

This waiver, release, covenant not to sue, indemnity, and assumption of risk agreement ("Agreement") is entered into in favor of Anchor Retreat and their respective current and former directors, officers, employees, volunteers, insurers, subsidiaries, affiliates and agents (collectively "Anchor Retreat"). In consideration for being accepted and allowed to participate in this conference/project/volunteer role/event and any and all activities associated with its program and location (collectively, the "Event"), I freely and voluntarily agree as follows:

General Assumption of Risk and Release: I understand that all events/activities involve risk of injury. I also understand that I may be given the opportunity to participate in riskier activities including, without limitation, formal and informal sports (including by way of example, activities ranging from capture the flag, roughhousing, and paintball to gymnastics and ice or inline skating), hiking, biking, equestrian activities, water activities (including use of watercraft, tubing, swimming, and paddle boarding), adventure activities, ropes courses, zip lines, rock-climbing walls, downhill skiing, snowboarding, construction, use of firearms or archery, and use of motorized off-road vehicles (including go-karts, ATVs, Segways and snowmobiles) (collectively, "Riskier Activities"); however, I acknowledge that I am under no obligation to participate in such Riskier Activities. To the maximum extent possible, I understand, assume, and accept the risks and hazards involved in participating in the Event. This includes risks that may not be known to me or reasonably foreseeable at this time, all risks related to any Riskier Activities in which I choose to participate, and, if applicable, all risks related to camping in the wilderness including uneven terrain, proximity to wildlife, or other known or unknown hazards. **I UNCONDITIONALLY AND FULLY RELEASE, HOLD HARMLESS, DEFEND, INDEMNIFY, AND DISCHARGE (COLLECTIVELY, "RELEASE") ANCHOR RETREAT FROM AND AGAINST ANY AND ALL DIRECT AND INDIRECT LOSSES, EXPENSES, LIABILITIES, CLAIMS, SUITS, PROCEEDINGS, DEMANDS, JUDGMENTS, ASSESSMENTS, ACTIONS, COSTS, FEES, AND DAMAGES OF WHATEVER KIND OR NATURE, EITHER IN LAW OR IN EQUITY, ARISING FROM OR RELATED TO MY INVOLVEMENT IN OR PRESENCE AT THE EVENT, INCLUDING LOSS, ILLNESS, DISEASE, INJURY OR DAMAGE TO MYSELF OR MY PROPERTY (COLLECTIVELY "CLAIMS"), REGARDLESS OF WHETHER SUCH CLAIMS ARE CAUSED IN WHOLE OR IN PART BY THE ACTIVE OR PASSIVE NEGLIGENCE OF ANCHOR RETREAT OR OTHERWISE AND REGARDLESS OF WHETHER SUCH CLAIMS HAVE ACCRUED OR ARE HEREAFTER ACQUIRED.** Additionally, I covenant not to commence a lawsuit or administrative complaint or any sort of proceeding whatsoever against Anchor Retreat at any time in the future based on any right or claim that I may have or hereafter acquire with respect to Claims.

Transportation Release: Participant acknowledges that transportation may be provided, arranged, coordinated, or facilitated in connection with the Event, including transportation by staff, volunteers, charter buses, church vans, rented vehicles, personal vehicles, rideshare services, or other means of transportation. Participant understands that transportation activities involve inherent risks, including but not limited to traffic accidents, road hazards, vehicle malfunctions, weather conditions, and acts or omissions of drivers or third parties. Participant voluntarily assumes all risks associated with transportation to, from, and during the Event and releases, waives, and discharges Anchor Retreat from claims arising out of transportation-related activities to the fullest extent permitted by law.

Participant acknowledges food service may involve allergens and assumes associated risks.

Personal Property Disclaimer: Participant acknowledges and agrees that Anchor Retreat is not responsible for loss, theft, or damage to Participant's personal property, including phones, vehicles, gear, equipment, clothing, bags, or other belongings, whether occurring before, during, or after the Event.

COVID-19 and Other Communicable Diseases Assumption of Risk and Release: I acknowledge that participation in the Event may involve exposure to COVID-19 and other communicable diseases, including illnesses spread through person-to-person contact or shared spaces. I understand that Anchor Retreat may take reasonable precautions, but the risk of exposure cannot be completely eliminated. I voluntarily choose to participate in the Event and assume the risk of illness, injury, or death related to COVID-19 or other communicable diseases in connection with my participation. I hereby Release Anchor Retreat from any Claims related to exposure to, contraction of, or illness from COVID-19 or other communicable diseases arising from my participation in the Event, to the fullest extent permitted by law.

Behavioral Expectations: I am qualified to participate in the Event and personally assume responsibility for my actions. I agree that I am responsible for following all rules communicated to me during the Event and will use safety equipment as applicable. I agree that my participation is a privilege, not a right, and Anchor Retreat reserves the right to dismiss me from the Event at my expense with no refund, and/or to refuse to allow my participation in future events/activities. I acknowledge that it is solely my responsibility to determine which aspects of the Event are in keeping with my level of ability, comfort and health, both physically and mentally, and to choose my level of participation accordingly. I also acknowledge that I have a responsibility to heed all warnings and instructions regarding participation in the Event, to maintain control of my person, equipment or devices, and to refrain from acting in any manner that may cause or contribute to death or injury to myself or others or damage to property. I understand that non-medical use of alcohol and other drugs is prohibited on Anchor Retreat premises and at Anchor Retreat activities. I will alert an Event supervisor if I become aware of any condition that would be unsafe or hazardous and will cease participation.

Medical Release: I understand and agree that Anchor Retreat does not assume any responsibility for or obligation to provide medical, health, or disability insurance, and I waive any claim to such coverage against Anchor Retreat. I give permission to Anchor Retreat to obtain medical assistance in the event of an emergency. This permission will include transportation, the administration of medicines, surgical treatment, X-ray examination or hospitalization as might be ordered by a licensed medical doctor. I release and discharge Anchor Retreat from any and all liability for any first aid rendered, treatment performed, or transportation provided or arranged pursuant to this Agreement. Further, I agree that, if I am an adult in my state (see below) and am mentally competent to do so at the time, I will make decisions regarding my health care based on the best information available to me and will not hold Anchor Retreat responsible for my decisions. If I am not mentally competent to make these

decisions, I authorize Anchor Retreat to make these decisions on my behalf, and I release Anchor Retreat from any liability arising from or related to medical decisions made in good faith on my behalf. I understand that it is my responsibility to evaluate my physical and mental health and determine whether I am sufficiently healthy to participate in the Event.

Photograph Release: I grant Anchor Retreat permission to take photographic images and video and/or sound recordings of me in connection with the Event (collectively, "Images/Recordings"). I also grant Anchor Retreat all right, title, and interest to make, use, publish, display, reproduce, distribute, alter, edit, make derivative works of and from, vend, sell, and/or otherwise make available such Images/Recordings, which may include, but is not limited to, posting such Images/Recordings on the internet. I acknowledge and agree that I do not and will not have any claim to any residuals, royalties or other compensation for any uses of such Images/Recordings, including any derivative works thereof.

Governing Law; Scope: I agree that this Agreement is intended to be as inclusive as the laws of Texas permit. This Agreement shall be governed by the laws of the State of Texas and the United States without reference to conflict of laws. The releases set forth herein are intended to include all claims made by my family, estate, heirs, personal representatives and/or assigns. I agree that if a clause or provision of this Agreement is found by a court or arbitrator to be invalid, that finding shall not invalidate any other clause or provision of this Agreement, which shall continue to be enforceable.

Alternative Dispute Resolution: Any claim or dispute arising from or related to this Agreement shall be settled by mediation and, if necessary, legally binding arbitration in accordance with the rules of a mutually agreed upon alternative dispute resolution service and such proceeding shall take place in Texas. Judgment upon an arbitration decision may be entered in any court otherwise having jurisdiction. I agree that these methods shall be the sole remedy for any controversy or claim arising out of this Agreement and expressly waive my right to file a lawsuit in any civil court against Anchor Retreat for such disputes, except to enforce an arbitration decision.

Insurance: I understand that Anchor Retreat is not obligated to provide medical, health or disability insurance for me. I waive any claim to such coverage against or from Anchor Retreat.

Minors: Minors may only participate in activities with Anchor Retreat with consent from their parent or guardian. For purposes hereof, the term "Minor" refers to any person under the age of 18 (19 in Alabama [18 if married], 19 in Nebraska, 21 in Mississippi). I attest that I am either (i) a non-Minor who will be participating in the Event, or (ii) the parent or guardian of a Minor who will be participating in the Event. If I am the parent or guardian of a Minor who will be participating in the Event, I consent to the Minor's participation in the Event and agree to the terms of this Agreement. This Agreement is binding upon me as to the Minor and his/her estate, heirs, personal representatives and assigns. I also promise to defend, indemnify, and hold harmless Anchor Retreat from any claim asserted by the Minor against Anchor Retreat if the Minor should repudiate this Agreement before or after obtaining adulthood. I take full responsibility for the Minor and his/her knowledge of all forms, requirements, and safety issues.