PJS challenges
adventures & expeditions

Terms & Conditions of Use

YOUR TERMS – By registering for a challenge with PJS Challenges ("PJS", "we", "us", "our"), you are entering into a contract with us, your contract is made with PJS Challenges Ltd, Company Registration Number 11422832, who's registered office is 71-75 Shelton Street, London WC2H 9JQ, UK, who's trading address is 8a Wren Crescent, WD23 1AN, UK. We accept bookings subject to you agreeing to the conditions set out below. Please read these booking conditions ("Booking Conditions") carefully as they set out your respective rights and obligations. In these Booking Conditions references to "you" and "your" include the first named person on the booking and all persons on whose behalf a booking is made or any other person to whom a booking is added or transferred. If you are signing the booking form as a parent or guardian (on behalf of an under 18 joining a challenge) you accept these conditions on behalf of the minor. By making a booking, the first named person on the booking agrees on behalf of all persons detailed on the booking that:

1. He/she has read these terms and conditions and has the authority to and does agree to be bound by them;

2. He/she consents to our use of information in accordance with our Privacy Policy (which can be found at:https://www.pjschallenges.com/privacy-policy);

3. He/she is over 18 years of age and, where placing an order for services with age restrictions, declares that he/she and all members of the party are of the appropriate age to purchase those services;

4. He/she has the full authority on behalf of all persons named on the booking to agree to the Booking Conditions on their behalf, will be the point of contact for all communications relating to the booking, and confirms that all such persons are fully aware and accept these conditions;

5. He/she accepts financial responsibility for payment of the booking on behalf of all persons detailed on the booking.

If you do not agree to the Booking Conditions detailed herein please do not complete the booking.

MAKING A BOOKING - You must make a booking via our website (www.pjschallenges.com). You will secure a reservation on your chosen challenge by completing the online booking form and paying the deposit and any administration fees (the "Registration Fee"). We will send you an invoice for the Registration Fee when you have completed the online registration. The Registration Fee will be notified to you at the time of booking. We will invoice you for the remaining balance (the "Challenge Fee/s", and together with the Registration Fee, the "Total Challenge Cost") 90 days before the challenge commencement date. The Challenge Fee will be due 75 days before the challenge commencement date (the "Due Date"). If you do not pay the Challenge Fee by the Due Date your booking will be cancelled and you will forfeit your Registration Fee. For other terms that may apply to cancellations, please see section below titled "Cancellations by You". When you pay the Registration Fee and Challenge Fee in full your place will be reserved, subject to the terms of the "Changes and Cancellations by Us" clause.

PRIVACY POLICY - In order to process your booking and to ensure that your challenge runs smoothly and meets your requirements, we need to use the information you provide such as name and passport details, and any special needs/dietary requirements, etc. We must pass the information on to the relevant suppliers of your travel arrangements such as airlines, ground handlers, hotels, transport companies, and the charity you are supporting with your fundraising. The information may also be provided to security or credit checking companies, public authorities such as customs and immigration if required by them, or as required by law. Additionally, where your challenge is outside the European Economic Area (EEA), controls on data protection in your destination may not be as strong as the legal requirements in this country. However all our ground handlers and third party suppliers have been instructed to follow strict data protection guidelines provided by PJS Challenges. We will not, however, pass any information on to any person not responsible for part of your challenge arrangements. This applies to any sensitive information that you give to us such as details of any disabilities, or dietary or religious requirements. When you book on behalf of other persons on a booking, you are representing to us that you are authorised on behalf of all persons named on the booking to disclose their personal details to us, including where applicable, special categories of data (such as information on health conditions or disabilities and dietary requirements). If we cannot pass this information to the relevant suppliers, whether in the EEA or not, we cannot provide your booking. In making this booking, you consent to this information being passed on to the relevant persons. Please see our Privacy Policy https://www.pjschallenges.com/privacy-policy for further information.

PARTICIPATION - Participants must be a minimum of 18 years old on the challenge departure date and be in suitable physical condition to undertake the challenge as set out in the itinerary. Participants should be fully aware of the possible risks inherent in adventure travel. 16-17yr olds may also participate in challenges, with the agreement of, and when accompanied on the challenge by, their parent or guardian. For the avoidance of doubt, we do not assume any additional responsibility for minors which we would not otherwise have for adult participants.

DISABILITIES AND MEDICAL PROBLEMS - Our challenges are open to participants of all backgrounds and we will do our best to cater for any special requirements you may have. If you have any medical problem or disability which may affect your involvement in the challenge you must provide us with full details on the booking form (such information will be dealt with in a confidential manner). Before we confirm your booking we will advise as to the suitability of your chosen arrangements if possible, and we will endeavour to assist you. The demanding nature of the challenges we operate mean that where a participant's involvement needs specific medical, social or cultural assistance we may request that they travel with a companion. If we reasonably feel unable to properly accommodate the particular needs of the person(s) concerned, we will not confirm your booking or, if full details are not given at the time of booking, we reserve the right to cancel your booking (imposing applicable cancellation charges) where relevant. In the event that a change in the condition or disability occurs, you must inform us immediately.

PAYMENT INFORMATION - To book on a challenge you must pay the Registration Fee when completing the online booking form. The Registration Fee (whether paid in full or instalments) is non-refundable in the event of your cancellation unless we cancel the challenge for any reason other than Force Majeure situations. If you book onto a challenge and the costs are greater than that of the group (usually associated with late bookings), we will advise you of any increased costs. Payments made by credit card could incur

a 2% fee. If your chosen challenge is full, you will be provided with the dates of other departures, given the chance to book on another challenge, or refunded your Registration Fee. **You are responsible to pay for and arrange your personal equipment, tips for local service providers, overseas airport taxes*, government imposed fees* and the costs of visas*, vaccinations*, additional food & drink, personal spending money, transport to and from the airport of departure and any other activities not included in the itinerary. (*If applicable).** All discounts and reduced pricing are applied at our discretion. From time-to-time we may offer reduced pricing on selected challenges. The reduced pricing applies strictly to new bookings. Bookings that have already been confirmed are locked into their original price and are not entitled to the reduced pricing. Promotions are only valid for the specific challenge to which they refer, and are non-transferrable. Should numbers remain too low to operate the challenge, we reserve the right to cancel that challenge and will carry over 50% of the promotional saving to your chosen alternative departure date. Only one promotional code can be used at a time.

FOR ALL PAYMENT OPTIONS - You are not entitled to participate in the challenge unless we have received from you or the Charity, cleared funds in respect of the Registration Fee, the Challenge Fee, insurance premium, if applicable, and any other services that have been booked for you. We reserve the right to treat any arrangements as being cancelled by you if such payment is not received on time, and our standard cancellations charges will apply. In exceptional and unavoidable circumstances we reserve the right, in our sole discretion, to request the Challenge Fees (or a proportion of those Challenge Fees), prior to 75 days before departure. This may occur in the rare case, where an airline or supplier requires earlier payment than standard industry terms. We will do all we can to vary the terms favourably, and if we are unsuccessful, we will let you know of the revised deadline at the earliest possible opportunity. In the event that the revised deadline requested is not met, we reserve the right to treat the booking as cancelled, with our standard cancellation charges being applicable.

PRICING AND SURCHARGES - Prices have been calculated in accordance with foreign currency exchange rates. The cost of the challenge is fixed at the time of booking and will not be subject to surcharges. The only exception to this is to allow for changes in costs by airlines or any government action including but not limited to new or increased taxes such as VAT, or in changes in embarkation or disembarkation fees, airport taxes, fuel surcharges, or to allow for fluctuations in applicable exchange rates. Under these circumstances, we reserve the right to increase the cost of the challenge payable by you. Even in these cases, we will absorb an amount equivalent to 2% of the advertised challenge cost. Only amounts in excess of this 2% will be surcharged. Where we notify you of a price increase in excess of 10% above the full cost and you have not within 14 days notified us in writing that you accept the same, we may terminate this contract. There will be no change made to the price of your Total Challenge Cost within 30 days of your departure nor will refunds be paid during this period. Should the price of your challenge go down due to the changes mentioned above, by more than 2% of your confirmed challenge cost, then any refund due will be paid to you (as appropriate). However, please note that travel arrangements are not always purchased in local currency and some apparent changes have no impact on the price of your travel due to contractual and other protection in place.

MINIMUM NUMBERS AND PRICING SUPPLEMENTS - Our costs are based on a minimum number of people in the group (as indicated per challenge on request by you). If the group is smaller or becomes smaller than this minimum prior to departure for whatever reason PJS reserves the right to cancel the

challenge. A full refund of Challenge Fees and Registration Fee received to date (excluding insurance premiums and administration fees) will be applicable. PJS may offer the option to continue the challenge with less than minimum numbers; however a small group supplement may be applicable. Where a small group supplement becomes applicable we will aim to communicate this to you no later than 6 weeks before departure. You will be liable for any small group supplement.

TRANSFERRING YOUR BOOKING TO SOMEONE ELSE - Transferring your Booking to an alternative participant will only be accepted where we at our sole discretion deem it possible and in no circumstances later than 13 weeks prior to departure. Any request to transfer your booking should be put in writing to info@pjschallenges.com. Please note that any transfer of booking made must be to the identical challenge and departure date as the original booking. If we agree to process your request, you must supply us with the replacement's name and valid email address immediately. We will then send a confirmation email to the designated replacement who should book and pay the challenge Registration Fee within seven days. Failure to act in accordance with the above procedure will result in the transfer request being cancelled and normal cancellation terms being applied to the original booking. Once the replacement has been authorised we will refund you 50% of your original Registration Fee.

ACCURACY - We endeavour to ensure that all of the information and prices both on our website and in our brochures are accurate; however, the information and prices shown on the website may have changed by the time you come to book your arrangements. Although we make every effort to ensure the accuracy of the website, regrettably errors do occasionally occur and we reserve the right to correct prices and other details in such circumstances. You must therefore ensure you check the price and all other details of your chosen arrangements with us at the time of booking.

MEDIA - You agree that any media made by us, including photography (stills or video), recordings made or taken prior to, during, or after the challenge, which may include you in it, may be used in publicity material connected with the challenge, and that we will retain all rights, title and interest in such photography or media including but not limited to any royalties, proceeds, or other benefits derived from such material.

RISK AND HEALTH AND SAFETY - You understand fully that adventure challenges are not without risk. You therefore take part entirely at your own risk and agree to indemnify PJS Challenges, our employees, agents, subcontractors and suppliers against claims for loss or damage to personal property or for loss or consequential losses or claims through your participation in this challenge arising from your own actions. The outline itineraries given for each challenge are merely an indication of what each group should accomplish and do not amount to a contractual obligation on our part. By booking your challenge you:

(i) accept and acknowledge that delays and alterations to the detailed itinerary and their results are possible;

(ii) are adequately fit to cover the distances and undertake the program set out in your challenge itinerary;

(iii) agree that if the challenge leader determines that you are not sufficiently fit, healthy, properly equipped or able to complete a challenge without affecting its safety, comfort or progress, they may at any stage remove you from the challenge and you will not receive a refund;

(iv) agree to PJS Challenges' policy to not pay any ransom or make any payments in order to secure the release of hostages;

(v) agree, if you are a cyclist, to wear a helmet when riding;

(vi) agree to wear safety clothing or equipment such as may be required in the country concerned or under the rules and regulations of any local service provider of any activity undertaken by you; and

(vii) for water-based activities you must be able to competently swim 50 meters fully clothed.

MEDICAL TREATMENT – By booking your challenge you agree that in cases of emergency we have your authority to arrange any necessary medical or surgical treatments and to sign any required form of consent on your behalf. You will assume any costs directly and indirectly resulting from necessary medical or surgical treatments that we arrange on your behalf.

MEDICAL CHECKS – It is your responsibility to obtain proper and detailed medical advice at least two months prior to travel for the latest health requirements, recommendations for your destination and associated costs. Where you fail to do so and are either not allowed to enter any country, or suffer personal injury or death as a result, we have no liability to you for any cost, loss or damage which you suffer nor will we refund you the cost of any unused portion of your Registration Fee or Challenge Fees. If you have an existing medical problem, pregnant women and anyone who has recently visited other countries should check with their general practitioner. You may need to be cleared for travel from your GP (who may charge you for such, and, for the avoidance of doubt, we are not liable for any such charges or related costs).

BEHAVIOUR - You must comply with the laws and regulations of the countries visited and comply with all instructions of the challenge leader relating to the safety and organisation of the challenge. If in our opinion, any airline pilot, accommodation manager or other person in authority feels that you are behaving in such a manner as to cause danger, distress or annoyance to others or cause damage to property, your challenge arrangements may be terminated by us or the supplier concerned. In such an event, we shall have no liability to you and will not be responsible for making any refunds, paying any compensation or meeting any costs or expenses you incur as a result. Furthermore, you agree to indemnify us for the full amount of any claim (including all legal costs) made against us by the supplier or any third party, or any costs that we incur, as a result of your conduct. Local laws and customs of the country or countries you visit can be different to those in your home country. Do not act in any way that may offend, especially if you intend to visit religious areas. It is your responsibility to familiarise yourself with, and respect local laws and customs. We will have no liability to you for any cost, loss or damage which you incur nor will we refund you the cost of any unused portion of your Registration Fee or Challenge Fees.

PASSPORT AND VISA REQUIREMENTS - It is your responsibility to fulfil the passport, visa and other immigration requirements applicable to your itinerary. We can provide general information about the passport and visa requirements for your trip, but this is for guidance only. Your specific passport and visa requirements and other immigration requirements for you and your party are your responsibility and you should confirm these with the relevant Embassies and /or Consulates before you travel. We can provide general information about any health formalities required for your trip but you should check with your own doctor for your own specific circumstances. We do not accept any responsibility if you cannot travel, or incur any other loss because you have not complied with any passport, visa, immigration requirements or health formalities. You agree to indemnify us in relation to any costs which we incur as a result of your failure to comply with any passport, visa, immigration requirements or health formalities.

CANCELLATIONS BY YOU - Any request to cancel from a challenge must be confirmed to us in writing either to info@pjschallenges.com or by letter. In this instance please ensure it is sent by Recorded Delivery. Cancellations are only effective from the day that they are received by us. Cancellations will incur the following charges:

• Cancellations made 75 days or more before departure (you will lose the Registration Fee).

• 43-74 days before departure (you will lose 40% of the Total Challenge Cost).

• 42-29 days before departure (you will lose 60% of the Total Challenge Cost).

• 28-15 days before departure (you will lose 80% of the Total Challenge Cost).

• 14 or fewer days before departure (you will lose the Total Challenge Cost).

CHANGES AND AMENDMENTS BY YOU - In the event that you wish to change/amend/postpone a booking previously confirmed by us in writing we will make every effort to assist you however we do not guarantee that this will be possible and will be entirely at our discretion. You will be charged a £100 administration fee for each such amendment and will be subject to covering any additional charges. You will also be responsible for any unrecoverable charges or expenses in making such amendments. All changes will be subject to availability. If you choose to book your own flights you must confirm your flight itinerary with us before making payment. If you choose to postpone your participation on a challenge and wish to join another challenge, you should put your request in writing to info@pjschallenges.com or by letter. You will be charged a £100 administration fee to move challenges. Any transfer to another challenge will be subject to our discretion and to availability. The £100 charge is non-refundable. If, by you moving challenge we incur any cost, this amount will be added to your Registration Fee. If any direct costs chargeable to PJS exceed your Registration Fee we reserve the right to turn down your request to move challenges and the administration fee will not be refundable. If your request to move is accepted, you must confirm the alternative challenge within one month of postponing from the first. If the challenge you wish to move to has a higher Registration Fee, Challenge Fee, minimum sponsorship level or insurance premium, you will be responsible to pay the difference. Any payments associated with your change of challenge must be paid within 14 days of receiving an invoice. If your request to move challenge dates is received in writing by us 75 days or less prior to departure, it will be treated as a cancellation and re-booking and the standard cancellation charges will apply (as above.)

CHANGES AND CANCELLATIONS BY US - The itineraries and other details are published as statements of intention only and reasonable changes to the itinerary, vehicle and equipment use, may be made where deemed necessary or advisable. Sometimes this is due to improvements made as a result of client feedback. Other times, it has been made necessary through transport changes, changing weather patterns, wildlife movements, and other factors out of our control. While we will make all proper and reasonable efforts to maintain the advertised itinerary we do not guarantee that we can keep to the intended Itinerary. These amendments will be classified as minor changes and we therefore reserve the right to amend the itinerary of the challenge as and when it may become necessary to do so. If there is a minor modification before you depart, we will try to notify you but we are not obliged to pay any compensation. Examples of "significant changes" include the following when made before departure: a change of challenge location or main activity, a change in departure city, or where the departure or return date is delayed for more than 24 hours. Should a significant change become necessary we will inform you as soon as reasonably possible. If we have to make a significant change or cancel, we will tell you as soon as possible and if there is time to do so before departure, we will offer you the choice of the following options:

1) (for significant changes) accepting the changed arrangements; or

2) accept an offer of alternative Challenge if available (we will refund any price difference if the alternative is of a lower value and you will pay the difference if the alternative is of a greater value); or

3) receiving a refund of all monies paid (other than insurance premiums and any administration fees). You must notify us of your choice within 7 days of our offer. If you fail to do so we will assume that you have chosen to accept the alternative booking arrangements.

Should less than the minimum number of people book any particular challenge, we reserve the right to cancel that challenge but (other than in exceptional circumstances) will not do so later than six weeks prior to the challenge departure date. In these circumstances, the Total Challenge Cost will be returned to you in full (excluding insurance premiums and administration fees).

CUTTING YOUR CHALLENGE SHORT - Most Participants complete the challenge they undertake. However, on occasions Participants are obliged to cut the challenge short for reasons such as ill-health. If you are obliged to cut short the challenge for whatever reason, PJS cannot provide a refund of National Park fees, flights or accommodation costs. Any additional accommodation and/or transfer fees, flights and accommodation costs and any medical costs incurred will be your responsibility. For the avoidance of doubt, these will not be the responsibility of PJS Challenges. You must ensure that you have adequate insurance in place to cover these eventualities. PJS Challenges requires that you take a credit card with you on the challenge to cover any such unexpected costs. In some cases, such costs can be extensive for example where a helicopter evacuation is required. You must ensure you have sufficient available funds to cover such emergencies. We are under no obligation to pay for any additional costs, but in the event that we do provide financial assistance, you hereby guarantee that you will personally (if not recoverable through your insurance policy) reimburse us upon your return from the challenge.

FLIGHTS - We are neither a carrier nor a provider of flight accommodation. Each journey (whether undertaken or not) by land, sea or air is governed by the conditions of the carrier. Some of these conditions limit or exclude liability and are often the subject of international agreements. Copies of applicable conditions are available from the supplier. As all of our challenges are different, airlines used differ with each challenge. In prepared itineraries, transport timings are provided by the carrier concerned and are subject to such matters as weather conditions, maintenance requirements, the ability of passengers to check-in on time, and in the case of flights, to air traffic control restrictions. Accordingly, the times of flights and other forms of transport are estimates only and cannot be guaranteed. Internal flights are particularly vulnerable to change. We have no control and accept no liability whatsoever for cancellations and delays, which are subject to operational decisions by airlines and/or traffic control authorities. You are responsible for checking-in for flights at the correct time and for presenting yourself to take up all pre-booked components of your challenge. If flight delays mean that any additional transfers are required to enable you to join the group these costs must be met immediately by you and if covered by your travel insurance policy, claimed at a later date. Any changes to the actual airline after you have received your tickets will be notified to you as soon as possible and in all cases at check-in or at the boarding gate. Flight timings and carriers set out in our publicity material are subject to change and all details given to you are for guidance only.

OUR LIABILITY –

(1) Our liability to you in any event shall be the lower of: (i) any fee paid by you; or (ii) the minimum amount required by law. We will not be responsible for the acts of omissions of any third party. We will not accept vicarious liability for anyone we are not vicariously responsible pursuant to the law. We will not be responsible for any incidental or non-direct damages you may suffer for any reason.

(2) It is a condition of our acceptance of liability under this clause that you notify any claim to ourselves and our supplier(s) strictly in accordance with the complaints procedure set out in these conditions. Where any payment is made, the person(s) receiving it (and their parent or guardian if under 18 years) are deemed to assign to ourselves or our insurers any rights they may have to pursue any third party and must provide ourselves and our insurers with all assistance we may reasonably require.

(3) Please note, we cannot accept any liability for any damage, loss or expense or other sum(s) of any description which on the basis of the information given to us by you concerning your booking prior to our accepting it, we could not have foreseen you would suffer or incur if we breached our contract with you.

(4) We will not accept responsibility for services or facilities which do not form part of our agreement or where they are not advertised by us. For example any excursion you book whilst away, or any service or facility which your hotel or any other supplier agrees to provide for you.

DOCUMENTATION - Please contact us immediately if any of the information you receive from us appears to be incorrect or incomplete, as it may not be possible to make changes later. We regret that we cannot accept responsibility if you do not tell us about any mistake in any document within ten days of our sending it out. We will do our best to rectify any mistake notified to us outside these time limits but you must meet any costs in doing so. The only exception to this requirement to meet any costs is where the mistake was made by us.

ACCOMMODATION - The availability or provision of accommodation is subject to the 'house rules' of the accommodation or site. Your challenge may be taking place in a country where travel and accommodation standards are less developed than you are used to in your country of residence. Standards of accommodation will vary from extremely basic to adequate and in some locations, you may have to do without essential services. The challenge is based on using twin or triple accommodation (where applicable), and if you join a challenge alone, you will be partnered with another member of the same sex to share accommodation.

INSURANCE - It is a condition of booking that you have a suitable travel insurance policy whilst participating on the challenge. We have partnered with World Nomads to offer all our participants comprehensive cover for our challenges. Please follow the link on our website to receive your personalised quote for your challenge.

PROMPT ASSISTANCE - If the contract we have with you is not performed or is improperly performed as a result of failures attributable to a third party unconnected with the provision of the services, or as a result of failures due to unusual and unforeseeable circumstances beyond our control, the consequences of which could not have been avoided even if all due care had been exercised, or an event which we or our suppliers, even with all due care, could not foresee or forestall, and you suffer an injury or other material loss, we will offer you such prompt assistance as is reasonable in the circumstances. Please note, prompt assistance pertains to assistance advice and guidance only and does not relate to payment of any additional costs you may have incurred.

FORCE MAJEURE - Except where otherwise expressly stated in these booking conditions we will not be liable or pay you compensation if our contractual obligations to you are affected by any event which we or the supplier(s) of the service(s) in question could not, even with all due care, foresee or avoid. These events can include, but are not limited to war, threat of war, civil strife terrorist activity and its consequences or the threat of such activity, riot, the act of any government or other national or local authority including port or river authorities, industrial dispute, natural or nuclear disaster, fire, chemical or biological disaster and adverse weather, sea, ice and river conditions and all similar events outside our or the supplier(s) concerned control. Advice from the Foreign Office to avoid or leave a particular country may constitute Force Majeure. We will follow the advice given by the British Foreign Office.

COMPLAINTS - We will do our very best to ensure that your travel arrangements go according to plan. However, if you have a complaint arising out of what we have agreed to provide for you please let us know at the earliest opportunity, if necessary by calling our office from wherever you may be. If a problem arises during your challenge, it is important that you advise the challenge leader and the supplier at the earliest opportunity who will endeavor to put things right. If your complaint cannot be resolved locally you should advise us within 28 days of returning to home, in writing, with all other relevant information. Your letter will

be given prompt attention and we will reply to you within 28 days. If you fail to follow this simple procedure we cannot accept responsibility, as we would have been deprived of the opportunity to investigate the matter and hopefully rectify any problem. Failure to complain on the spot will result in the client's ability to claim compensation from us being extinguished or reduced.

FOR NON UK RESIDENTS OR NATIONALS ONLY - In order to provide medical support on some of our challenges, we sometimes engage qualified UK doctors to join an expedition. Each doctor has professional indemnity insurance in place. However, no medical defence insurance currently provides cover for any doctor taking part in such an expedition if sued directly by an individual of Canadian, American, Australian, Bermudan and Hong-Kongese nationality in their home country court of law. For this reason, in order to protect our doctors who provide these professional services, you hereby acknowledge and fully understand that the Doctors which we may provide during the challenge to supply medical support to participants are qualified and operate under English Law and English Jurisdiction. You understand and are fully aware that the Doctors' insurance provides that any claims brought in respect of negligent treatment must be brought under English Law and Jurisdiction. The Doctors will not be insured for claims brought in other jurisdictions, including the participants home jurisdiction (if outside of the UK). You hereby acknowledge and understand that any cause of action you wish to make must be brought under English law and English jurisdiction. You therefore guarantee not to bring a claim against any Doctor, other than in accordance with this clause. This clause in no way seeks to exclude liability for death or personal injury caused by the negligence of PJS Challenges, its employees, agents, or suppliers.

CONDITIONS OF SUPPLIERS - Many of the services which make up your challenge are provided by independent suppliers. Those suppliers provide these services in accordance with their own terms and conditions which will form part of your contract with us. Some of these terms and conditions may limit or exclude the supplier's liability to you, usually in accordance with applicable International Conventions. Copies of the relevant parts of these terms and conditions are available on request from us or the supplier concerned.

LAW AND JURISDICTION - You agree that the contract that you have with PJS Challenges as well as any disputes or claims arising out of or in connection with its subject matter are governed by and construed in accordance with the law of England. You further irrevocably agree that the courts of England have exclusive jurisdiction to hear and/or settle any dispute or claim that arises out of or in connection with your agreement with PJS Challenges, to the exclusion of all other courts and all other jurisdictions.