



Participant Name:
Account ID:
Group Leader Name:
Group #:
Program Name:

Dear Traveler,

Thank you for choosing to travel with us. We have received your registration form without a signature. As our **liability insurers insist that we have a signature on file for each participant before departure**, it is necessary that you sign this letter below and return it to us.

After entering your participant information above and signing this form, please return it to us in one of three ways: 1) via mail at the address listed below, 2) via fax at 617-450-5601, or 3) via scan then email at accounts@acis.com.

I have read the Terms and Conditions and the Release from ACIS or its affiliate divisions.

Signature of Participant

Date

All registrants under 21 years of age must have the following section completed:

I am the parent/legal guardian of the above minor registrant. I have read the Terms and Conditions and the Release from ACIS or its affiliate divisions, and agree to be bound thereby, and agree to be responsible for all amounts owed to ACIS by the minor and any other actions by the minor on the trip. I hereby consent to the above minor registrant's participation in all activities organized and/or provided by ACIS or its affiliate divisions. I hereby assume all risks of loss and injury that may be incurred, directly or indirectly as a result of any such participation and authorize ACIS or its affiliate divisions to arrange for professional care/treatment in case of an emergency.

Name of Parent or Guardian

Signature of Parent or Guardian

Date

Terms and Conditions

These Terms and Conditions are valid for all ACIS program registrations after June 1, 2022 and are subject to change with or without notice. However, the applicable Terms and Conditions for your program are those set forth on the ACIS website at www.acis.com/student-resources at the time you register for a program.

WHAT IS INCLUDED IN THE PROGRAM FEE?

Basic Protection Plan coverage. Round-trip air transportation from the designated U.S. departure city. All breakfasts and dinners (except on "Your Way" programs where only breakfasts are provided) unless dine-out options are selected. Lunches aboard cruise ships and in China. Accommodation in double or triple rooms (or quadruple rooms in the U.S.). Service of an ACIS Tour Manager (except on homestays and "Your Way" programs). Tips (except to tour manager and long distance bus drivers). All charges for departure taxes, airport, airline and federal security fees and fuel surcharges.

WHAT IS NOT INCLUDED IN THE PROGRAM FEE?

Non-refundable passport fees. Non-refundable Ultimate or Ultimate-Plus Protection Plan fees. Beverages with meals. Lunches (unless noted in your itinerary). Laundry. Excess baggage charges. Optional excursions. Extensions. Dinners and tour manager on "Your Way" programs. Tips to tour manager, long distance bus driver and cruise ship staff. Expenses incurred during free time periods. Overnight lodging and meals in the United States prior to departure or upon return of the international flight. Non-refundable visa and visa processing costs for destinations which have visa requirements (note: visas and visa processing costs for non-U.S. citizens may be higher). Transportation from participant's home to the airport of departure and back. Weekend surcharge of \$40 (prior to May 16) or \$50 (May 16 onwards) in each direction if the departure or return dates fall on a Friday, Saturday or Sunday. All applicable adult surcharges. Airport taxes that are collected on the spot in foreign airports.

CUSTOMIZED PROGRAMS

Due to advance reservation fees related to specific group requests, ACIS reserves the right to change the non-refundable portions of the program fees. Penalties will depend purely on the refund policy of the local operators. Higher initial deposits may also be required in order to hold reservations, which may be non-refundable in the event of a cancellation, notwithstanding and in excess of the standard refund policy contained herein. Your group leader will be responsible for communicating if such a booking pertains to your group. In the case of golf tours, all deposits are non-refundable.

ENROLLMENT DEADLINES/WAITING LIST

Registrations are processed in the ACIS Boston office only upon receipt of a completed and signed registration form together with the appropriate payments. ACIS reserves the right to refuse any registration at its sole discretion including but not limited to when ACIS air or land space is full or after ticketing deadlines. New enrollments are not generally accepted within 65 days of departure. In the unusual circumstance that a new application is accepted within 65 days of departure, full payment plus the appropriate late fee must be paid in the form of a cashier's check, money order or by credit card upon an application for registration, and the participant may be subject to additional air or land surcharges. If an application for registration is not accepted by ACIS, a full refund will be made within 45 days of ACIS' decision not to accept the application for registration. Participants who are placed on a waiting list will receive

notification at least 45 days prior to departure whether they have been accepted off the waiting list and, if not accepted, will receive a full refund.

PAYMENT PROCESSING

When you provide a check as payment, you authorize us either to use information from the check to make a one-time electronic fund transfer from your account or to process the payment as a check, image or draft transaction. For inquiries, please contact us by any of the methods listed on page 4.

RETURNED CHECKS

ACIS will assess a \$50 Return Check Fee for each returned check.

LATE FEES

Participants who fail to make the appropriate payments or meet payment deadlines will be charged the late fees outlined on page 6. These fees are non-refundable.

CAN I CHANGE MY PASSPORT NAME?

ACIS will assess a \$250 Name Change Fee plus any additional airline charges to all registered participants who request a passport name change within 90 days of departure.

DEPARTING FROM A DIFFERENT U.S. CITY

Participants not originating from the same U.S. departure city as the main group will be required to pay a \$175 Alternate Gateway Fee and will not be guaranteed air routings with the main group. Depending upon their airport arrival time, these participants may not be met at their arrival airport and may have to make their own way to their first hotel. In these cases, ACIS will provide a standard transportation allowance. Participants wishing to fly internationally with the main group must arrange their own transportation to and from the main group's airport.

EXTENDING YOUR STAY

Please confirm the departure date and gateways of your program with your group leader before making your own bookings, as these may be subject to change. In order to return independently from the group, participants must complete an Alternate Return Request Form, indicating a specific alternate return date and city. Participants may return from the city in which their program ends or another major international city. ACIS will invoice participants a \$200 Alternate Return Fee, weekend surcharge (if applicable) and any additional airline charges if this option is selected. Each subsequent change will be \$130 plus applicable fees. Full flight and date details along with the Alternate Return Request Form must be received by ACIS at least 90 days prior to departure. No additional changes can be made within 65 days of departure. Otherwise, if participants wish to alter flight arrangements from scheduled program dates, they must plan to make their own domestic and international flight arrangements. All participants flying independently from the group must make their own ground transportation arrangements to and/or from their departure city and/or arrival airport. Neither ACIS nor the group leader supervising the group is responsible for the participant in any way (including but not limited to safety, travel protection and arrangements and accommodations) when the participant is not part of the program for the main group as scheduled by ACIS. All individual changes proposed by a participant must be submitted to ACIS in writing. The particular airline used shall be determined by ACIS. Confirmation of special flight arrangements is also subject to availability and will normally be made within 45 days of departure. No extensions to your stay may be made at the beginning of your program. Please note: ACIS travel protection begins on the first day of your ACIS program and ends on the last day of your ACIS

program.

BUYING YOUR OWN AIRLINE TICKET

Please confirm with your group leader the correct departure date and gateways of your group before making your own bookings, as these may be subject to change. Travelers may choose to purchase only the land portion of programs traveling to Western Europe, Costa Rica and select other destinations, contact ACIS for more details. Should you choose to purchase only the land portion of program, you must make your own round-trip travel arrangements and join the group in your program at the first hotel accommodation. Neither ACIS nor the group leader is responsible for the participant in any way when the participant is not part of the main group in your program. Participants who change from an ACIS flight to their own transportation (No Airfare, or NAF) or vice versa less than 90 days prior to the scheduled departure date will be charged \$175 plus any additional airline fees for each change. ACIS provides internal flights for NAF participants if included on the itinerary. Notification of such change must be in writing. No change can be made within 65 days of departure.

OPTIONAL EXCURSIONS, EXTRA DAYS, EXTENSIONS, AND SPECIAL REQUESTS

A minimum of 15 paying participants is required before ACIS will operate optional excursions (based on whole group participation), extra days or extensions offered on selected programs as noted in the individual program itineraries. The deadline to enroll and pay for all optional excursions, extra days and extensions is the full payment deadline listed on page 6. Extra days, extensions, homestay/language courses or special requests are only available when all group members (in groups numbering at least 15) participate. They may not be selected on an individual basis. Cancellation or unavailability of optional excursions, extra days or extensions shall not entitle participants to cancel basic programs. Once paid for by the participant, optional excursions, extra days and extensions are not refundable. Extra days include: hotel accommodations, dinner, transfer to the airport and the services of an ACIS Tour Manager (except on "Your Way" programs). ACIS may offer in its discretion to operate the extra days offered on our itineraries for groups between 10-14 paying passengers for the same price, but in these cases dinner will not be included.

CHANGES IN ITINERARIES AND PROGRAM ASSIGNMENT

ACIS reserves the right to make changes in departure dates, departure cities, itinerary sequence, trip direction, airlines, hotels, optional excursions, activities, ship assignment or cruise ports-of-call. Additional fees may apply if your group agrees to change to a different itinerary proposed by ACIS. On certain dates, especially holidays, some attractions or activities may be closed. ACIS reserves the right to substitute attractions or activities with others of generally similar interest, appeal or value. Such changes are not grounds for withdrawal from the program except as noted under our Cancellation Coverage. ACIS may permanently cancel a specific program up to the day the program is scheduled to begin due to insufficient enrollment, unforeseen operational difficulties, lack of projected availability of itinerary specifics, governmental travel restrictions or warnings, health concerns (including but not limited to pandemics) or any other reason in its sole discretion. If ACIS cancels a program without offering an alternative program and/or alternative dates for the original program, a full refund will be made within 45 days of the cancellation. However, if ACIS offers an alternative program and/or alternative dates for the original program, any cancellation by a participant is subject to our standard cancellation refund policies.

Terms and Conditions

In the event of a cancellation or rescheduling of a program for any other reason, participants are limited to our standard refund policies. By registering for a program, you agree that ACIS shall have no obligation to refund any amounts to you beyond what is required under the Terms and Conditions under any circumstances and upon registration for a program you agree to waive any and all claims for additional refunds or compensation no matter the reason beyond what is stated in the Terms and Conditions.

FINALIZING DEPARTURE DATES

ACIS reserves the right in its sole discretion to reassign participants to another departure date and/or itinerary. ACIS will notify group leaders of their group's exact day of departure, and the group leader, in turn, will be responsible for informing participants.

DEPARTURE INFORMATION

At ACIS' discretion, one of JFK, LaGuardia and Newark airports will typically be used for New York departures and Dulles and National airports will typically be used for Washington D.C. departures. However, ACIS reserves the right to use alternate airports in a city at its discretion. Participants who change departure cities between 90 and 65 days of departure will be charged a minimum of \$175. Notification of such change must be in writing. Changes cannot be made within 65 days of departure. No stopovers in the U.S. are allowed.

INTERNATIONAL FLIGHTS

ACIS primarily utilizes regularly scheduled flights. However, equipment, routing and itinerary for particular flights may be modified by the direct air carrier or by ACIS. Single plane service is not guaranteed; alternative aircraft of any carrier may be substituted at any time, and aircraft may make additional stops. Such changes will not create a right to cancellation or refund. On occasion, Geneva, Milan and Nice airports may serve as alternates for each other. Paris and Brussels airports may serve as alternates for each other. ACIS is not responsible for flight delays, missed connecting flights, long layovers or any expenses related to any delays. ACIS books regular economy class seats and is unable to accommodate requests for any type of upgrade due to the terms and limitations of our airline group travel contracts. Participants interested in a seating upgrade will be charged a \$150 Upgrade Fee, plus additional airline charges. These charges may also be subject to different cancellation policies as upgraded tickets are handled outside our group contract and may be non-refundable under airline policies upon purchase.

TICKETS AND FINAL DETAILS

The specific flight itinerary will be made available at least 45 days prior to departure. Airline ticket information will be sent only if full payment and the signed release from all participants has been received by ACIS. Please note that ACIS only sends travel documents directly to the group leader, to individuals who are traveling from different cities than the rest of the group and to participants registering without a group leader.

LUGGAGE

Due to airline and bus restrictions the limit is 44 lbs. per person, which includes one suitcase and one small carry-on item. Any airline baggage fees are the responsibility of the traveler. Luggage travels at the risk of the participant, and ACIS is not responsible for any delay, loss or damage of or to its contents. Most airlines strictly adhere to a policy of one carry-on bag. Please check with the specific air carrier involved in your program directly for their specific baggage liability limitation. Participants are responsible for any and all airline luggage fees. Airlines are generally not responsible

for any act or event occurring when the participants are not on board their planes or conveyances. The airline regulations and the participant's contract with the airline, when issued, shall constitute the sole contract between the airline and the participant. Any and/or all transportation companies mentioned herein or arranged by ACIS in connection with your program shall have no liability to any traveler aside from their liability as common carriers.

TOUR MANAGERS

ACIS groups are generally accompanied by an ACIS Tour Manager. ACIS Tour Managers do not normally accompany groups on homestay/language course extensions and "Your Way" programs. On cruises and programs to Africa, Canada, China, Latin America, the Pacific and the U.S., local representation may be provided instead.

GROUP SIZE

ACIS reserves the right to offer small groups the choice of moving to an alternate itinerary and/or departure date, or in some cases paying a small group surcharge. For custom designed itineraries, ACIS reserves the right to charge a small group surcharge in the event the original projected participant numbers which were provided by the group leader and upon which the itinerary's costing was based are not attained. It is at the group's discretion whether to accept the small group surcharge, modify the itinerary or transfer to a program suggested by ACIS.

ADULT TRAVELERS

In exceptional cases when a double room is not available for those who paid the double room surcharge, a refund of \$50 per night (or \$95 per night for a single, depending on rooming type) will be made by ACIS.

SPORTS TOURS

ACIS will try its best to reschedule games cancelled due to inclement weather, but cannot guarantee it will be possible.

RESTRICTIONS ON ACIS LIABILITY

Notwithstanding any other provision of these Terms & Conditions, you acknowledge and agree that ACIS, its owners, parent entities, subsidiaries, affiliates, directors, officers, agents, employees, the group leader, and host schools, including any person or entity employed or utilized by ACIS or host schools in any foreign country, shall not be liable for any injury, loss, damage, accident, delay or expense experienced by you for any reason in connection with ACIS' failure or delay in performing any of its obligations hereunder occurring as a result of events beyond its control, including, without limitation, acts of God, war, terrorism, strikes, lockouts, incidents of politically-motivated violence or sanctions, sickness or quarantine, partner bankruptcies or discontinuance of services, government restrictions or regulations, pandemics, or health concerns. Although ACIS may endeavor to work with customers to minimize any losses, delays or expenses resulting from any such event, ACIS does not guarantee any right to a refund, travel credit, or postponement of travel, except to the extent provided under the Terms and Conditions that apply to your program or the Protection Plan in which you participate. This limitation of liability also pertains to ACIS, absent its own gross negligence, in its use of any vehicle or other method of transport or from ACIS' selection of, or from any act or omission by, any host family, bus or car rental agency, steamship, airline, railroad, taxi or tour service, hotel, restaurant, school, university, or other firm, vendor, agency, company or individual.

ADDITIONAL INFORMATION

Effective date of protection plan coverage is the day you depart for the ACIS program for which you are registered.

Coverage terminates the day you have returned to your arrival city in the United States or at the end of the ACIS program for which you have registered. Please note that the descriptions in the catalog or promotional brochure are sample program descriptions only. Your actual itinerary may be reversed or may vary from the original description. The final itinerary which your group leader receives shortly before departure constitutes the program which will be provided by ACIS. No warranties apply to any program except as expressly stated by ACIS in the Terms and Conditions.

FINANCIAL SECURITY

ACIS shares the coverage available under the USTOA \$1 Million Travelers Assistance Program with affiliates of the American Council for International Studies who, as an active member of the USTOA, is required to post \$1 Million with USTOA to be used to reimburse, in accordance with the terms and conditions of the USTOA \$1 Million Travelers Assistance Program, the advance payments of ACIS customers in the unlikely event of ACIS bankruptcy, insolvency or cessation of business. Further, you should understand that the \$1 Million posted by ACIS and shared among its affiliates may be sufficient to provide only a partial recovery of the advance payments received by ACIS. More details of the USTOA Travelers Assistance Program and a list of affiliates may be obtained by writing to USTOA at 345 Seventh Avenue, Suite 1801, New York, NY, 10001, or by email to information@ustoa.com or by visiting their website at www.USTOA.com.

SPECIAL PROVISION/MEALS

Traveling abroad with ACIS will require the ability to walk certain distances, navigate stairs and transport luggage. Travelers should anticipate encountering natural and architectural barriers outside the United States which ACIS cannot and does not control and for which ACIS cannot provide alternative accommodations. Special meals and/or medical supervision will not be provided by ACIS. Porterage is not included on ACIS programs. ACIS offers and provides services on a fair, equitable and nondiscriminatory basis, without consideration of any factor or characteristic prohibited by law and with equal opportunity for all applicants and participants. ACIS complies with all laws prohibiting discrimination.

ALLERGY INFORMATION

We take the risk of allergic reactions seriously. Please inform ACIS and your group leader immediately with any serious allergy concerns. It is important to note, that while we will communicate all allergies that we are expressly told about by a participant to our suppliers, it is not possible to guarantee 100% allergen-free food. So, if your allergies are severe please consider the danger, and traveling on tour will be at your own risk. In all instances the participant shall be responsible for taking precautions against potential allergic reactions, and in no event shall ACIS be liable for any adverse allergic reaction caused suffered by any participant.

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Photographers: Julianne Stoker, Andrew Brilliant, Theresa Pittman, Michael Stultz, Tony Yaskulski, Tom Watkins

ACIS Release

1. I, the undersigned, whose name and signature appear on the reverse side of this form (and my parent or guardian if I am a minor), a registrant for a program with the American Council for International Studies, Inc. ("ACIS"), the Educational Travel Subsidiary of AIFS, Inc., hereby acknowledge that I have read and agree to the ACIS Terms and Conditions and my itinerary description, as well as those provisions contained in the Release below, and acknowledge that they form part of my agreement with ACIS including sections concerning responsibility, refunds and changes in dates, cities, hotels and prices.
2. I/my guardian voluntarily consent(s) to participate in all activities provided and/or organized by ACIS (including the possibility of biking, horseback riding, water-based activities and homestays), and I hereby assume all risks of loss and injury that may be incurred, directly or indirectly, as a result of my participation in any and all activities provided and/or organized by ACIS. I/my guardian also authorize(s) ACIS to arrange for professional care and treatment for myself in case of a medical emergency. I/my guardian agree(s) that if I become ill or incapacitated, ACIS may, without incurring any liability, take such actions as it considers necessary under the circumstances, including securing medical treatment for me and transporting me to the United States all at my own expense. I agree to release ACIS from any liability for the quality and timeliness of any such medical care received or for any expenses incurred. I understand I must adhere to ACIS' Behavior Guidelines (available through my ACIS online account) while traveling and I acknowledge I have read and agree to follow such rules and regulations specified therein. I understand that ACIS will not accept responsibility for travelers not following these rules and regulations, and that I may be sent home at my own expense without benefit of any refund if I do not adhere to ACIS behavior guidelines and standards and the instructions of my group leader. I understand that if I am expelled from school or otherwise disciplined by school or civic authorities, I may be declared ineligible for the program and my participation cancelled, subject to ACIS' stated refund policies.
3. I will indemnify ACIS, its owners, parent entities, subsidiaries, affiliates, directors, officers, agents, employees, the group leader, school, school officials, host schools, including any person or entity employed or utilized by ACIS or host schools in any foreign country and hold them harmless for any liability, damages or obligation which I personally incur or sustain, or which I cause or contribute to causing to others, while participating on an ACIS program.
4. I understand it is my/my guardians' responsibility to meet the group leader accompanying me on a program with ACIS and satisfy myself/themselves as to the appropriateness of the group leader to meet my needs and I/my guardian will discuss with the group leader any special requirements for me that are requested.
5. I understand that ACIS reserves the right to reassign participants to a replacement group leader should the original group leader fail or be unable to participate in the program for any reason.
6. I understand that the air carriers' liability for loss or damage to baggage, or for death or injury to person or property, is limited by their tariffs and/or the Warsaw Convention and related agreements. Further, I understand that the air carriers assume no responsibility during such time that I am not on board their aircraft.
7. I understand that future ACIS/AIFS advertising and publicity material may include statements made by participants, or their photographs/video footage

(including social media content). I hereby consent to such use of my content, comments or photographic/video likenesses without the need for additional prior approval or consent.

8. I understand that I am responsible for exercising caution and common sense at all times to avoid injuries. I understand that ACIS is providing, as part of the program fee, basic protection coverage (see page 7) for my benefit, including limited health, accident and life insurance in the event of injury or illness while on an ACIS program, as well as limited program cancellation or interruption insurance if I fail to participate or am delayed in connection with an ACIS program as a result of certain specified actions or events. I acknowledge that I accept the full description and limitation of this coverage that appears in the protection brochure, a copy of which is available upon request.
9. I hereby waive and release ACIS, its owners, parent entities, subsidiaries, affiliates, directors, officers, agents, employees, the group leader, and the host schools, including any person or entity employed or utilized by ACIS or host schools in any foreign country, from all claims of or for liability, injury, loss, damage, accident, or expense in connection with a delay or failure of ACIS to perform its obligations hereunder arising or occurring as a result of events beyond its control, including, without limitation, acts of God, war, terrorism, strikes, lockouts, incidents of politically-motivated violence or sanctions, sickness or quarantine, partner bankruptcies or discontinuance of services, government restrictions or regulations, pandemics, or health concerns. ACIS will not provide any refund, travel credit, or postponement of travel, except to the extent provided under the Terms and Conditions that apply to your program or the Protection Plan in which you participate. This limitation of liability also pertains to ACIS, absent its own gross negligence, in its use of any vehicle other method of transport or from ACIS' selection of, or from any act or omission by, any host family, bus or car rental agency, steamship, airline, railroad, taxi or tour service, hotel, restaurant, school, university, or other firm, vendor, agency, company or individual.
10. If my local municipality, school, school board, school administration or similar group is officially sponsoring this program, I will receive written notification of that fact from my local municipality, school, school board, school administration or similar group, together with a statement of any responsibility for the program assumed by that organization. In the absence of such a written notification, I understand that the program is not officially sponsored or supported by my municipality or my school system, although they may, as a courtesy to the teacher involved, allow school or municipal premises or services to be used in connection with planning for the program. Therefore, my local school, school board, school administration, school officials, municipality and municipal officials have no liability or responsibility whatsoever with respect to the programs unless they expressly inform me otherwise in writing, and by going on an ACIS program I expressly release and waive all claims of any type against any or all of the foregoing in any way related to, or arising out of, the program.
11. I understand that ACIS reserves the right to make changes to the program and/or program fee as described in the ACIS Terms and Conditions without liability for refund or otherwise.
12. I understand that obtaining a passport is my responsibility. If I am not a U.S. citizen, I understand it is my sole responsibility to obtain, in advance, any visas and other documents which may be required to enter or connect

through all the countries on my itinerary and to re-enter the United States. If I have a passport from a country other than the United States, I must contact the local consular offices of the countries I will be visiting to obtain the necessary visas. I acknowledge that such visas are not obtainable on the spot overseas. Whether I am a U.S. citizen or not, ACIS will not be liable and I will hold ACIS harmless in the event I am unable to obtain the necessary documents for participation in the program. I understand that inability to obtain these visas and other documents does not constitute grounds for withdrawal with full refund; if this were to occur, I understand and acknowledge the standard refund policy will apply.

13. I understand that ACIS may provide without charge a rerouted or rescheduled itinerary if the U.S. Department of State issues a Level 4 Travel Advisory that Americans should not travel to any country scheduled on the itinerary and the official Level 4 Travel Advisory is in effect within 90 days prior to departure. In all cases ACIS reserves the right to cancel, alter, relocate or postpone programs as it determines necessary without liability.
14. I acknowledge, agree to and fully accept the terms of the refund policy as outlined below and in the ACIS Protection Plan Summary, including the following:

If a participant withdraws this many days before departure	The refund consists of all payments LESS:
130+ days	\$350*
129 to 90 days	\$650*
89 to 65 days	\$1,100*
64 to 30 days	\$1,300*
29 days or less	No Refund

*If the withdrawing participant has paid \$1,300 or less at the time of withdrawal and the withdrawal is fewer than 65 days before departure, there will be no refund. Cancellation/Refund Policies may differ for domestic programs; contact ACIS for more details.

- I understand that the above chart is the Basic Protection Plan cancellation/refund policy of ACIS and that participants may have purchased an upgraded plan.
 - I understand that all refund requests must be in writing to the ACIS office or via email from an email address associated with the account of an adult traveler or guardian of the student traveler.
15. I understand that teachers who travel with their students will receive complimentary benefits from ACIS or its affiliates as compensation for chaperoning, preparation and organization of the educational travel program.
 16. I agree that any and all disputes with ACIS will be submitted to binding arbitration, to be conducted substantially in accordance with the rules of the American Arbitration Association. Unless ACIS agrees to a different location, the arbitration shall be conducted in Suffolk County, Massachusetts. I agree that if I do not substantially prevail in the arbitration, I will be responsible for ACIS' expenses, including lawyers' fees, incurred by ACIS in participating in the arbitration. The decision of the arbitrator shall be final and non-appealable. I understand that by signing this agreement, I am giving up my right to have any claim against ACIS decided in a municipal, state or federal court before a judge or jury.
 17. This agreement shall become effective when my application is accepted by ACIS and shall be governed by the laws of the Commonwealth of Massachusetts. This agreement cannot be modified except in writing by ACIS.