

Legal Policies & Disclosures

Version 7.0.0 | Effective Date: May 1, 2026

Atlas & Vine LLC

A limited liability company based in San Francisco, California

San Francisco, California, USA

info@atlasandvine.co

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About This Document

This document contains all six Atlas & Vine legal policies in a single PDF. Each policy begins on a new page. These documents are also available individually on the Atlas & Vine website at atlasandvine.co/policies.

Version 7.0.0 is the first comprehensive Atlas & Vine legal policy package to take effect. A prior draft labeled v6.0.0 was prepared but never published or made effective; its contemplated effective date of June 30, 2026 did not arrive. v7.0.0 therefore serves as the initial publication of these policies, and the thirty (30) day notice provisions contained in these documents are forward-looking commitments that govern future updates.

These policies are drafted to remain in effect across the pending statutory conversion of Atlas & Vine LLC from an Illinois limited liability company to a California limited liability company, scheduled to become effective on June 1, 2026. Between May 1, 2026 and May 31, 2026, Atlas & Vine LLC is an Illinois limited liability company operating from San Francisco, California. On and after June 1, 2026, Atlas & Vine LLC will be a California limited liability company, operating from the same location, following the conversion under California Corporations Code § 17710.06 et seq. and the corresponding provisions of the Illinois Limited Liability Company Act. The conversion does not create a new legal entity; Atlas & Vine LLC continues as the same entity, with all pre-conversion client engagements, obligations, and rights carrying over by operation of law. See Terms & Conditions Section 19 (Entity Continuity) for the full provision.

Version 7.0.0 incorporates the following substantive additions relative to v6.0.0: California Seller of Travel Act disclosures under Fora Travel's registration (CST #2151995-50); California Sensitive Personal Information (SPI) disclosures under CPRA; a new Accessibility Statement; strengthened arbitration enforceability with a 30-day opt-out right; a narrow client indemnification provision; standard consumer e-commerce contract provisions; a California Civil Code § 1668 carve-out; strengthened GDPR posture for incidental EU/UK visitors; tightened data retention categorization; a California Invasion of Privacy Act (CIPA) disclosure in the Cookie & Tracking Notice; a Travel Advisories and Destination Risk section; a Fora Travel liability-shield and non-party subsection; expanded client responsibilities (passport validity, denial of entry, name-matching); expanded minor traveler guidance with U.S. Customs and Border Protection reference; dynamic pricing and currency fluctuation disclosures; a 48-hour notice requirement for change and cancellation requests; a 12-month contractual limitation period for bringing claims; and an entity continuity provision confirming that Atlas & Vine LLC continues as the same legal entity following conversion.

Terms & Conditions

Version v7.0.0 | Effective Date: May 1, 2026

These Terms & Conditions ("Terms") govern the relationship between Atlas & Vine ("Atlas & Vine," "we," "us," or "our") and you ("Client," "you," or "your"). By completing payment for services, approving a quote or itinerary, or otherwise affirmatively engaging our services, you acknowledge that you have read, understood, and agree to be bound by these Terms.

Atlas & Vine operates as a travel advisory business associated with Fora Travel. Atlas & Vine LLC is the legal business entity referenced herein, referenced solely for legal purposes. Atlas & Vine LLC is an Illinois limited liability company through May 31, 2026, and, on and after June 1, 2026, a California limited liability company following the statutory conversion described in Section 19.

By engaging Atlas & Vine services, you represent and warrant that: (a) you are at least eighteen (18) years of age and have full legal authority to enter into these Terms and to make travel bookings with Atlas & Vine; (b) all information you provide, whether for yourself or on behalf of co-travelers, is true and accurate, and you will promptly provide updates to that information throughout your engagement with Atlas & Vine; and (c) you will abide by these Terms and by all applicable terms and conditions of travel suppliers and partners associated with your bookings.

1. Scope of Services

Atlas & Vine provides professional travel advisory and itinerary planning services. Our services may include research, itinerary design, coordination of travel components, and booking facilitation through third-party suppliers and host-agency platforms.

Atlas & Vine does not own, operate, or control airlines, hotels, cruise lines, transportation providers, tour operators, or other travel suppliers. All travel services are provided by independent third parties and are subject to the terms and conditions imposed by those suppliers.

2. Advisory Role and Third-Party Suppliers

Atlas & Vine acts solely as an advisor and coordinator. Travel services are fulfilled by third-party suppliers, including those accessed through Fora Travel and its partner network.

Atlas & Vine is not responsible for the acts, omissions, errors, or performance of any travel supplier, including but not limited to schedule changes, cancellations, service failures, insolvency, or bankruptcy. Supplier terms, fare rules, deposit requirements, penalties, and cancellation policies apply at all times and may change without notice.

Relationship with Fora Travel

Atlas & Vine is an independent travel advisor of Fora Travel, Inc. ("Fora") and operates its own separate travel business. The Client understands and agrees that: (a) Atlas & Vine is not an agent, representative,

or employee of Fora; (b) Fora is a technology provider and host agency, not a travel service provider; (c) the Client will have no claim against, and will not file any claim against, Fora for losses or damages resulting or arising from the provision of services by Atlas & Vine; and (d) notwithstanding anything to the contrary in these Terms or otherwise, Fora is not a party to these Terms for any purpose. The Client expressly waives any claims, demands, or causes of action against Fora arising from or relating to any travel arrangements, advisor services, cancellations, disputes, or any other matters related to these Terms. Nothing in this subsection limits the Client's rights under the California Seller of Travel Act or other applicable law, including the rights described in Section 15 below.

3. Client Responsibilities

Clients are responsible for:

- Providing accurate traveler information, including full legal names exactly matching government-issued identification used for travel
- Reviewing all itinerary details prior to approval and promptly reporting any errors
- Ensuring possession of valid passports, visas, transit permissions, health documentation, and entry requirements for every destination and transit point
- Verifying destination- and airline-specific requirements prior to departure, including passport validity windows (many countries, including Mexico, Costa Rica, St. Lucia, and most of Europe, require a passport valid for at least six (6) months beyond the date of travel)
- Ensuring that all names on travel documents match the legal name on the traveler's photo identification and that all travel document information matches issued tickets
- Complying with all applicable laws, customs regulations, and local ordinances at each destination

Any costs, penalties, or rebooking fees resulting from incorrect or incomplete information are the Client's responsibility. Upon receipt of travel documents, it is the Client's responsibility to review all information and promptly report any discrepancies.

Denial of entry

Atlas & Vine is not responsible for any denial of entry into any country for any traveler. All travelers are solely responsible for ensuring they hold the proper documents for entry. Travelers with criminal convictions or other entry considerations may be denied entry to certain countries (including Canada), and Atlas & Vine cannot predict or control immigration outcomes. Denial of entry for any reason may result in a complete financial loss associated with the trip and does not entitle the Client or traveler to any refund from Atlas & Vine.

4. Minor Travelers

When traveling with minors, additional documentation may be required, including passports, consent letters, custody documentation, or birth certificates. Requirements vary by destination, airline, and immigration authority, and may apply even for domestic travel.

Minors traveling with only one parent, or without both parents or legal guardians, may be stopped and denied boarding or entry unless authenticated and verified consent forms are provided to the authorities. For general guidance, see the U.S. Customs and Border Protection resource at <https://help.cbp.gov>. Where a minor travels with a supervising adult or group leader other than a parent or legal guardian, written parental or guardian consent should be provided to that supervising adult in advance of travel.

Atlas & Vine does not verify custody status or the validity of consent documentation. Clients are solely responsible for obtaining and carrying all required documentation for minor travelers prior to departure.

5. Fees and Payments

Atlas & Vine charges professional service fees separate from supplier costs or commissions. Fees may include:

- Consultation fees
- Planning and itinerary design fees
- Complex-trip surcharges
- Discretionary change or rebooking fees

Unless otherwise stated in writing or in the Service Fee Policy, all service fees are non-refundable. Consultation fees may be refundable if cancelled at least 24 hours prior to the scheduled start time, as described in the Service Fee Policy.

Consultation fees are typically credited toward subsequent planning fees unless the advisor-client relationship is terminated for cause, including abusive conduct, fraud, or conflicts of interest.

Planning and design fees are earned once itinerary work begins and are non-refundable thereafter.

Travel supplier payments are processed directly by suppliers or through Fora Travel platforms. Atlas & Vine does not store or process client credit card information directly.

6. Booking Approval

No travel arrangements will be booked without explicit Client approval. Approval may be provided via Travefy portal confirmation, written email authorization, or other documented electronic acceptance. All bookings are subject to availability and confirmation by Atlas & Vine and the applicable supplier.

Rates and pricing

Unless otherwise indicated, all quoted prices are in U.S. dollars (USD). Prices are subject to change without notice until a booking is confirmed and any applicable deposit is received. Many suppliers use dynamic pricing, meaning rates may vary based on demand, availability, time of booking, and other factors. Prices cannot be guaranteed until the applicable service is booked, ticketed, and paid in full.

Currency fluctuations

Where suppliers charge in a currency other than U.S. dollars, currency-exchange fluctuations may affect the final amount due on the Client's credit card or settlement account. Atlas & Vine is not responsible for exchange-rate variations between the time of quote and the time of settlement.

Change and cancellation notice

Requests to change or cancel a booking must be provided to Atlas & Vine by email with a minimum of forty-eight (48) hours' notice before the requested change takes effect, and as early as possible relative to any supplier deadline. Atlas & Vine is not liable for penalties or losses resulting from requests submitted without adequate notice. Any fees or expenses that Atlas & Vine or a supplier incurs in connection with a change or cancellation are the responsibility of the Client.

Independent arrangements

Atlas & Vine is not responsible for costs, fees, or consequences arising from travel arrangements that the Client makes independently of Atlas & Vine.

7. Travel Insurance

Travel insurance is strongly recommended. The purchase of travel insurance is not required in order to purchase any other product or service from Atlas & Vine. Complete details regarding travel insurance options, provider contact information, scope of Atlas & Vine's role, and required disclosures are set forth in the Atlas & Vine Travel Insurance Disclosure, which is incorporated herein by reference.

Atlas & Vine is not a licensed insurance producer, agent, broker, or adjuster. Atlas & Vine may provide general information about available travel insurance options but is not authorized to answer technical questions about policy terms, benefits, exclusions, or conditions, or to evaluate the adequacy of a Client's existing insurance coverage.

If travel insurance is declined, the Client assumes full responsibility for any losses, expenses, or disruptions that would have been covered by insurance, including but not limited to trip cancellation, interruption, medical expenses, evacuation, supplier default, or weather-related events. Formal acknowledgment of insurance acceptance or declination is required through the Atlas & Vine client portal prior to booking confirmation.

8. Travel Advisories and Destination Risk

Travel to certain destinations or during certain periods involves heightened risk, including risks related to communicable diseases, geopolitical tensions, civil unrest, natural disasters, and local health or safety conditions. "Travel advisories" means government-issued warnings, recommendations, or notices regarding safety, security, health, or other travel-related concerns in particular destinations. It is the Client's responsibility to review and understand the travel advisories issued by the U.S. Department of State (travel.state.gov), the U.S. Centers for Disease Control and Prevention (cdc.gov), and the authorities of every destination and transit country in the itinerary.

Changes in travel advisories do not supersede the cancellation, change, or refund policies of any travel supplier or partner. The Client acknowledges that, absent applicable travel insurance coverage, changes to travel advisories or personal concerns, including anxiety, discomfort, or changed preferences regarding a destination, do not entitle the Client to a refund, credit, or other compensation from Atlas & Vine or from suppliers, except as expressly provided by the supplier's terms or by law.

Atlas & Vine does not represent that travel to any particular location, even to locations for which it provides advisory services, is advisable or without risk. The Client's participation in any travel constitutes acceptance of the risks inherent in that travel.

9. Disruptions and Force Majeure

For purposes of these Terms, "force majeure" means any event or circumstance beyond Atlas & Vine's reasonable control, including but not limited to airline schedule changes, cancellations, or rerouting; weather events, natural disasters, earthquakes, floods, wildfires, and volcanic activity; labor strikes, walkouts, or industrial action; government actions, border closures, travel advisories, entry or exit restrictions, and changes in visa or passport requirements; acts of war, terrorism, civil unrest, or insurrection; public health emergencies, epidemics, and pandemics; supplier insolvency, bankruptcy, or business cessation; cyber incidents or infrastructure failures affecting suppliers or platforms; and any other event that materially impairs the ability of Atlas & Vine or a supplier to perform.

Atlas & Vine is not responsible for disruptions caused by force majeure events. Atlas & Vine will provide reasonable advisory assistance and coordination where possible; however, outcomes are ultimately governed by supplier policies.

Service fees are charged for professional advisory work performed and are not contingent on travel completion. Planning and design fees that have been earned through work performed are not refundable in the event of force majeure or trip cancellation, regardless of cause.

10. Limitation of Liability

To the maximum extent permitted by law:

- Atlas & Vine's liability for claims arising from ordinary negligence is limited to the total service fees paid by the Client within the twelve (12) months preceding the claim
- This limitation does not apply to claims arising from Atlas & Vine's gross negligence or willful misconduct
- Supplier commissions are expressly excluded from this calculation
- Atlas & Vine shall not be liable for indirect, incidental, consequential, or punitive damages

Nothing in these Terms limits or excludes liability for death or personal injury caused by Atlas & Vine's negligence, fraud, fraudulent misrepresentation, or any other liability that cannot lawfully be limited or excluded under California law, including California Civil Code § 1668.

11. Chargebacks

Before initiating a chargeback or payment dispute related to an Atlas & Vine service fee, please contact us directly at info@atlasandvine.co so we can work to resolve the concern. Many disputes are resolved more quickly and completely through direct communication than through the payment network dispute process.

If you initiate a chargeback or payment dispute related to any service fee, Atlas & Vine will pause all future planning, quoting, and booking work on your trip until the dispute is closed. This work stoppage does not apply to advisory support for trips already confirmed and paid for with suppliers.

As an alternative, you may request that work resume during a pending dispute by paying a non-refundable \$30 administrative fee. This fee reflects Atlas & Vine's estimated administrative costs for dispute handling and does not waive your obligation to pay any service fees ultimately determined to be due, including amounts reversed through the dispute process.

Atlas & Vine may decline to resume services or may terminate services at its discretion in the event of disputes or chargebacks.

12. Termination of Services

Atlas & Vine reserves the right to refuse or terminate services at its discretion, including but not limited to cases involving abusive conduct, fraud, non-payment, or conflicts of interest.

Termination does not entitle the Client to refunds for services already rendered.

13. Indemnification

To the maximum extent permitted by law, the Client agrees to indemnify, defend, and hold harmless Atlas & Vine, its members, officers, employees, independent contractors, and agents from and against any third-party claims, demands, losses, damages, liabilities, costs, and expenses (including reasonable attorneys' fees) arising out of or relating to:

- The Client's provision of inaccurate, incomplete, or misleading traveler information, including legal names, dates of birth, passport details, citizenship, health conditions, or dietary or accessibility needs
- The Client's acts, omissions, or violation of laws, customs regulations, or local ordinances at any travel destination
- Claims by co-travelers, family members, or other third parties on whose behalf the Client booked or approved travel, where the Client did not have actual authority to bind those third parties
- The Client's breach of any supplier terms, fare rules, or third-party agreements to which the Client is a party
- The Client's breach of these Terms

This indemnification does not apply to claims arising from Atlas & Vine's own gross negligence, willful misconduct, fraud, or violation of law. Atlas & Vine reserves the right, at its own expense, to assume the

exclusive defense and control of any matter otherwise subject to indemnification by the Client, in which case the Client agrees to cooperate with Atlas & Vine's defense.

14. Privacy and Data Handling

Personal information is collected and processed in accordance with the Atlas & Vine Privacy Policy. Atlas & Vine collects only data necessary to deliver services and does not sell personal information.

Data may be processed through third-party systems including, but not limited to, website and booking platforms, client management and itinerary tools, payment processors, host agency platforms, accounting software, email marketing providers, and analytics platforms.

15. California Seller of Travel Disclosure

Atlas & Vine is an independent contractor of Fora Travel, Inc. ("Fora") and is acting on behalf of Fora in offering or selling air or sea transportation and other travel goods or services. In accordance with California Business and Professions Code § 17550.20, subdivision (g), Atlas & Vine is exempt from independent registration as a California Seller of Travel. The following disclosures concerning Fora are provided pursuant to California Business and Professions Code § 17550.20, subdivision (g)(6):

- Name: Fora Travel, Inc.
- Address: 228 Park Avenue South #53272, New York, NY 10003-1502
- Telephone: 844.409.3672
- California Seller of Travel Registration Number: CST # 2151995-50

Registration as a seller of travel in California does not constitute approval by the State of California.

California law requires certain sellers of travel to have a trust account or bond. The trust account, bond, or other financial protection applicable to travel arrangements coordinated by Atlas & Vine is maintained at the Fora Travel level. The Client should review Fora Travel's own disclosures and registration acknowledgement for current information regarding the applicable financial protection.

Right to a prompt refund

Upon cancellation of the transportation or travel services, where the passenger is not at fault and has not cancelled in violation of any terms and conditions previously clearly and conspicuously disclosed and agreed to by the passenger, all sums paid to the seller of travel for services not provided will be promptly refunded to the passenger, unless the passenger advises the seller of travel in writing, after cancellation, to apply the money to another travel product and/or date. This provision does not apply where the seller of travel has remitted the payment to another registered wholesale seller of travel or to a carrier without obtaining a refund, and where the wholesaler or provider defaults in providing the agreed-upon transportation or service. Statutory refund rights under California Civil Code § 1750 et seq. and California Business and Professions Code § 17550 et seq. remain available as applicable.

Travel Consumer Restitution Fund

This seller of travel is not a participant in the California Travel Consumer Restitution Fund.

Neither Atlas & Vine nor Fora Travel, Inc. is a participant in the California Travel Consumer Restitution Fund (TCRF). Accordingly, transactions coordinated by Atlas & Vine under Fora's California Seller of Travel registration are not covered by the TCRF, and California passengers are not eligible to file a claim with the Travel Consumer Restitution Corporation in connection with such transactions. This disclosure is made pursuant to California Business and Professions Code § 17550.13, subdivision (f)(1)(J) and § 17550.25, subdivision (b).

California residents may verify the current TCRF participation status of any registered seller of travel through the Travel Consumer Restitution Corporation's public Agency Directory at www.tcrinfo.org/resources/agency-directory, or by contacting the Travel Consumer Restitution Corporation at 13 Dean Way, Chico, CA 95926, (530) 809-4220, or info@tcrinfo.org.

16. Accessibility

Atlas & Vine is committed to providing a website and services that are accessible to the widest possible audience, including people with disabilities. Our approach, current status, and contact for accommodations are set forth in the Atlas & Vine Accessibility Statement, which is incorporated herein by reference. If you encounter a barrier or need an accommodation to engage our services, please contact us at info@atlasandvine.co.

17. Updates to Terms

These Terms may be updated periodically. Updated terms will be posted on the website with a revised effective date.

Atlas & Vine will notify active clients of material changes to these Terms via email at least thirty (30) days before the revised effective date. Material changes include modifications to fee structures, arbitration provisions, limitation of liability, indemnification, or dispute resolution procedures. Continued use of services after the revised effective date constitutes acceptance of the updated terms.

18. Governing Law and Dispute Resolution

These Terms, the services provided by Atlas & Vine, and any dispute arising out of or relating to these Terms or those services are governed by the laws of the State of California, without regard to conflict-of-law principles. The internal affairs of Atlas & Vine LLC are governed by the law of its state of formation as that state of formation may change from time to time in accordance with Section 19 (Entity Continuity).

Informal resolution

Before initiating arbitration, the parties agree to attempt in good faith to resolve disputes by providing written notice to the other party describing the dispute and the relief sought, and allowing a reasonable opportunity (not less than thirty (30) days) to discuss and resolve the issue.

Arbitration

Except as provided below, any dispute, claim, or controversy arising out of or relating to these Terms or services provided by Atlas & Vine that is not resolved informally will be resolved by binding arbitration, on an individual basis, administered by the American Arbitration Association (AAA) under its Consumer Arbitration Rules. The arbitration will take place in San Francisco County, California, unless the parties agree to a remote format. The arbitrator's decision will be final and binding, and judgment on the award may be entered in any court of competent jurisdiction.

30-day opt-out right

You have the right to opt out of the arbitration agreement in this Section 18. To opt out, you must send written notice to info@atlasandvine.co with the subject line "Arbitration Opt-Out" within thirty (30) days after you first accept these Terms. The notice must include your full legal name, the email address associated with your Atlas & Vine account, and a clear statement that you wish to opt out of arbitration. Opting out of arbitration will not affect any other provision of these Terms, including the governing law, venue, class action waiver, or limitation of liability provisions, each of which will remain in full force and effect.

Small claims option

Either party may bring an individual claim in small claims court in San Francisco County, California, or in the county where the Client resides, if the claim qualifies and remains in that court.

No class actions

The parties agree to bring claims only in an individual capacity and not as a plaintiff or class member in any purported class, collective, mass, or representative proceeding.

Fees and costs

Each party will bear its own attorneys' fees and costs, and arbitration fees will be allocated in accordance with the AAA rules and applicable law.

Exceptions to arbitration

Nothing in this Section 18 prevents either party from (a) bringing an individual claim in small claims court as permitted above, (b) seeking injunctive or other equitable relief in a court of competent jurisdiction to protect intellectual property rights or confidential information, or (c) exercising non-waivable statutory rights.

19. Additional Provisions

Survival

The following provisions survive termination or expiration of these Terms: Section 5 (Fees and Payments, with respect to amounts then due), Section 10 (Limitation of Liability), Section 11 (Chargebacks), Section 13 (Indemnification), Section 14 (Privacy and Data Handling), Section 18 (Governing Law and Dispute Resolution), Section 19 (Additional Provisions), and Section 20 (Severability), along with any other provision that by its nature is intended to survive.

Entity continuity

Atlas & Vine LLC was originally organized as an Illinois limited liability company. Atlas & Vine LLC will convert from an Illinois limited liability company to a California limited liability company under California Corporations Code § 17710.06 et seq. and the corresponding provisions of the Illinois Limited Liability Company Act. The conversion is scheduled to become effective on June 1, 2026 (the "Conversion Effective Date"). If the Conversion Effective Date is delayed for any reason, the date stated in the Statement of Conversion filed with the California Secretary of State will control.

The conversion is a statutory conversion, not a transfer, merger, sale, or dissolution. Atlas & Vine LLC will continue as the same legal entity after the Conversion Effective Date, and the converted entity will retain all property, rights, privileges, franchises, contracts, debts, duties, liabilities, and causes of action of the predecessor Illinois entity by operation of law and without further act or transfer. All client engagements, proposals, itineraries, payments, credits, and obligations entered into with Atlas & Vine LLC prior to the Conversion Effective Date will continue in force with Atlas & Vine LLC as a California limited liability company, on the same terms.

References in these Terms, in any prior agreement, or in any prior communication to "Atlas & Vine LLC, an Illinois limited liability company" (or similar) are, on and after the Conversion Effective Date, deemed to refer to Atlas & Vine LLC, a California limited liability company. The tax identification numbers, principal place of business, domain name, trade name, contact methods, and Fora Travel affiliation of Atlas & Vine LLC are not affected by the conversion.

Time limit for claims

To the maximum extent permitted by law, any claim or cause of action that the Client may have against Atlas & Vine arising out of or relating to these Terms, the services provided by Atlas & Vine, or any trip arranged by Atlas & Vine must be commenced within twelve (12) months after the scheduled completion date of the relevant trip (or, if no trip is booked, within twelve (12) months after the date on which the claim first accrued). Any claim not commenced within this period is permanently barred. This limitation does not apply to claims that cannot lawfully be limited under California law.

Assignment

You may not assign, transfer, or delegate these Terms or any of your rights or obligations under them without Atlas & Vine's prior written consent. Atlas & Vine may assign or transfer these Terms, in whole or in part, without restriction, including to any successor in interest by merger, acquisition, reorganization, or sale of assets. These Terms bind and benefit the parties and their respective permitted successors and assigns.

Entire agreement

These Terms, together with the Service Fee Policy, Privacy Policy, Cookie & Tracking Notice, Travel Insurance Disclosure, Accessibility Statement, and any trip-specific proposal or itinerary approved by the Client through Travefy or other documented electronic acceptance, constitute the entire agreement between the Client and Atlas & Vine with respect to the subject matter hereof. These Terms supersede any prior or contemporaneous communications, representations, proposals, or agreements, whether oral or written, between the parties relating to the subject matter hereof.

No waiver

A delay or failure by Atlas & Vine to enforce any provision of these Terms or to exercise any right under them is not a waiver of that provision or right. No waiver is effective unless made in writing and signed by an authorized representative of Atlas & Vine, and any waiver applies only to the specific instance stated.

No third-party beneficiaries

These Terms are for the sole benefit of the Client and Atlas & Vine (and their respective permitted successors and assigns) and are not intended to confer, and do not confer, any rights or remedies on any other person or entity, including co-travelers, family members, suppliers, or any third party.

Electronic signatures and communications

The Client consents to conducting business with Atlas & Vine electronically. The Client agrees that electronic acceptance (including click-through acceptance, Travefy portal approval, or email confirmation) satisfies any legal requirement that a communication or agreement be in writing or signed, to the extent permitted by the Electronic Signatures in Global and National Commerce Act (15 U.S.C. § 7001 et seq.) and the California Uniform Electronic Transactions Act (California Civil Code § 1633.1 et seq.). The Client may withdraw this consent at any time by contacting info@atlasandvine.co, but doing so may limit Atlas & Vine's ability to provide services.

Notices

Formal notices to Atlas & Vine must be sent to info@atlasandvine.co, with a courtesy copy by mail to Atlas & Vine LLC, 1875 Mission St Ste 103, San Francisco, CA 94103. Formal notices to the Client will be sent to the email address on file for the Client's most recent booking or engagement. Notices are deemed given when sent, provided no failure or bounce notification is received.

Severability, headings, interpretation

Section headings are for convenience only and do not affect interpretation. The words "including," "include," and similar terms are to be read as "including without limitation." If any provision of these Terms is translated into another language, the English version controls in the event of a conflict.

20. Severability

If any provision of these Terms is found to be invalid, illegal, or unenforceable by a court of competent jurisdiction or arbitrator, the remaining provisions shall continue in full force and effect. The invalid or unenforceable provision shall be modified to the minimum extent necessary to make it valid and enforceable while preserving the original intent of the parties, or if modification is not possible, it shall be severed from these Terms.

By engaging Atlas & Vine services, you acknowledge acceptance of these Terms & Conditions.

Atlas & Vine

San Francisco, California, USA

1875 Mission St Ste 103, San Francisco, CA 94103

info@atlasandvine.co

Service Fee Policy

Version v7.0.0 | Effective Date: May 1, 2026

This Service Fee Policy forms part of the Atlas & Vine Terms & Conditions and is incorporated by reference. It is intended to provide clear, transparent guidance regarding advisory fees charged by Atlas & Vine.

1. Advisory Fee Structure

Atlas & Vine provides professional travel advisory services. Service fees are charged separately from any supplier costs, deposits, or commissions.

Service fees compensate Atlas & Vine for professional time, research, planning, coordination, and advisory expertise, regardless of whether travel is ultimately booked.

2. Types of Fees

Atlas & Vine may charge one or more of the following fees depending on trip complexity and scope:

- Consultation Fee
- Planning and Itinerary Design Fee
- Complex or Multi-Destination Trip Surcharge
- Change or Rebooking Service Fees (assessed case by case)

The specific fees applicable to each engagement will be disclosed prior to payment.

3. Consultation Fees

Consultation fees are charged prior to the initial planning consultation. The consultation includes discovery, needs assessment, and high-level advisory discussion.

Clients may reschedule or cancel up to 24 hours before the scheduled start time via the Wix My Bookings portal. Cancellations made at least 24 hours in advance are eligible for a refund, processed through the original payment method via Wix. Cancellations within 24 hours of the scheduled start time and no-shows are non-refundable; however, Atlas & Vine will issue one (1) consultation credit as a single-use scheduling accommodation tied to the booking email, valid for 60 days. This credit is a one-time scheduling accommodation, is non-transferable, has no cash value, and does not constitute stored value, a gift certificate, or a gift card under California Civil Code § 1749.5 or any other law.

In most cases, consultation fees are credited toward subsequent planning or design fees payable to Atlas & Vine.

Atlas & Vine reserves the right to withhold consultation fee credits if the advisor-client relationship is terminated for cause, including but not limited to abusive conduct, fraud, or conflicts of interest.

4. Planning and Design Fees

Planning and itinerary design fees are charged prior to the commencement of itinerary work. No substantive itinerary planning, research, or design work begins until the applicable planning fee has been paid in full.

Planning and design fees are earned once itinerary work begins and are non-refundable thereafter.

5. Scope of Planning Services

Planning and design services may include:

- Destination research and routing
- Hotel and accommodation sourcing
- Transportation coordination
- Tours, activities, and experiences
- Dining and reservation assistance (best-effort only)
- Coordination with destination management companies and suppliers

Actual scope varies by trip and will be communicated prior to payment.

6. Changes and Revisions

Each itinerary engagement typically includes one revision round unless otherwise stated. Additional revisions, major scope changes, or post-approval modifications may result in additional service fees, assessed on a case-by-case basis.

Atlas & Vine will advise of any applicable fees prior to performing additional work.

7. Supplier Payments and Commissions

Supplier charges for travel services are separate from Atlas & Vine service fees.

Consultation fees are processed through Wix Payments. Planning and design fees are processed through Stripe via Travefy. Travel supplier payments are processed directly through Fora Travel platforms or approved third-party suppliers.

Atlas & Vine does not collect or store client credit card information directly. Payment data is handled by the respective processors in accordance with their security standards and their terms of service. For additional information on how payment data is processed, see the Atlas & Vine Privacy Policy.

Supplier commissions, when applicable, are paid independently by suppliers and do not offset service fees unless expressly stated in writing.

8. Cancellations and Refunds

Service fees are charged for professional services rendered and are not dependent on travel completion. Once planning or design work has begun, fees are non-refundable, except as required by the California Seller of Travel Act and other applicable law.

Statutory refund rights under California Business and Professions Code § 17550 et seq. are described in Section 15 of the Atlas & Vine Terms & Conditions and remain available as applicable.

Atlas & Vine may, at its discretion, offer fee credits under limited circumstances as outlined in the Terms & Conditions.

9. Chargebacks

Before initiating a chargeback or payment dispute related to advisory services, please contact Atlas & Vine directly at info@atlasandvine.co so we can work to resolve the concern.

For details on dispute-related work stoppage and the administrative fee for resuming work during a pending dispute, see Terms & Conditions Section 11.

10. Acknowledgment

Payment of any Atlas & Vine service fee constitutes acknowledgment and acceptance of this Service Fee Policy and the Terms & Conditions.

Atlas & Vine

San Francisco, California, USA

1875 Mission St Ste 103, San Francisco, CA 94103

info@atlasandvine.co

Privacy Policy

Version v7.0.0 | Effective Date: May 1, 2026

Atlas & Vine ("Atlas & Vine," "we," "us," or "our") is committed to protecting your privacy and handling personal information responsibly. This Privacy Policy explains how personal data is collected, used, disclosed, and safeguarded when you engage our services or interact with our website and systems.

Atlas & Vine LLC is an Illinois limited liability company through May 31, 2026, and, on and after June 1, 2026, a California limited liability company following statutory conversion. Atlas & Vine operates from San Francisco, California, United States, throughout both periods.

This Privacy Policy also serves as the notice at collection required under the California Consumer Privacy Act, as amended by the California Privacy Rights Act (collectively, the CCPA/CPRA). Where you submit personal information to Atlas & Vine through our website, client portal, or other channels, this Policy is accessible to you at or before the point of collection.

1. Scope

This Privacy Policy applies to:

- Website visitors
- Prospective and current clients
- Communications conducted via email, forms, portals, or third-party platforms
- Marketing and newsletter subscribers

By using our services or submitting personal information, you acknowledge the practices described in this Policy.

2. Information We Collect

We collect only information necessary to provide travel advisory services. This may include:

Identity and contact information

- Full name, email address, phone number, mailing address

Travel planning information

- Destination preferences, approximate travel dates, number of travelers and party composition
- Trip type and purpose (e.g., honeymoon, anniversary, family)
- Travel pace and style preferences, special occasions or celebrations
- Dietary restrictions, accessibility needs, and other trip-relevant details
- Loyalty program numbers, airline/hotel/accommodation preferences

- Passport numbers and details submitted through secure portals (Travefy) for booking purposes. Atlas & Vine does not independently store passport scans or copies of government-issued identification outside of these secure platforms.

Referral and marketing information

- How you heard about Atlas & Vine (referral source)
- Marketing preferences and communication opt-ins

Website and device information

- IP address, browser type and version, device identifiers, pages visited, referring URL, and approximate geolocation inferred from IP
- Information collected through cookies and similar technologies, as described in the Atlas & Vine Cookie & Tracking Notice

3. Payment Information

Atlas & Vine does not collect or store credit card numbers. Payments are processed through secure third-party platforms, including:

- Wix Payments (consultation booking fees)
- Stripe via Travefy (planning fees and service charges)
- Fora Travel systems and travel suppliers (trip deposits and supplier payments)

Payment data is handled directly by those providers in accordance with their security standards and their respective privacy policies.

4. How We Use Personal Information

Personal information may be used to:

- Provide travel advisory and planning services, including research, itinerary design, and booking facilitation
- Communicate regarding inquiries, itineraries, and bookings
- Process service fee payments and maintain billing records
- Coordinate travel arrangements with suppliers, host agencies, and destination partners
- Maintain accounting, tax, and business records
- Send service-related notices required for ongoing engagements
- Provide marketing communications where consent has been given, and measure engagement with such communications
- Protect against fraud, enforce our Terms, and comply with legal obligations

5. Legal Basis for Processing

Personal data is processed based on one or more of the following lawful bases: performance of a contract or pre-contractual services; client consent; legitimate business interests (including operating and improving our services, and preventing fraud); and compliance with legal and regulatory obligations.

6. Data Sharing and Disclosure

Personal information may be shared with:

- Travel suppliers and service providers (airlines, hotels, tour operators, transportation providers, destination management companies)
- Host agency platforms, including Fora Travel, Inc.
- Technology providers supporting business operations (client management platforms, itinerary tools, scheduling platforms)
- Payment processors and accounting platforms
- Transactional and marketing email providers
- Analytics providers and advertising measurement tools
- Professional advisors (legal, accounting, insurance) bound by confidentiality
- Governmental authorities or other parties where required by law, subpoena, or court order

Information is shared only to the extent necessary to deliver services or comply with legal obligations. Atlas & Vine does not sell personal information.

7. International Data Transfers

Atlas & Vine operates globally. Personal information may be processed in the United States and other countries where our service providers maintain operations. By engaging our services, you acknowledge that data-protection standards may differ from those in your country of residence.

8. Data Retention

We retain personal information only as long as needed for the purposes described in this Policy, and in accordance with the following category-specific retention periods:

- Consultation booking and payment records: up to 200 days to support dispute and chargeback handling
- Client itinerary, proposal, and trip planning records: up to three (3) years after the conclusion of the most recent trip, or longer if retained at the Client's request for continuity of service
- Accounting, tax, and financial records: up to seven (7) years, or longer where required by federal or state law
- Marketing list records (email subscribers): for the duration of the subscription, plus ninety (90) days after unsubscribe to document the opt-out
- Website and analytics records: in line with the retention settings of the applicable analytics tool, typically 14 to 26 months for Google Analytics data

- Records subject to a legal hold, regulatory request, or active or threatened dispute: for the duration of the hold or dispute, plus any applicable statute of limitations

At the end of the applicable retention period, records are deleted, anonymized, or archived in accordance with legal requirements.

9. Data Security

Reasonable administrative, technical, and physical safeguards are implemented to protect personal information. Secure platforms are used for sensitive data, including encrypted portals and payment processors. No method of transmission or storage is completely secure; however, Atlas & Vine takes appropriate measures to reduce risk.

10. Your Rights

Depending on your location, you may have the right to:

- Access personal information held about you
- Request correction of inaccurate data
- Request deletion of personal information
- Restrict or object to certain processing
- Withdraw consent for marketing communications
- Request data portability (where applicable)
- Lodge a complaint with a supervisory authority (where applicable)

Requests may be subject to legal or contractual retention requirements. To submit a request, contact Atlas & Vine at info@atlasandvine.co with the subject line "Privacy Request." Atlas & Vine will verify your identity using reasonable methods before processing your request, which may include confirmation through the email address on file or other information already held about you. Atlas & Vine will respond within forty-five (45) days of a verifiable request. If additional time is needed, Atlas & Vine may extend the response period by an additional forty-five (45) days and will notify you of the extension and the reason for it. You may appeal a denial of your request by replying to the initial response with the subject line "Privacy Appeal." You also have the right to lodge a complaint with the California Privacy Protection Agency or your applicable supervisory authority.

11. Marketing Communications

Clients and subscribers may opt out of marketing communications at any time by using the unsubscribe link included in emails or by contacting us directly. Single opt-in is used by default. Double opt-in may be implemented where required by law.

12. Cookies and Tracking Technologies

Atlas & Vine's website may use cookies and similar technologies for website analytics, performance monitoring, and marketing and advertising measurement. Tools may include Google Analytics, Meta Pixel, and email marketing platforms.

Users may adjust browser settings to manage cookies. Additional details are provided in the Cookie & Tracking Notice.

13. California Residents — CCPA/CPRA

If you are a California resident, you may have additional rights under the California Consumer Privacy Act (CCPA) as amended by the California Privacy Rights Act (CPRA).

Categories of personal information collected

Atlas & Vine may collect the following categories of personal information as defined under the CCPA:

- Identifiers (name, email, phone, postal address, IP address, account identifiers)
- Commercial information (services purchased or inquired about, booking history, payment history)
- Internet or electronic network activity (website usage, cookies, referring URLs)
- Geolocation data (approximate location inferred from IP address)
- Professional or employment-related information (where voluntarily provided for travel planning purposes)
- Customer records containing personal information under California Civil Code § 1798.80 (such as contact information and travel preferences)
- Sensitive personal information, as described in Section 17 below
- Inferences drawn from the above to create a profile about preferences, characteristics, and travel behavior

Sources and purposes

Atlas & Vine collects personal information directly from you, from your interactions with our website and communications, from service providers (such as website analytics and booking platforms), and from referral sources. The purposes for which each category is used are described in Section 4 ("How We Use Personal Information").

Sale and sharing of personal information

Atlas & Vine does not sell personal information as defined by the CCPA. When Atlas & Vine activates advertising or analytics tools (such as Meta Pixel) that transmit personal information to third parties for cross-context behavioral advertising, this may constitute "sharing" under the CPRA. When such sharing is active, Atlas & Vine honors opt-out requests through the following mechanisms: (a) the Global Privacy Control (GPC) signal where detected, (b) the website cookie preference tool where available, and (c) written request to info@atlasandvine.co with the subject line "Do Not Share."

Your California privacy rights

California residents may request:

- The right to know what personal information is collected, used, disclosed, or shared
- The right to delete personal information

- The right to correct inaccurate personal information
- The right to opt out of the sale or sharing of personal information
- The right to limit the use and disclosure of sensitive personal information (see Section 17)
- The right to non-discrimination for exercising your rights

To exercise these rights, contact Atlas & Vine at info@atlasandvine.co. The verification, response timing, and appeal procedures described in Section 10 apply.

Non-discrimination

Atlas & Vine will not discriminate against you for exercising your privacy rights under the CCPA/CPRA. You will not receive different pricing, quality of service, or access to services as a result of exercising your rights.

Authorized agents

You may designate an authorized agent to submit privacy requests on your behalf. Atlas & Vine may require the agent to provide written authorization signed by you and may require you to verify your identity directly with us.

14. European Economic Area and United Kingdom Residents

Atlas & Vine is a small California-based travel advisory that serves clients primarily in the United States. Atlas & Vine does not target or market to residents of the European Economic Area (EEA) or the United Kingdom, does not offer goods or services in any EEA language other than English, does not accept payment in EEA currencies other than as incidental to international travel bookings, and does not monitor the behavior of individuals while they are in the EEA or UK.

Service delivery to residents of the EEA or UK is incidental rather than intentional. Given this posture, Atlas & Vine has not appointed a representative under Article 27 of the General Data Protection Regulation (GDPR) or UK GDPR.

Where the GDPR or UK GDPR nevertheless applies to our processing of your personal data, Atlas & Vine processes such data on one or more of the following legal bases: performance of a contract (to deliver travel advisory services you have requested); legitimate interests (to operate and improve our services, and to prevent fraud); and consent (for marketing communications, which you may withdraw at any time). EEA and UK residents may have rights of access, rectification, erasure, restriction, portability, and objection, and the right to lodge a complaint with a supervisory authority in their country of residence. To exercise any such rights, contact info@atlasandvine.co.

15. Children's Privacy

Atlas & Vine's services are not directed to children. Atlas & Vine does not knowingly collect personal information directly from children under the age of 13 in violation of the Children's Online Privacy Protection Act (COPPA), and does not knowingly sell or share the personal information of consumers under the age of 16 in violation of the CCPA/CPRA. Where travel bookings include minor travelers, the information Atlas & Vine processes about minors is provided by and on behalf of the booking adult, who

is responsible for the authority to share that information. If you believe a child's personal information has been collected contrary to this Policy, contact info@atlasandvine.co.

16. Changes to This Policy

This Privacy Policy may be updated periodically. Updated versions will be posted on the website with a revised effective date.

Atlas & Vine will notify active clients of material changes to this Privacy Policy via email at least thirty (30) days before the revised effective date. Continued use of services constitutes acceptance of the updated policy.

17. Sensitive Personal Information

Under California Civil Code § 1798.140(ae), "sensitive personal information" (SPI) includes certain categories of personal information that warrant additional protection. In the ordinary course of providing travel advisory services, Atlas & Vine collects the following categories of SPI:

- Government-issued identification numbers, specifically passport numbers, submitted through Travefy for booking purposes
- Precise geolocation data, in limited cases where submitted voluntarily for on-trip logistics
- Health information, in limited cases where voluntarily disclosed for dietary, accessibility, medical, or travel insurance purposes

Atlas & Vine collects and uses SPI only for purposes that are reasonably necessary and proportionate to providing the travel advisory services the Client has requested, as permitted by California Civil Code § 1798.121(d) and the California Consumer Privacy Act Regulations. Atlas & Vine does not use or disclose SPI for purposes of inferring characteristics about the Client, for cross-context behavioral advertising, or for any other purpose that would trigger the right to limit the use of SPI under § 1798.121(a).

Because Atlas & Vine's use of SPI is limited to the permitted purposes described above, the right to limit the use of SPI described in § 1798.121(a) does not apply to Atlas & Vine's processing. If Atlas & Vine's use of SPI ever expands beyond these permitted purposes, this Policy will be updated and an opt-out mechanism will be provided.

SPI is retained no longer than necessary for the specific purpose for which it was collected. Passport data submitted through Travefy is retained in that platform in accordance with Travefy's data handling terms; Atlas & Vine does not maintain independent copies of passport scans or government identification outside secure platforms.

Atlas & Vine

San Francisco, California, USA

1875 Mission St Ste 103, San Francisco, CA 94103

info@atlasandvine.co

Cookie & Tracking Notice

Version v7.0.0 | Effective Date: May 1, 2026

This Cookie & Tracking Notice explains how Atlas & Vine ("Atlas & Vine," "we," "us," or "our") uses cookies and similar technologies on our website and in digital communications.

This Notice should be read in conjunction with our Privacy Policy.

1. What Are Cookies

Cookies are small text files placed on your device when you visit a website. They help websites function properly, improve performance, and provide analytical insights. Cookies may be session-based (temporary) or persistent (stored for a defined period).

2. Types of Technologies We Use

Atlas & Vine may use the following technologies:

- Cookies
- Web beacons
- Pixels
- Analytics tags
- Email tracking technologies

These tools help us understand website usage, improve user experience, and measure marketing effectiveness.

3. Categories of Cookies

Essential Cookies

Required for basic website functionality, security, and form submissions.

Analytics Cookies

May be used to understand website traffic and performance, including pages visited and time spent on the site.

Marketing & Advertising Cookies

May be used to measure advertising effectiveness and understand engagement with marketing content, if enabled.

4. Tools We May Use

Depending on configuration, Atlas & Vine may utilize:

- Google Analytics
- Meta Pixel (Facebook / Instagram)
- Wix analytics and performance tools
- Email marketing and campaign tracking tools

These tools may collect information such as IP address, browser type, device identifiers, and interaction data. When Meta Pixel or similar tools that transmit personal information to third parties for cross-context behavioral advertising are active, Atlas & Vine honors opt-out requests through the Global Privacy Control (GPC) signal where detected, through the website cookie preference tool where available, and through written request to info@atlasandvine.co with the subject line "Do Not Share."

5. Consent and Preferences

Where required by law, cookie consent will be requested through a website banner or preference center. You may control cookies through:

- Browser settings
- Device-level privacy controls
- Website cookie preference tools where available

Disabling cookies may affect website functionality.

6. Global Privacy Control and Do Not Track

Atlas & Vine honors the Global Privacy Control (GPC) signal where required by applicable law. When a GPC signal is detected, Atlas & Vine will treat it as a valid opt-out of the sale or sharing of personal information under the CCPA/CPRA.

Some browsers also transmit "Do Not Track" signals. Because there is no uniform standard for these signals, Atlas & Vine does not currently respond to them separately from GPC.

7. Session Recording and Analytics

Analytics and tracking tools used on the Atlas & Vine website may collect information about user interactions with the website, including pages visited, clicks, scrolls, form interactions, and similar engagement data, and may record or reconstruct portions of such user interactions for the purposes of analytics, website optimization, and fraud prevention. This collection occurs at the direction of Atlas & Vine and through tools operated by Atlas & Vine's service providers. By continuing to use the website after being presented with this Notice or a cookie consent banner, you consent to this collection to the extent required by applicable law, including the California Invasion of Privacy Act (California Penal Code § 630 et seq.).

8. International Visitors

Atlas & Vine operates from the United States and serves clients globally. Visitors accessing the website from outside the United States acknowledge that data may be processed in jurisdictions with different data-protection standards.

9. Updates to This Notice

This Cookie & Tracking Notice may be updated periodically. Updated versions will be posted on the website with a revised effective date.

Atlas & Vine will notify active clients of material changes via email at least thirty (30) days before the revised effective date. Continued use of the website constitutes acceptance of the updated notice.

10. Contact

Questions about this Cookie & Tracking Notice, or requests relating to cookie preferences, may be directed to info@atlasandvine.co.

Atlas & Vine

San Francisco, California, USA

1875 Mission St Ste 103, San Francisco, CA 94103

info@atlasandvine.co

Travel Insurance Disclosure

Version v7.0.0 | Effective Date: May 1, 2026

This Travel Insurance Disclosure forms part of the Atlas & Vine Terms & Conditions and Service Fee Policy and is incorporated by reference. This disclosure is provided in accordance with the NCOIL Travel Insurance Model Act and applicable state insurance regulations.

1. Purpose of This Disclosure

Travel involves inherent risks, including but not limited to trip interruption, medical emergencies, supplier insolvency, weather events, airline disruptions, government actions, pandemics, and natural disasters.

Travel insurance is intended to mitigate financial exposure associated with these risks. Atlas & Vine strongly recommends that all clients obtain comprehensive travel insurance appropriate for their trip.

2. Travel Insurance Is Optional

The purchase of travel insurance is not required in order to purchase any other product or service from Atlas & Vine. Declining travel insurance coverage will not affect your ability to book travel or receive advisory services from Atlas & Vine.

Travel insurance is offered for your protection but is entirely optional. You are free to accept or decline coverage without any impact on your booking or your relationship with Atlas & Vine.

3. Coverage Overview

Travel insurance coverage may include, depending on the insurer and policy selected:

- Trip cancellation and interruption
- Emergency medical treatment
- Medical evacuation and repatriation
- Baggage loss or delay
- Travel delay
- Supplier default or insolvency
- Coverage for weather-related disruptions
- Cancel for Any Reason (CFAR) coverage, if elected and available

Coverage varies by insurer, plan, and policy. Clients are encouraged to compare coverage with any existing insurance they may already hold.

4. Scope of Atlas & Vine's Role

Atlas & Vine is not a licensed insurance producer, agent, broker, or adjuster. Atlas & Vine is not authorized to answer technical questions about policy terms, benefits, exclusions, or conditions, or to evaluate the adequacy of existing coverage. Contact the insurance provider directly.

5. Available Travel Insurance Providers

Arch RoamRight

Underwritten by Arch Insurance Company (A.M. Best: A+ Superior)

1-800-699-3845 | roamright.com

11350 McCormick Road, Suite 102, Hunt Valley, MD 21031

Allianz Travel Insurance

Underwritten by Jefferson Insurance Company (A+ Superior) or BCS Insurance Company (A Excellent)

1-800-284-8300 | allianztravelinsurance.com

9950 Mayland Drive, Richmond, VA 23233

Faye

Underwritten by United States Fire Insurance Company (A+ Superior)

1-833-240-7056 | withfaye.com

200 Continental Drive, Suite 401, Newark, DE 19713

Medical Transport & Evacuation Memberships

These are membership programs, not insurance. They do not provide trip cancellation, baggage, or standard travel insurance benefits.

Global Rescue

Medical evacuation, field rescue, security extraction

+1 (617) 459-4200 | globalrescue.com

Medjet

Air medical transport and crisis response

1-800-527-7478 | medjetassist.com

6. Free-Look Period and Cancellation

Most policies include a minimum 10-day free-look period from the date of purchase, during which you may cancel for a full refund if the trip has not started and no claim has been filed.

7. Pre-Existing Condition Exclusions

Many policies exclude pre-existing medical conditions unless a waiver is obtained. Waivers typically require purchase within a specified number of days after the initial trip deposit. Contact the insurance provider directly for details.

8. Primary vs. Secondary Coverage

Policies may provide primary or secondary coverage. Review policy documents carefully and contact the provider with questions.

9. Pandemic and Epidemic Coverage

Coverage for pandemic-related events varies significantly by insurer and policy. Review exclusions carefully and contact the insurance provider directly.

10. Client Responsibilities

- Evaluate available insurance options and select appropriate coverage
- Review all policy terms, exclusions, and conditions prior to purchase
- Compare coverage with existing insurance to identify overlaps or gaps
- Ensure coverage is active prior to departure
- Contact the insurance provider directly for technical questions
- File all claims directly with the insurance provider

11. Claims Handling

All claims must be submitted directly to the insurance provider. Atlas & Vine may provide reasonable coordination assistance, but outcomes are governed solely by the insurer's terms and policies.

12. Supplier Policies Control

Travel insurance does not override supplier terms and conditions. Refunds, credits, and penalties remain subject to supplier policies regardless of insurance coverage.

13. Declining Travel Insurance

If a client declines coverage, the client accepts full responsibility for any losses that would otherwise have been covered. Formal acknowledgment is required through the Atlas & Vine client portal (Travefy proposal approval process) prior to booking confirmation.

14. Insurance Declination Acknowledgment

"I acknowledge that Atlas & Vine has offered and made available travel insurance coverage options for my upcoming trip. I understand the risks of traveling without insurance coverage, including but not limited to potential financial loss due to trip cancellation, medical emergencies, evacuation, supplier

default, or other unforeseen circumstances. I understand that Atlas & Vine is not an insurance provider, broker, or agent and cannot advise on specific policy terms. I voluntarily decline to purchase travel insurance at this time and accept full responsibility for any costs or losses that may occur during my travel that would have been covered by insurance."

15. State-Specific Disclosures

Travel insurance solicitation, sale, and disclosure requirements vary by state. Any state-specific disclosures, notices, refund rights, or free-look provisions required by the client's state of residence are set forth in the insurer's policy documents and application materials, which control in the event of any conflict with this Disclosure. Clients should review the insurer's state-specific disclosures for the state in which they reside.

California residents: Information about your rights regarding travel sold in California is provided in Section 15 of the Atlas & Vine Terms & Conditions (California Seller of Travel Disclosure) and in the Service Fee Policy.

16. Acknowledgment

By proceeding with travel planning or booking through Atlas & Vine, the client acknowledges that travel insurance has been offered and made available, that coverage is optional, that Atlas & Vine is not an insurance provider and cannot answer technical questions about policy terms, and that the client should contact insurance providers directly for technical questions about benefits, exclusions, and conditions.

Atlas & Vine

San Francisco, California, USA

1875 Mission St Ste 103, San Francisco, CA 94103

info@atlasandvine.co

Accessibility Statement

Version v7.0.0 | Effective Date: May 1, 2026

Atlas & Vine is committed to ensuring that our website and advisory services are accessible to the widest possible audience, including travelers with disabilities. Accessibility is part of the quality of service we expect of ourselves, and we treat it as an ongoing practice rather than a one-time project.

1. Commitment

Atlas & Vine aims to provide an experience that is usable by, and useful to, people with visual, auditory, motor, cognitive, and other disabilities. This includes the public website, the client portal experience, written communications, and the consultation process.

2. Standard

Atlas & Vine targets substantial conformance with the Web Content Accessibility Guidelines (WCAG) 2.1, Level AA, published by the World Wide Web Consortium. WCAG 2.1 AA is an internationally recognized standard that addresses visual, auditory, motor, and cognitive accessibility.

Conformance with WCAG is an ongoing effort rather than a fixed state. Atlas & Vine reviews the website and key client touchpoints periodically and works to address accessibility issues as they are identified.

3. What We Do

- Use clear, plain language in client-facing copy wherever practical
- Provide descriptive link text and meaningful alternative text for meaningful images
- Use typography, color, and layout choices that support readability, including sufficient contrast for primary text
- Structure pages with semantic headings that support screen readers and assistive technology
- Test key pages against accessibility tooling periodically and after significant changes
- Treat accessibility as a consideration in the planning and consultation process, not only on the website

4. Known Limitations

Parts of the Atlas & Vine experience rely on third-party platforms and embedded content that Atlas & Vine does not directly control. These include but are not limited to:

- The Wix Studio platform and its native features
- The Wix Bookings scheduling interface
- The Travefy client portal and proposal experience
- Embedded maps, video players, and image galleries

- PDF documents authored prior to the adoption of this Statement

Atlas & Vine works to select platforms and partners that support accessibility, and raises issues with providers when accessibility barriers are identified. Atlas & Vine cannot, however, guarantee the accessibility of third-party content or platforms, and some features may not be fully conformant with WCAG 2.1 AA.

5. Reasonable Accommodations

If you encounter a barrier on the Atlas & Vine website, in written materials, or in any other aspect of the service, Atlas & Vine will work with you to provide the requested information or assistance in an accessible manner. This may include providing copy in an alternative format, scheduling a consultation by telephone rather than video, or making other reasonable adjustments to the engagement process. There is no charge for reasonable accessibility accommodations.

6. Feedback and Reporting Barriers

Feedback on accessibility is welcomed and helps Atlas & Vine improve. To report a barrier, request an accommodation, or ask an accessibility-related question, contact:

info@atlasandvine.co

Please include, where possible, the page URL or a description of the content, the device and assistive technology being used, and a description of the issue or the accommodation you need. Atlas & Vine aims to respond to accessibility inquiries within five (5) business days.

7. Relationship to Other Policies

This Accessibility Statement is incorporated by reference into the Atlas & Vine Terms & Conditions. Personal information submitted in connection with an accessibility request is handled in accordance with the Atlas & Vine Privacy Policy.

8. Changes to This Statement

Atlas & Vine may update this Accessibility Statement from time to time to reflect changes in practice, platform, or applicable law. Updated versions will be posted on the Atlas & Vine website with a revised effective date.

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