SAFETY MANAGEMENT SYSTEM

Applicable to Hammock Expeditions and STEM Study Tour

Document owner	Chief Executive Officer / designated Safety Lead
Applies to	Hammock Expeditions and STEM Study Tours
Version	1.0
Effective date	October 27, 2026
Last reviewed	October 2026
Next review	October 2027, or sooner following a material change or significant incident
Approved by	Michele Hammock, CEO & Founder

PUBLIC REFERENCE COPY

This document describes the framework used to identify, assess and manage health, safety and operational risks associated with the Company's travel programs. It should be read alongside the applicable Booking Conditions, Code of Conduct, traveler information and program-specific risk controls.

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Policy Statement

Hammock Expeditions, LLC (the "Company") is committed to taking all reasonably practicable steps to protect the health, safety and wellbeing of travelers, employees, contractors and others who may be affected by its programs and activities. This Safety Management System ("SMS") provides the framework through which the Company plans, organizes, monitors and reviews its safety arrangements.

The Company recognizes that travel cannot be made entirely free from risk. Its objective is to identify foreseeable hazards, assess and reduce risk to a level that is as low as reasonably practicable, provide appropriate information and support, and respond effectively when circumstances change or an incident occurs.

The Company will:

- maintain a planned and systematic approach to safety management;
- select and monitor suppliers using proportionate, risk-based due diligence;
- provide travelers, Trip Leaders, employees and contractors with relevant safety information;
- maintain arrangements for incident reporting, emergency support and escalation;
- review incidents, near misses and safety concerns and take corrective action where appropriate;
- review this SMS at least annually and following material operational, legal or risk changes.

Approved electronically by Michele Hammock, CEO & Founder, Hammock Expeditions, LLC, on October 27, 2026.

1. Purpose and Scope

This SMS applies to programs operated under the Hammock Expeditions and STEM Study Tours brands. It covers the Company's approach to supplier selection, accommodations, transportation, activities, equipment, staff and contractor preparation, traveler information, safeguarding, incident management, emergency response, monitoring and review.

The SMS establishes the Company's management framework. It does not replace:

- the legal duties of suppliers, transportation providers, accommodations or activity operators;
- the supervisory responsibilities retained by a school, sending organization, Trip Leader or accompanying adults;
- a traveler's responsibility to follow instructions, disclose relevant needs and comply with applicable documents;
- program-specific risk assessments, local laws, professional standards or the requirements of a governing or certification body.

2. Company and Program Context

Hammock Expeditions, LLC was founded in 2020 and operates group travel programs for schools, colleges, universities, associations, families and adult groups. Programs may include science, technology, engineering and mathematics, conservation, culture, history, the arts, sports, adventure activities, community engagement and other special interests.

Programs may be delivered directly by the Company or through accommodations, transportation companies, local operators, guides, instructors, venues and other third-party suppliers. Safety arrangements therefore depend on clear allocation of responsibility, suitable supplier controls, current traveler information and effective communication throughout the program lifecycle.

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3. Governance and Responsibilities

3.1 Company leadership

Company leadership retains overall responsibility for the SMS and will ensure that suitable arrangements, competent support and reasonable resources are available for its implementation. Leadership will approve the policy, review material safety concerns and determine corrective or preventive action.

3.2 Designated Safety Lead

The designated Safety Lead coordinates maintenance of the SMS, supports risk review, monitors reported incidents and concerns, maintains relevant records, coordinates the annual review and escalates material issues to Company leadership.

3.3 Operations personnel

Personnel involved in itinerary development, supplier contracting and tour operations are responsible for applying the controls relevant to their role, communicating material information, reporting concerns and following approved operational and emergency procedures.

3.4 Tour Directors and contractors

Tour Directors and contractors must follow the Company's service protocols, safety instructions and incident-reporting requirements; deliver appropriate briefings; monitor conditions within the scope of their role; and promptly report any material concern, incident or change affecting the program.

3.5 Trip Leaders and accompanying adults

For school and youth-group programs, the school or sending organization retains responsibility for the supervision and conduct of its participants through its designated Trip Leader and accompanying adults. This responsibility is not transferred to the Company, its employees, Tour Directors, contractors or suppliers unless a separate written arrangement expressly provides otherwise.

For adult and family programs, any designated Trip Leader acts as the principal group contact where applicable. Adult travelers remain responsible for their own conduct, personal safety and compliance with applicable instructions, laws and program requirements. Accompanying adults remain responsible for minors traveling under their care unless a separate written arrangement expressly provides otherwise.

3.6 Travelers

Travelers must follow safety instructions and applicable laws, disclose requested information accurately, use equipment as instructed, act responsibly and report hazards, illness, injury or other concerns promptly.

4. Risk Management Framework

4.1 Identification and assessment

The Company uses a proportionate, risk-based approach to identify foreseeable hazards associated with destinations, transportation, accommodations, activities, traveler needs, seasonal or environmental conditions and the delivery of the itinerary. The level of review will reflect the nature and complexity of the program.

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4.2 Controls

Controls may include supplier due diligence, licensing or insurance checks, itinerary adjustments, participant eligibility requirements, safety briefings, supervision arrangements, instructor qualifications, equipment standards, emergency contacts, alternative arrangements and escalation procedures.

4.3 Dynamic changes

Conditions may change before or during travel. The Company, its Tour Directors and suppliers may modify, suspend or cancel an element of a program where reasonably necessary to protect health or safety, respond to a supplier or operational issue, comply with official advice or address circumstances outside the Company's control.

4.4 Records and review

Material due-diligence records, incident reports, corrective actions and review outcomes will be retained in accordance with the Company's document-retention and privacy practices.

5. Supplier and Service Standards

5.1 General supplier expectations

Suppliers are expected to hold the licenses, registrations, permits and insurance required by the laws and authorities applicable to their operations. Where relevant and reasonably available, the Company may request evidence of these items and information about safety management, emergency arrangements, maintenance, staff competence and safeguarding.

5.2 Accommodations and activity locations

- Accommodations and venues should comply with applicable local requirements relating to fire safety, occupancy, hygiene and general operation.
- The Company may review supplier documentation, obtain written assurances, rely on a reputable destination partner, conduct an inspection or use a combination of these methods, depending on risk and practical availability.
- When a property is confirmed shortly before arrival or is supplied through an agent, direct inspection may not be practicable. The Company will use reasonable alternative checks and require the agent or supplier to confirm compliance with applicable local requirements.
- The Company does not use host-family accommodation. Host-family accommodation is outside the scope of the Company's programs and is not permitted under its insurance arrangements.

5.3 Accessibility and individual needs

The Company is committed to providing equal access and reasonable support in accordance with applicable law. Travelers should communicate accessibility, medical, dietary or other relevant needs as early as possible so that the suitability of transportation, accommodations and activities can be assessed. Standards and available facilities vary by destination and supplier, and not every program element can be adapted in every location.

6. Transportation

6.1 Ground transportation

- Providers must hold the passenger-transport licenses and insurance required by applicable law.
- Vehicles must be maintained and operated in accordance with applicable local requirements.
- Drivers must hold the required license and comply with applicable driving-time, rest and safety rules.

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- Seat belts will be requested and used where fitted and available. Availability and legal requirements may vary by destination and vehicle type.
- The Company or its destination partner will maintain contact arrangements for operational support and breakdown or replacement needs.

6.2 Air transportation

Air carriers must hold the licenses, certifications and operating approvals required by the competent civil aviation authorities applicable to their operations. The Company may consider published governmental or international aviation-safety information when selecting or reviewing air services.

6.3 Sea and rail transportation

Sea and rail providers must operate under the requirements of the relevant maritime, rail or public-transport authority. Travelers must follow all safety briefings, boarding instructions and crew directions.

6.4 Public transportation

Public transportation may be included as a planned element of an itinerary where appropriate to the destination and program. Public transportation systems remain outside the Company's operational control. When public transportation is used, the Company will take reasonable steps to consider its suitability for the group, including the route, timing, anticipated conditions and any reasonably foreseeable operational or safety considerations. Travelers must follow instructions provided by the Trip Leader, Tour Director and transportation operator and comply with applicable rules and safety requirements.

7. Activities, Instruction and Equipment

7.1 Activity providers and instructors

Activities will be delivered by providers operating under applicable law and, where relevant, the standards of the appropriate professional, national governing or certification body. Instructors must hold qualifications appropriate to the activity and role where such qualifications are required or customarily recognized.

7.2 Ratios and participation

Participant-to-instructor ratios must comply with applicable law, governing or certification-body requirements and the provider's approved operating procedures. The Company or provider may impose a lower ratio or additional controls based on participant age or ability, environmental conditions, activity complexity or the assessed needs of the group.

7.3 Equipment

- Safety-critical and specialist equipment will be supplied by, or sourced through, an appropriate provider unless otherwise stated.
- Providers are responsible for inspection, maintenance, fitting, cleaning and replacement in accordance with applicable requirements and manufacturer guidance.
- Participants must use required protective equipment and follow fitting and operating instructions.
- Damaged, defective or unsuitable equipment must be removed from use and replaced or the activity modified or suspended.

7.4 Right to modify or remove participation

An instructor, provider, Trip Leader or authorized Company representative may modify or end an individual's participation where conduct, health, ability, equipment, conditions or failure to follow instructions creates an unacceptable risk.

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8. Safeguarding and Group Supervision

8.1 School and youth groups

Schools and sending organizations are responsible for selecting suitable Trip Leaders and accompanying adults, establishing supervision arrangements and maintaining appropriate oversight of student participants throughout the tour. At least one accompanying adult must be available and contactable whenever students are participating in a scheduled program element unless a separately approved arrangement applies.

8.2 One-to-one situations

Company employees and contractors must not arrange or intentionally place themselves in an isolated one-to-one situation with a minor. Where an unplanned one-to-one situation occurs because of an emergency or immediate safeguarding need, the adult must prioritize the minor's safety, notify the appropriate Trip Leader or Company contact as soon as practicable and follow the Company's safeguarding and incident-reporting procedures.

8.3 Conduct

All participants are subject to the Code of Conduct applicable to their program and must complete any required acknowledgement through the registration process. The Code of Conduct supports the Company's approach to safe, respectful and responsible travel. Where conduct creates a safety or safeguarding concern, participation may be restricted or ended in accordance with the applicable terms and procedures.

9. Traveler Information and Pre-Departure Preparation

The Company provides information appropriate to the program and stage of travel. This may include:

- itinerary-specific safety and practical guidance;
- emergency contact arrangements;
- passport, visa and entry reminders;
- travel-protection requirements;
- packing, clothing and equipment information;
- health, accessibility and dietary information requests;
- activity-specific participation requirements and waivers;
- behavioral expectations and the applicable Code of Conduct;
- pre-departure meetings, written guides or destination information.

Travelers, parents or guardians, Trip Leaders and accompanying adults are responsible for reading the information supplied, meeting deadlines and raising questions or relevant needs promptly.

10. Emergency Response and Incident Management

10.1 Emergency contact

Trip Leaders and relevant tour personnel are provided with a 24-hour emergency contact arrangement for use while a group is traveling. Escalation support is available through designated Company leadership.

10.2 Immediate response priorities

The immediate priorities are to protect life and safety, contact local emergency services where necessary, account for affected travelers, obtain appropriate medical or specialist assistance, notify the Company and Trip Leader, preserve relevant information and maintain proportionate communication.

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10.3 Incident reporting

Accidents, illnesses, safeguarding concerns, security events, material near misses and other significant incidents must be reported as soon as reasonably practicable through the Company's approved reporting process. Reports should be factual and include known circumstances, actions taken and outstanding needs.

10.4 Crisis coordination

The Company will assess the incident, determine escalation, coordinate with the Trip Leader and suppliers, consider official advice, support affected travelers within the scope of its role and activate additional resources where appropriate and practicable.

10.5 Communications and media

Only individuals authorized by the Company may make public or media statements on its behalf. Personal data and sensitive incident information will be shared only where appropriate and in accordance with applicable privacy requirements and the needs of the response.

10.6 Post-incident review

Material incidents and near misses will be reviewed to identify contributing factors, learning and corrective or preventive action. Relevant changes may be made to itineraries, suppliers, procedures, training or traveler information.

11. Personnel Selection, Training and Support

- Personnel and contractors will be selected using checks that are proportionate to the role, destination, access to travelers and applicable law.
- Tour Directors receive role-specific operational information, emergency contacts and relevant safety and reporting procedures before assignment.
- Personnel must report safety, safeguarding or operational concerns promptly.
- Where required by the role or applicable law, evidence of qualifications, certifications, references, background screening or self-declaration may be requested and retained appropriately.
- The Company will provide updates or additional instruction when procedures, programs or identified risks materially change.

12. Monitoring, Assurance and Continuous Improvement

The SMS will be monitored through a combination of supplier reviews, operational feedback, Tour Director reports, traveler and Trip Leader feedback, incident and near-miss reports, complaints, inspections where appropriate and management review.

The formal review will consider:

- the effectiveness of existing controls;
- material incidents, trends and corrective actions;
- changes to programs, suppliers, destinations or traveler profiles;
- changes in applicable law, official guidance or recognized professional standards;
- training, resources and document accuracy;
- opportunities for practical improvement.

The SMS will be reviewed at least every 12 months and sooner where a significant incident, material operational change or new risk indicates that an earlier review is appropriate.

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13. Related Documents

- Booking Conditions applicable to the program
- Code of Conduct Agreement for school/student groups
- Code of Conduct Agreement for adult and family groups
- Tour Director Service Protocols and training materials
- Emergency and incident-reporting procedures
- Traveler and Trip Leader pre-departure information
- Program-specific supplier records and risk assessments
- Privacy Policy and data-handling procedures

14. Definitions

Term	Meaning
Company	Hammock Expeditions, LLC, including programs operated under the Hammock Expeditions and STEM Study Tours brands.
SMS	This Safety Management System.
Trip Leader	The person designated by a school, organization or group to lead the travelers and act as the principal point of contact.
Tour Director	A Company employee or contractor assigned to support operation of a program in destination.
Supplier	A third party providing accommodation, transportation, activities, instruction, guiding, venues, equipment or another program service.
Incident	An event that causes, or could reasonably have caused, injury, illness, harm, loss, safeguarding concern or material operational disruption.
As low as reasonably practicable	A risk-management principle requiring reasonably practicable measures to reduce identified risk while recognizing that travel cannot be entirely risk-free.

Document Approval

This document becomes effective when approved and signed by an authorized Company officer. The approved version will replace prior published versions and will remain in force until superseded.

Approved by	Michele Hammock
Title	CEO & Founder
Signature	Electronically approved
Date	October 27, 2026

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