

Limited Liability Waiver

Finn Wardman World Explorer Fund

Administered by the Bermuda Community Foundation

Release of Liability, Waiver of Claims, Assumption of Risks and Indemnity Agreement

This Limited Liability Waiver (the "Waiver") is executed by the undersigned (the "Participant") in favor of the Finn Wardman World Explorer Fund ("FWWEF"), the Bermuda Community Foundation ("BCF"), their respective directors, officers, employees, volunteers, agents, contractors, representatives, successors, and assigns (collectively referred to as the "Releasees").

1. Acknowledgment of Risks

The Participant acknowledges and understands that:

1.1 Participation in travel funded by the FWWEF involves inherent risks and dangers, which include, but are not limited to, travel-related accidents, health-related incidents, personal injury, property damage, loss, and theft.

1.2 These risks may be caused by the Participant's own actions or inactions, the actions or inactions of others, or the conditions under which the travel occurs.

1.3 There may be other risks and social and economic losses either not known to the Participant or not readily foreseeable at this time.

2. Assumption of Risks

The Participant hereby expressly and voluntarily assumes all risks of injury or harm from participating in activities funded by the FWWEF. The Participant acknowledges that such participation is voluntary and that they are solely responsible for any and all outcomes.

3. Release and Waiver

In consideration of receiving grant funds from the FWWEF, the Participant hereby releases, discharges, and holds harmless the Releasees from any and all liability, claims, demands, or causes of action that the Participant may hereafter have for injuries, damages, or losses arising out of the use of the grant funds, including, but not limited to:

3.1 Personal injury, death, or property damage resulting from any cause, including the negligence of the Releasees or others.

3.2 Any claim arising from or related to the Participant's travel, activities, or use of the funds provided by the FWWEF.

4. Indemnity Agreement

The Participant agrees to indemnify, defend, and hold harmless the Releasees from any and all claims, actions, suits, procedures, costs, expenses, damages, and liabilities, including attorney's fees, brought by any third party as a result of the Participant's involvement in activities funded by the FWWEF and to reimburse the Releasees for any such expenses incurred.

5. Governing Law and Jurisdiction

This Waiver shall be governed by and construed in accordance with the laws of Bermuda. Any disputes arising from this Waiver shall be resolved exclusively in the courts of Bermuda.

6. Severability

If any term or provision of this Waiver is held to be illegal, invalid, or unenforceable, the remaining terms and provisions shall remain in full force and effect.

7. Entire Agreement

This Waiver constitutes the entire agreement between the Participant and the Releasees concerning the subject matter hereof and supersedes all prior agreements and understandings, both written and oral.

8. Acknowledgment of Understanding

The Participant has read this Waiver, fully understands its terms, and understands that they are giving up substantial rights, including the right to sue. The Participant acknowledges that they are signing the Waiver freely and voluntarily, and intend their signature to be a complete and unconditional release of all liability to the greatest extent allowed by law.

IN WITNESS WHEREOF, the Participant has executed this Waiver as of the date set forth below.

Participant's Signature

Participant's Name (Printed)

Date

Witness Signature

Witness Name (Printed)

Date

For and on behalf of Finn Wardman World Explorer Fund and Bermuda Community Foundation:

Authorized Representative Signature

Authorized Representative Name (Printed)

Date

By signing this document, you agree to the terms and conditions outlined above.