 in embedded health insurance, including emergency care, medical evacuation, repatriation, and 24/7 telehealth consultation with mental health professionals.

Financial Protection

We have long-standing relationships with our vendors, allowing us to negotiate terms and pricing on your behalf. We offer currency exchange protection, as well as liability insurance with your university listed as an additional insured upon request.

Peace of Mind

Partnerships with global risk advisory organizations, optional pre-departure orientations, destination-specific resources with safe travel tips, and contingency planning for unforeseen interruptions.

Team of Experts

From your Account Manager and Experiential Learning Specialist to our in-country guides, you'll have a team dedicated to ensuring the success of your program from start to finish.

Program *Accommodations*

As the largest educational travel provider, we will leverage our long-standing relationships and connections to find the accommodations that meet your and your students' needs.

All the following accommodations options are based on double occupancy and include daily breakfast, wireless internet, taxes & service charges, and any applicable meal gratuities. Cancellation policies or non-refundable deposits outside of our standard terms and conditions (if any) will be communicated prior to confirmation.

City	Accommodation	Nights	Cancellation Terms	Deposit Terms
Dublin	The Generator Hostel or similar	4	Standard terms apply	N/A
Belfast	The Ibis City Centre Hotel or similar	3	Standard terms apply	N/A
Killarney	The Parkavon Hotel or similar	2	Standard terms apply	N/A

Dublin	The Maldron Hotel Airport or similar	1	Standard terms apply	N/A

Group Airfare *Reserved*

When you fly with WorldStrides, our dedicated flights team and call center are there to assist you at every turn. For your convenience, an estimate for round-trip international airfare has been provided below. The estimate provided is subject to change due to market conditions beyond WorldStrides control and cannot be guaranteed until ticketing for individual travelers.

The flight itinerary below is based on economy class with American Airline. 23 seats are currently being held for this flight.

DEPARTURE FLIGHT

DATE	FLIGHT #	ORIGIN	DESTINATION	DEPARTURE	ARRIVAL
2/26/2026	DL 2688	Philadelphia (PHL)	Minneapolis (MSP)	11:45 a.m.	1:48 p.m.
2/26/2026	DL 258	Minneapolis (MSP)	Dublin (DUB)	6:10 p.m.	7:45 a.m. +1

RETURN FLIGHT

DATE	FLIGHT #	ORIGIN	DESTINATION	DEPARTURE	ARRIVAL
3/9/2026	DL 155	Dublin (DUB)	Boston (BOS)	11:30 AM	2:40 p.m.
3/9/2026	DL 5714	Boston (BOS)	Philadelphia (PHL)	7:35 p.m.	9:17 p.m.

Note: A minimum of 10 people is required for group booking. We recommend individual ticketing for any groups with 12 or fewer travelers to avoid ticketing discrepancies due to unforeseen cancellations. Modifications to quantity of seats needed must be communicated on or before October 28, 2025. Fees related to changes in quantity after this date will be passed onto client

Program *Package*

Proposal inclusions and pricing below are valid until 10/3/2025

COST PER STUDENT	MINIMUM FULL-PAYING PARTICIPANTS
$4,290	10
$3,450	15

Additional cost per participant for forced singles: $963

PACKAGE INCLUSIONS

Price includes double-occupancy accommodations, meals, ground transportation, guides, gratuities, and cultural immersions.

PROGRAM LEADER

- 2 program leader(s) included in package (minimum 10 full-paying participants)
- Includes ground package and single occupancy accommodations

WHAT'S NOT INCLUDED

- Processing fees associated with participants who require a visa for travel
- International airfare, quoted separately
- Meals, activities, or transportation arranged by university or on own

INTERNATIONAL GROUP AIRFARE

The following is for the group airfare itinerary as shown in your proposal. 23 Seats are currently being held for your proposed flight itinerary.

- $728 per participant

Prices include all current local government taxes, where applicable, for all included services. Prices are based on inclusions listed within the proposal. Should modifications to these inclusions be requested or required, program will be re-priced as necessary. Reductions to or removal of quoted airfare (intra-program and/or long-haul) may require re-pricing of ground package. Should the number of full-paying participants fall below the contracted figures, WorldStrides reserves the right to re-price the program.

This proposal contains proprietary work product of WorldStrides and is presented in good faith. The recipient(s) agree(s) to protect the confidentiality of this proposal subject to any state laws that require certain information to be made publicly available if requested. The proposal should not be sent to a third party without prior notice and consent from WorldStrides.

PROGRAM LEADER NOT INCLUDED IN GROUND PACKAGE

- $4,723 per program leader, inclusive of:
- Ground package and single occupancy accommodations

Program *Upgrades*

The following options are not included in your program investment details but are available to add to your program, as requested.

SINGLE OCCUPANCY UPGRADE

As space allows, participants may upgrade to single-occupancy rooms for all program accommodations as follows:

- $963 per participant

VISA/ETA PROCESSING

Visa fees, regulations, and entry requirements are subject to change due to circumstances outside of WorldStrides' control. Visa requirements may be different for participants of different nationalities and are also subject to change.

TRAVEL PROTECTION PLAN

This proprietary plan is offered exclusively by WorldStrides to our partners to help protect your educational travel investment. Plan details:

- Tiered pricing based on the number of participants
- Payment due within 14 days of program registration going live
- Plan inclusions: Cancel up to 3 days before departure, recover up to 75% of non-refundable fees, recover non-refundable airfare costs if arranged by WorldStrides
- Additional benefits: protection for trip interruption or travel delay, medical expenses/emergency assistance, baggage and personal effects, pre-existing conditions waiver

Terms and conditions apply. Learn more about this protection plan here.
**Note: This is not an insurance benefit, nor is it underwritten by the US Fire Insurance Company.*

WorldStrides
Educational Travel & Experiences

Program *Agreement*

Rosemont College
Dublin, Belfast, & Killarney, Ireland
February 2026

WorldStrides

Program *Terms*

Schedules below are based on your program's departure date: February 26, 2026

APPLICATION PACING & ROSTER

University agrees to provide pacing updates as outlined in the table below.

UPDATE	DUE DATE
Initial roster or pacing update	November 18, 2025 | 100 days prior to departure
Final roster (with minimum full-paying participants)	November 28, 2025 | 90 days prior to departure

STANDARD PAYMENT SCHEDULE

Any modifications to these terms and payment schedules must be mutually agreed upon and confirmed in writing via email or within this agreement.

PAYMENT	DUE DATE	AMOUNT
Final payment deadline	January 12, 2026 (45 days prior to departure)	100% of pre-program invoice
Post-program balance due	April 8, 2026 (30 days after program ends)	100% of remaining balance, including costs for added services

PROGRAM CANCELLATION SCHEDULE

The services and value that WorldStrides provides begin long before your program's departure; program management services and overhead are non-refundable in the event of complete or partial cancellations, as outlined in the table below.

DATE	FINANCIAL LIABILITY
December 12, 2025 (75 days prior to departure)	15% of ground services + any additional non-refundable fees previously committed to
December 26, 2025 (60 days prior to departure)	50% of ground services + airfare penalties (if applicable) + any additional non-refundable fees previously committed to
January 27, 2026 (30 days prior to departure)	100% of ground services + airfare costs (if applicable) + any additional non-refundable fees previously committed to

Proposal *Commitment*

This contract ("Agreement") is between WorldStrides Custom Programs ("WorldStrides") and University ("Client") and outlines the Terms and Conditions related to your custom program proposal ("Proposal"). The Agreement outlines terms around price, payments, cancellations, participants, disclosures, intellectual property, and legal compliance.

Program inclusions and pricing are subject to availability after expiration date (listed on the Program Package page).

Upon written confirmation or executed agreement, accommodations for the program will be secured by WorldStrides. If the represented property is not available, a comparable property may be substituted with advanced notice. Property-specific terms and conditions are subject to change; WorldStrides will notify should they be outside of our standard cancellation terms.

By providing signature or written consent of the Agreement, Client agrees to WorldStrides' standard terms and conditions (included below), as well as any special terms and conditions outlined in Proposal above. In the event of any conflicting terms between WorldStrides' Agreement and the executed version of the Client agreement, the terms of the Client agreement shall control. Once signed, Client authorizes WorldStrides to begin operationalizing Proposal.

☐ I have read and agree to the terms and conditions.

CLIENT REPRESENTATIVE

_____

Signature

Name: _____

Title: _____

Date: _____

WORLDSTRIDES REPRESENTATIVE

_____

Signature

Name: Heather Jarema

Title: Senior Director, Program Development

Date: _____

WorldStrides

Agreement *Terms & Conditions*

1. Price

The price quoted is based on the minimum number of full-paying participants agreed to in the Proposal, the inclusions listed therein, and the FX rate of the U.S. dollar on the date your program was priced. Quoted prices are subject to adjustment if this minimum is not met, if new inclusions are added, or in the event of circumstances beyond WorldStrides' direct control. These include, but are not limited to, airline, vendor, or group-imposed schedule changes or delays as well as fuel surcharges or local country taxes and fee adjustments. WorldStrides will communicate in writing any known charges to the Client. The Client will determine if the Client or individual travelers will be responsible for these additional charges.

2. Air

Quoted airline prices are inclusive of all airfare taxes, fees, fuel, security and other surcharges imposed by the carrier as of the date prices are quoted but are subject to increase if additional charges are assessed prior to ticketing. A minimum of 10 people is required for the group airfare. If less than 10 participants elect the group fare, the fare returns to the full published rate and travelers are responsible for the difference between the quoted group fare and the individual published fare. Tickets are typically purchased approximately 45 to 60 days prior to departure. Any changes to fuel surcharges or taxes will be communicated upon ticketing and reflected on final billing. Early ticketing can be made; however, once ticketed, any future changes will incur a change fee or cancellation penalty. Client and/or participant will be responsible for any and all fees related to changes once ticketing has been completed.

3. Payment Schedule

The payment schedule detailed in the Proposal is based on program departure date. Any modifications to the payment schedule must be by mutual agreement and confirmed in writing. Payment as agreed upon by WorldStrides and Client must be received prior to the group's departure. All participants must be fully paid prior to travel unless alternative arrangements have been agreed upon. By providing written approval of the Agreement, Client commits to any non-refundable deposits as detailed in proposal and approves WorldStrides to move forward with committing to non-refundable fees on the Client's behalf. WorldStrides will invoice the Client once program has been approved in writing (net 30 days). Client agrees to make best efforts to make timely payments for non-refundable cost obligations.

4. Additional Services

Client and individual participants may have the option to purchase additional services for their program such as pre and post program hotel nights, airport transfers, appointment tickets as well as other items. Payment in full is required for all additional items selected through the online portal. Additional services purchased are subject to Standard Fees. Participants must be fully paid to travel. No refunds will be provided for additional services cancelled within 30 days of departure. If optional travel interruption insurance is purchased, please refer to the terms and conditions of the policy.

5. Student-Pay Program Fees

The following non-refundable fees apply:

- Late fees: A late fee of $40 per person will be assessed if payments are not received within seven (7) days of their respective due dates per the invoice unless advance arrangements have been made with WorldStrides. These arrangements and requests must be made in writing via email to your assigned WorldStrides Account Manager. Please include participant full name, Customer Account Number, and a brief description outlining the circumstances for the requested payment extension.
- Processing fees: A non-refundable credit card processing (where allowed by state law) will be assessed to all credit card transactions handled through our registration portal. Processing fees will be waived for payments made via ACH/ECheck or debit card.
- Other fees: There is a $40 service charge on returned checks, declined credit cards, or a declined ECheck. A fee up to $250 may apply for any correction made to your name within 75 days of the departure date. Those opting to make payment by wire transfer must absorb all fees associated with that transaction, making sure WorldStrides receives full payment for program without fees subtracted from wire amount.

6. Cancellations & Associated Penalties

All cancellations must be sent in writing via email to your dedicated WorldStrides account manager or to highered@worldstrides.org. Cancellations are effective on the date they are received by WorldStrides.

- WorldStrides' overhead and program management services are not refundable in the event of any cancellations received (entire program or individual) once the program has been confirmed in writing.
- Ground services deposit: Once written confirmation of Agreement is received, the ground services deposit, as outlined in the Proposal becomes fully non-refundable, as well as any additional non-refundable fees previously committed to by the Client in writing prior to group cancellation.
- International air deposit: A $200 per person deposit is required to hold the group international air space and is due immediately. Between 100 and 61 days prior to departure, there is a $200 per seat cancellation penalty.
- WorldStrides reserves the right to apply the more restrictive cancellation terms between WorldStrides' cancellation terms and the third-party supplier. WorldStrides will communicate any cancellation or payment terms stricter than

WorldStrides' standard Terms and Conditions within this Agreement to the Client in writing. Client must approve of these modified terms before these service components can be confirmed by WorldStrides.

- Cancellation of international air once tickets are issued: Once any international air tickets are processed and ticketed (approximately 45 to 60 days prior to departure), the entire amount of the airline tickets becomes fully non-refundable. In these instances, the issued tickets will be delivered to the canceling participants, and it may be possible, subject to the airline's rules and change fees, to reuse them in the future. However, WorldStrides is not responsible for such changes, and can make no guarantees regarding the availability of any future use.
- Cancellations received within 76 days of departure: WorldStrides will retain 15% of ground service fees outlined in the Proposal, as well as any additional non-refundable fees previously committed to by the Client in writing prior to group cancellation.
- Cancellations received within 61 days prior to departure: WorldStrides will retain 50% of the ground service fees outlined in the Proposal, as well as any additional nonrefundable fees previously committed to by the Client in writing prior to group cancellation. Client and traveling participant(s) are responsible for any and all air penalties for flights.
- Cancellations within 31 days of departure: WorldStrides will retain cancellation fee equal to 100% of both the ground services and airfare, as well as any additional non-refundable fees previously committed by the Client in writing prior to group cancellation. Individual canceling participants will receive any issued airline tickets subject to airline restrictions on future use.

7. Health Insurance

Participants with special medical or physical requirements should investigate destination(s) beforehand and ensure the care and conditions they need will be available. For further information regarding travel to specific destination(s), please visit the Centers for Disease Control and Prevention's Travelers' Health website (https://www.cdc.gov/travel/). Any physical or mental condition requiring special medical attention or equipment must be disclosed in writing to WorldStrides as soon as the condition is known and registration confirmed. WorldStrides will make efforts to meet special needs but may alter itineraries accordingly. In compliance with WorldStrides safety and security standards, all participants are covered by insurance underwritten by an independent insurer with benefits including but not limited to medical, dental, mental health, and emergency medical and security evacuation coverage. Covered expenses resulting from an on-tour incident must be incurred on tour. Any charges not covered will be the responsibility of the participant. In the rare event of a major medical issue, evacuation, or other serious situation, the Client and/or participant may be responsible for additional fees related to staff time, risk management resources, and vendor support, if activated.

8. Registration, Privacy, and Information Retention

WorldStrides risk management procedures and liability insurance providers require that we collect certain information from all participants. As a result, we require all traveling participants to register online via our secure online registration platform. Because the nature of our business requires coordination with various partners and suppliers who assist us to deliver the travel services requested, it is necessary to share certain personal information collected from our online registration system. WorldStrides assumes no responsibility or liability for unregistered participants and prohibits their participation in the program. WorldStrides uses commercially reasonable physical, technical, and administrative safeguards to assist us in preventing unauthorized access, use and disclosure of sensitive information. Furthermore, WorldStrides uses industry best-practices for the secure and reasonable retention of information and records and information. In the event that WorldStrides believes an unauthorized party has obtained access to any protected records, WorldStrides will notify the Client immediately.

9. Bulk Upload Registration

Client acknowledges that they have opted out of having traveling participants register through the WorldStrides online platform. As a result of not using the WorldStrides online registration platform, Client must satisfactorily complete the bulk upload file as instructed and provided by WorldStrides. Client will make best efforts to complete the bulk upload registration file accurately and completely by the deadline communicated and agreed to by WorldStrides. Client agrees to email all traveling participants a copy of WorldStrides traveling participant terms and conditions. Client is responsible for reviewing and providing approval in writing that all information is accurate and complete for all traveling participants. Client and/or participant are responsible for any additional costs, fees, penalties, or unforeseen expenses caused by incorrect information shared within the bulk upload file.

10. Visas

Visas are required for U.S. citizens and citizens of most other countries for certain WorldStrides program destinations. Please refer to registration materials to be sure that visa issues are addressed prior to travel. While WorldStrides may assist in the visa(s) procurement process, the attainment of a visa(s), including transit visas, is ultimately the responsibility of the participant. Inability to travel due to a lack of proper travel documents (Passports & Visas) does not constitute grounds for a refund. WorldStrides' quoted visa processing price is subject to adjustment. In the event that the consular fee changes, the responsible party will be liable for any price increase.

11. Changes to Program

WorldStrides reserves the right to make additions or deletions in the program deemed advisable for the well-being of the group or changes in circumstances. WorldStrides will work with Client's key decision makers regarding additions or deletions to the program that are directly related to the well-being of the group or changes in circumstances. WorldStrides will notify the Client of any proposed changes or alterations to the program before confirming. Reservations are not transferable.

12. Group Flight Non-Refundable Booking Fee

WorldStrides will pass any nonrefundable booking fees for group flight reservations onto the Client. This booking fee, when

applied, is a mandatory fee imposed by some airlines that is nonrefundable in the event of cancellation. This booking fee is required to secure your group's base airfare and will be applied towards the total cost of the group's air contract. WorldStrides will move forward with committing to these non-refundable funds on the Client's behalf once written confirmation or signed Agreement is received.

13. Individual Flight or Group Flight Deviation
Participants may wish to spend time at their destination(s) before/after the scheduled tour. Where possible, WorldStrides will provide alternative flight arrangements according to individual requests. Those participants, who have requested individual flight itineraries, are responsible for making their own arrangements to and from the hotel or airport, as well as all land arrangements pertaining to the individual itinerary. Since WorldStrides will arrange these individual flights outside of the group itinerary, WorldStrides cannot guarantee that participants will share any of the same flights. WorldStrides charges a $150 non-refundable fee for this service plus any additional costs incurred due to airline fare differences. This option is not available if a group has fewer than 12 traveling participants. All requests must be made within two weeks of registration and no later than 100 days prior to departure, whichever occurs first. Other airline-imposed restrictions may apply.

14. Individual or Group Non-Program Reservations
WorldStrides assumes no responsibility for reservations, travel, or program excursions that are not booked directly through WorldStrides. Further, WorldStrides' insurance programs will not extend to or cover any program element that is not booked directly through WorldStrides.

15. Responsibility
All program participants will be responsible for their own actions at all times. WorldStrides assumes no responsibility for participants when they are on their own "free time." The Client understands that participants are solely responsible for the pre-program, program, and post-program medical care in all respects, including, but not limited to, obtaining and taking necessary medication(s), vaccinations and any other medical care and treatment. In the event a participant is expelled from a program, no refund of any kind will be made. Any expelled participant is responsible for all costs to return home. All program participants will be responsible for their own actions at all times. Furthermore, the Client understands that it is the participants' responsibility to understand the risks associated while traveling, including, but not limited to, understanding hotel fire safety and emergency evacuation plans at each location. Additional information can be found at the State Department's International Travel website https://travel.state.gov.

16. Proprietary Information
WorldStrides considers proprietary the names and contact information for professionals who partner with us to provide academic engagements. Contacts originated and cultivated by WorldStrides may not be solicited by the Client for similar purposes for future programs for a period of at least two years. Likewise, WorldStrides will extend the same courtesy to the professional contacts involved in business meetings originated by the Client.

17. Confidentiality and Intellectual Property
Unauthorized use of WorldStrides name, logo, photos, trade secrets, and written documentation, inclusive of Proposal and Agreement, are considered the intellectual property of WorldStrides. The Client agrees to protect the confidentiality of the Proposal, subject to any state laws that require certain information to be made publicly available if requested. Client will refrain from sharing Proposal and/or Agreement with a third party without written or expressed consent from WorldStrides.

18. Force Majeure
WorldStrides assumes no responsibility for events beyond its reasonable control, including, but not limited to, acts of God, war (whether declared or not), terrorist or criminal activities, strikes, civil unrest, government restrictions, lost or stolen belongings, overbooking of accommodations, mechanical failure of or delays with transportation, illness, dangers associated with animals, sanitation problems, food poisoning, lack of or quality of medical care, or actual, perceived, or threatened epidemics. WorldStrides shall not be responsible for personal or bodily injury, loss, or damage from any event caused by persons or companies not directly or indirectly controlled by WorldStrides, including without limitation air carriers, bus companies, railways, hotels, subcontracted agents, or tour operators, except to the extent of WorldStrides' negligence or willful misconduct in selecting and contracting with such persons or companies.

19. Indemnity
To the fullest extent permitted by law, WorldStrides will indemnify, participate in the defense of, and hold harmless the Client, its agents, and its employees, against any claims, damages, losses and expenses, arising out of or resulting from the provision of travel-related services pursuant to the contracted program, provided that any such claim, damage, loss or expense is attributable to bodily injury, sickness, disease or death, or to injury to or destruction of tangible property, but only to the extent caused by the negligent acts or omissions of WorldStrides, or anyone directly employed by WorldStrides. This indemnification is specifically limited by the exclusions in Paragraph 11 above. Furthermore, this indemnification will not apply to claims, damages, losses or expenses caused in any part by the Client.