

# Sister Transplant Centers Program

ISN TTS STC Application Guidelines

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## 1. GENERAL INTRODUCTION AND NOMENCLATURE

The ISN-TTS Sister Transplant Centers Program is a joint partnership set up between the ISN and The Transplantation Society (TTS). It nurtures a partnership between centers from low-resource countries (LICs, LMICs and UMICs) and other organizations from High Income Countries (HICs) by supplying a framework and list of benefits.

### SOME DEFINITIONS AND ABBREVIATIONS:

**Pair applications:** The Emerging Center (EC) is the center from a low-resource country. The Supporting Center (SC) is the experienced training center usually from a high income country (as per the World Bank List of Economies).

**Trio applications:** In a trio application; the EC is the new addition to the recently graduated ISN-TTS STC partnership. The previously called EC becomes the SC and the formerly Supporting Center now acts as the Mentor Center (MC) in the new trio partnership.

<b>Emerging Center (EC)</b>	The center from a low-resource country in need of training
<b>Supporting Center (SC)</b>	The experienced training center usually from a high-income country
<b>Mentoring Center (MC)</b>	In a trio application, the Emerging Center is the new addition to the recently graduated STC partnership. The previously called EC becomes the SC and the former SC acts as the Mentor Center in the new trio partnership
<b>SRC Program</b>	Sister Renal Centers Program
<b>STC Program</b>	Sister Transplant Centers Program

## 2. ELIGIBILITY CRITERIA

The EC has to be from a low-resource country: LIC, LMIC, UMIC as per the list of the World Bank of Economies [here](#) in excel format.

Both centers should have at least one ISN or TTS member.

The application file must include a clear description of the measurable outcomes that are aimed at, as well as an overview of the various measures that will be undertaken in the context of the ISN-TTS STC Program. ISN and TTS also expect a detailed action plan and budget proposal, and a clear description of how the collaboration will develop the services of the emerging center and positively reflect the supporting center.

### 3. OVERVIEW OF THE ISN-TTS STC PROGRAM

The ISN-TTS Sister Transplant Centers Program is a joint partnership set up to create new kidney transplant centers and develop existing kidney transplant programs in low-resource countries. Following the success of the ISN Sister Renal Centers Program, this initiative encourages transplant centers to work together to increase opportunities for kidney transplant patients in low-resource countries.

An experienced transplant center in the developed world lends its support to an emerging transplant center to facilitate vital multidisciplinary training and encourage both centers to exchange their knowledge and expertise.

The results are beneficial to both sides. Supporting centers get involved in global health, spread ethical and competent transplantation to regions of the world with limited or no current access to transplantation. Emerging centers connect with a multidisciplinary team of international experts in transplantation from a world-leading center.

The STC Program supplies a framework and list of benefits for the two centers depending on their status level (C, B or A) within the program. It is a highly competitive program and therefore only the most promising and sustainable partnerships get a chance to move to the next levels. The number of positions at each level depends on the available budget, but as one move into the program structure there are less and less seats available (for instance in 2019, there are 7 positions at level C, and only 6 at level B, and 1 at level A).

#### **Every Level has a status:**

- ***Level C is the first stage within the program.*** Sister Transplant partnerships jointly enter the program at level C for a period of two years. They receive basic annual funds from ISN-TTS to help develop and support training links. These centers are eligible for an upgrade to a level B position if the final progress reports are satisfactory and if they effectively apply by filling in all requested documents.
- ***Level B is the second stage within the program.*** Sister Transplant centers which have shown significant progress in level C can move to level B after two years. Unsuccessful pairs/trios will have to drop out of the program. Same for the links who do not submit any application.
- ***Honorary C (HC).*** However, some failed upgrade requests from C to B may become HC level. This is decided at the Chairs' discretion based on the quality of the application to level B and the partnership potential. HC levels have one additional chance to apply for an upgrade. The sister transplant pairs at honorary levels must re-apply after one year to the Level B. If they are not successful they drop out of the program. Although no funding is attached to HC category, honorary pairs continue to benefit from access to the ISN publications and priority consideration when applying to the Fellowship, CME, Educational Ambassadors and Clinical Research Programs.
- ***Level A is the final stage.*** Level B centers can apply competitively for an upgrade to Level A after two years. These upgrades are reserved for those few partnerships whose emerging sister centers show the most promising development towards centers of excellence in their region. The same rules apply for those who do not apply or are considered as unsuccessful: they will have to quit the program.

- **Honorary B (HB)**. However, some failed upgrade requests from B to A may become HB level. This is decided at the Chairs' discretion based on the quality of the application to level A and the partnership potential. HB levels have one additional chance to apply for an upgrade. The sister transplant pairs at honorary levels must re-apply after one year to the Level A. If they are not successful they drop out of the program. Although no funding is attached to HB category, honorary pairs continue to benefit from access to the ISN publications and priority consideration when applying to the Fellowship, CME, Educational Ambassadors and Clinical Research Programs.
- **Graduate**. After 2 years at level A and upon submission and approval of a comprehensive report describing the achievements over the past 6 years across all levels of the STC Program, the centers graduate from the program and the ECs become local "centers of excellence" to support the development of nephrology at a local/regional level. Although they do not receive funding anymore, they keep their ISN benefits (including access to ISN publications and ISN academy and priority consideration for travel grants and participation in other ISN Programs) for 2 years.

They are also eligible to compete for the Schrier award which rewards the graduated pair or trio of the ISN-TTS STC and ISN Sister Renal Centers (SRC) Programs, with the most impressive achievements.

## WHAT'S NEXT AFTER LEVEL A?

Successful STC graduating pairs are encouraged to consider establishing an **STC trio** to further enhance training and experience within the region of the original EC.

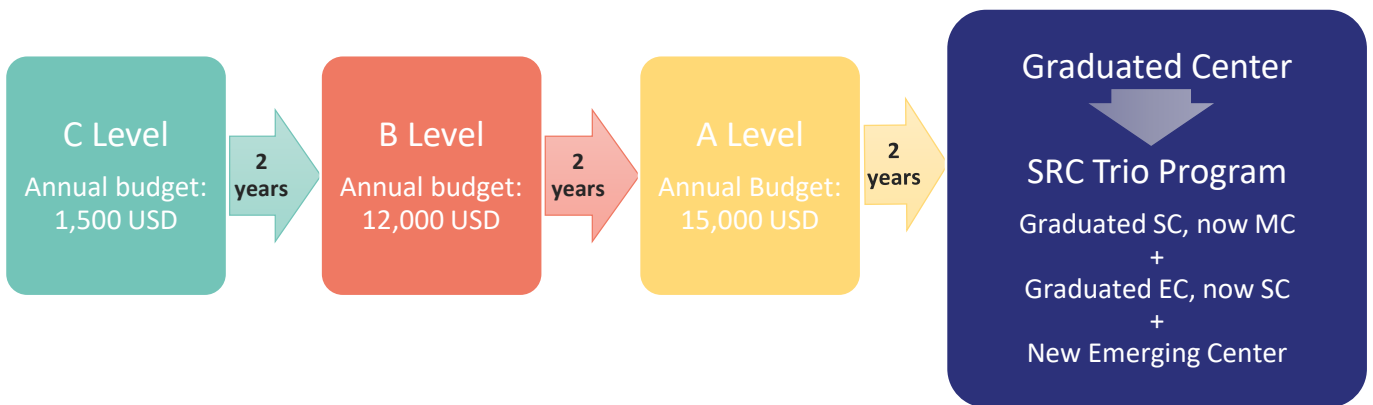
The ISN-TTS STC trio program allows graduating EC/SC pairs to remain involved in the program and for the EC to diffuse their know-how to other centers in their region.

In this system, the recently graduated EC would form a new pair with another local renal transplant center and would work with the original SC to support the EC in an ISN-TTS STC Trio.

The graduated SC (which would act as a Mentor Center - MC) in fact would support the newly formed STC pair by providing guidance and any other possible means of support. For instance, if the pair upgrades and receives a budget this would also partly be the responsibility of the MC since visits would be conducted between them and both the centers in the same region – i.e. a funded expert from the UK would visit both centers in the same visit or ensure that personnel from one center are present at the other to benefit from training.

The applications from these trios are reviewed in the same competitive process as all other applicants and be subject to the consideration of balanced regional distribution.

In addition, the graduated A level centers will still be enjoying their benefits (see section 7)



## 4. APPLICATION PROCESS

The application forms can be found on the online platform: <http://stc.theisn.org>

One needs to sign up in order to access to the forms.

**The deadline to apply is on 1<sup>st</sup> October each year.** The application platform usually opens 2-3 months before the deadline (i.e. usually around July).

## 5. HOW TO SUBMIT A SUCCESSFUL APPLICATION?

A few important reminders:

- Education vs research activities  
The ISN-TTS STC program aims at enhancing the clinical practice of nephrology at ECs through a variety of training exchanges between SC (and/or MC) and EC. Note that ISN and TTS see **the primary role of the Sister Transplant Centers Program as being to support education. It is not primarily to support research.**
- Educational grant  
The STC grant intends to support educational activities only, and no equipment cost or staff salaries in any circumstances. Capital and consumable costs won't be covered neither.

The STC Program is unlikely to support applications from well-developed transplant centers in developing countries, due to the overwhelming demand to support less developed centers.

The following forms need to be submitted:

1. ***Application form*** should include a detailed description of the EC needs, the objectives and measurable outcomes. One should think about some measurable indicators: what will the pair/trio achieve? What will be a good outcome of the Sister Transplant Center partnership? For instance:

Objective	Example of Measurable
establish a transplant unit	number of transplants performed
establish a deceased donation transplant program	number of DD transplants performed
	...

The STC Committee will evaluate the success of applications based on the level of progress to meet the original objectives.

2. ***Annual budget proposals (Y1/Y2)*** should include a realistic overview of all the activities planned in the next 2 years (there is one form per year) and provide an estimate of a budget breakdown per activities. Whenever possible the centers should supplement the STC grant with their own means – eg STC pays airfare and local center endeavor to cover ground costs (accommodation, ...).

The submitted budget should be in accordance to the allocated ISN-TTS grant, i.e. the budget proposal should be consistent with the corresponding levels. One should not ask for more or less. Below are the amounts corresponding to each level:

- Level C => 1,500 USD
- Level B => 12,000 USD
- Level A => 15,000 USD

The form should not include activities that will be supported with exterior sources of funding. These can be mentioned in the reports.

As a reminder, the ISN-TTS STC grant will **not** cover:

- Capital costs
- Consumable costs
- Equipment
- Salaries
- Basic research activities

And, no more than 10% of the STC budget can be used to attend nephrology conferences and events (eg. WCN, ASN, TTS biennial congress ...)

Below are a few examples of activities:

- Visits
  - *Multidisciplinary training exchanges between the EC and SC,*
  - *Senior scholarship visits from the SC to EC*
- Projects:
  - *Local and regional CMEs,*
  - *Provisioning of educational materials for the EC,*
  - *Attendance at training courses,*
  - *Establishment of programs (eg. Deceased donation transplant)*
  - *Community-orientation including evidence of participation in donor awareness, clinical research activities at the EC,*
  - *Relay of knowledge through regional, national and international meetings and publications,*
  - *WKD activities*

**The STC budget must be spent in the current year (by the end of December)** and unclaimed budget will not be added to the budget of the next program year, except for extenuating circumstances at the Chairs' discretion (and late organization is not an extenuating circumstance!).

#### **Extra funding via the ISN Programs**

The ISN offers other very exciting Programs: The Fellowship, the Educational Ambassador, the CME, the Clinical Research and the Mentorship Programs. STC participants are warmly encouraged to make use of them to fund some additional STC activities. All STC participants receive priority consideration when applying to these programs and this would allow them to use the STC money for other educational activities. For instance, the Fellowship Program could fund some short-term visits (2-6 months) from the EC to the SC/MC. Visit the ISN website for more information: <http://www.theisn.org/programs>

The STC Committee will review the annual budget requests based on the educational merit and benefit for the EC. If necessary, they will seek the advice of the respective Regional Boards to evaluate the appropriateness and relevance of the proposed activities. The budget requests may be discussed with the pair if further explanations/modifications are needed, or approved.

### 3. **Activities & Budget Report** (for the past 2 years) - **only for upgrade applications!**

Levels C and B centers are required to submit a final report at the end of the 2-year partnership. This report constitutes the basis for reviewing the pairs and trio's achievements and granting priorities or upgrades at a later stage as well as releasing further funding. Progress, achievements and challenges must be clearly articulate as the scoring parameters for upgrades are greatly influenced by previous activities and results.

Pictures are also welcome (not in a power point or pdf files as we can't use them. We prefer to receive .jpg files with short description in the file name).



## 6. SCORING PROCESS AND TIMING

Applications must be in line with the STC Program objectives, i.e. enhance the clinical practice of nephrology at emerging centers through a variety of educational activities and training exchanges between the EC and SC (or MC).

The Review Committee will evaluate the needs of the EC and the potential to address them through the collaboration with the SC. They will look at the level of activity and commitment between the Sister Centers and assess the appropriate use of the funding in a way that will benefit the community at large.

The following aspects will be taken into account:

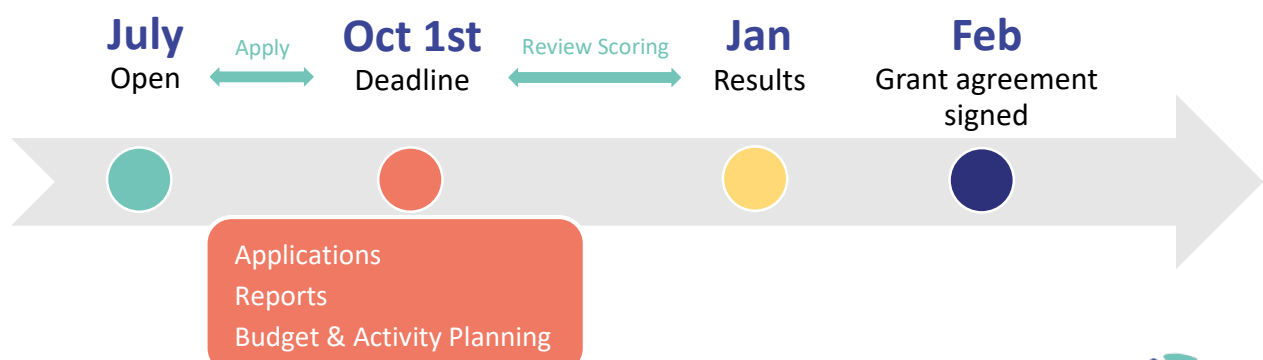
- Main objective relevance and proposed measurable outcomes
- Motivation and plan for development
- Planned activities: visits and projects
  - Visits: Multidisciplinary training exchanges between the EC and the SC/MC, senior scholarship visits from the SC/MC to the EC...
  - Projects: Local and regional CMEs, provision of educational materials at the EC, attendance on training courses whilst on training attachments at the SC/MC, ...
- Previous participation by the institutions and/or liaison officers in any existing ISN Programs (including ISN-TTS STC Program) in the last 2 years.
- The geographic distance between the centers
- The level of support that can be provided by a SC/MC already involved in other STC links

The STC Committee gives priority to intra-regional partnerships for reasons like similar culture and languages, similar resource settings and budget optimization (flights).

As far as upgrades are concerned, the unsuccessful pairs/trios will drop out of the program or become HC/HB centers (for those applying from C to B/from B to A) depending on the quality level of their application. The STC Committee may decide to extend the duration of the STC level of an individual pair/trio for longer than 2 years under exceptional circumstances at the committee's decision.

The pairs/trios eligible for upgrading to the next level who do not submit any application will automatically drop out of the Program.

Below is an overview of the usual timing of an application session:



## 7. BENEFITS

Enrolling in the ISN-TTS STC Programs gives access to some significant benefits:

### FINANCIAL BENEFITS

The ISN and TTS support the participation of a pair/trio within the STC program with a total grant of 57,000 USD spread over 6 years and broken down as follows:

Level C	1,500 USD per annum
Level B	12,000 USD per annum
Level A	15,000 USD per annum

There is no funding at HC/HB levels.

### IN-KIND BENEFITS

The successful STC pairs/trios will also receive the following:

- **Certificates (for levels A, B, C and graduated pairs/trio's)** are issued to the EC, SC (and MC) when they are first accepted into the Program (as well as with each upgrade to a higher level). The certificate is valid for two years or for as long as the center pair/trio is active in the same level. Graduated A levels also receive a certificate.
- **ISN-TTS journals subscription (for levels A, B, HB, C, HC and graduated pairs from the last 2 years)**

The EC will receive online access to the following publications:

- *Kidney International*
- *KI Supplements*
- *Kidney International Reports*

We would like to stress that the journals are to be made freely accessible to all those for whom the journals are intended (physicians, student etc.) and that they are to be kept in a place accessible to all; the journals are not being granted for the benefit of only one or two selected individuals.

The password and ID are communicated upon joining the program; these remain the same for every following year that is spent in the program. The Journal will be sent to the attention of the liaison officer who is responsible for ensuring that the journals are shared and accessible.

The EC (if a TTS member) will also receive, as TTS membership package, access to the electronic version of TTS Transplantation Journal during the time spent in the program

*It is possible to receive paper copies at no cost upon specific request*

- **ISN Academy (for levels A, B, HB, C, HC and graduated from the last 2 years)**

Each year, the STC pair or trio will receive 5 passes for the ISN Academy (to be shared between the EC and SC), which is a new and interactive e-learning platform and mobile app providing equal access to the latest knowledge in nephrology, where and when you need it. With up-to-date and interactive resources, it opens doors to a unique mix of presentations, cases, articles, webinars, guidelines and more.

- **Priority access to ISN Programs (for levels A, B, HB, C, HC and graduated from the last 2 years)**

The grants related to successful applications to ISN Programs will be on top of the budget already received through the STC program. Please be aware that an application is not guaranteed a successful outcome since the criteria of the Programs prevail and they remain competitive in nature. Priority consideration will be given in the review process of the following programs:

- Clinical Research Program and Scientific Writing Course
- [Educational Ambassador Program](#), which offers financial support for a specific hands-on training by an expert
- [Fellowship Program](#) (in the unfortunate event that the STC is unsuccessful at upgrading to the next level, it will not affect if a fellow from the EC has been accepted in the ISN Fellowship Program to train at the SC)
- [CME Program](#): Proposals for organising CMEs must be received at least 3-6 months in advance and reflect a serious organization of a meeting or course which fulfils an educational purpose, an appropriate scientific program and aim to gather a minimum of 50 persons. If the CME is approved for support; the economy travel of a maximum of 3 speakers will be covered by the ISN CME Program; accommodation of the speakers is to be provided and covered by the organizers. The CMEs are to be organized in conjunction between the EC and the SC usually as part of an ISN STC Program event.  
The new ISN [Mentorship Program](#) is a nice option for those who would like to benefit from some guidance from a dedicated mentor on a specific subject. The framework for regular interaction (skype, email, phone calls) is encouraged and a plan is set up between mentor and mentee.

- **Priority for travel grants to WCN and ISN Frontiers (for levels A, B, HB, C, HC and graduated from the last 2 years)**

Pairs and trios at levels A, B, HB, C, HC and graduated from the last 2 years are guaranteed priority to receive some travel grants for WCN and ISN Frontiers.

The decision is based on a number of scoring criteria which include the ISN membership status, the level of income of the applicant residence country, successful abstract submission, current and/or past participation in ISN Programs, age, and previous travel grants.

For both WDN and Frontiers, STC participants should directly apply to the events' organizers via the official relevant website. Note that the maximum number of travel grants that any individual may receive in a life time is limited to 3. The amount of the grant may change depending on the WCN/Frontiers organization. The official WCN/Frontiers travel grant will be made available at the congress; the actual arrangements and confirmations are announced via a personal letter and depend on the WCN/Frontiers organization.

A new opportunity has arisen for levels A and B to receive a travel grant to go to TTS Congress to present a poster summarizing the activities undertaken under their partnership. The TTS will contact the pairs to offer the opportunity.

- Invitation to compete for the [Schrier award](#) (after graduation) by presenting the collective achievements throughout their STC partnership. The Schrier award session is hosted at the World Congress of Nephrology every year.

Mrs. and Professor Schrier have made a very generous donation to the ISN – **The Schrier fund** which is dedicated to supporting ISN's substantial [outreach and capacity building programs](#) in emerging countries. All A-level centers that have graduated since the previous WCN are invited to participate and display their ongoing achievements throughout their participation in the ISN-TTS STC or ISN SRC Program.

A jury composed of the ISN Sister Renal Centers Program chair and deputy chair, the ISN-TTS Sister Transplant Centers Program co-chairs, the ISN Programs Chair and Robert Schrier (if available) selects the most deserving winner. The award is of 2,500 USD.

All the above benefits remain applicable 2 years after graduation from the Program – apart from the Schrier award for which one can only compete once.

## 8. REPORTING PROCESS

### INTERMEDIARY REPORTS

In order for the STC Committee to evaluate the progress of the STC participants, the impact of the Program and assess the appropriate use of the funding, the centers are required to submit a report at the end of the 2-year partnership. The report constitutes the basis for reviewing pairs and trio's achievements and granting priorities or upgrades at a later stage as well as releasing further funding. Progress, achievements and challenges must be clearly articulate as the scoring parameters for upgrades are greatly influenced by previous activities and results. An analysis of what has been achieved and how the status of the EC has progressed would indeed be a very helpful insight to the STC Committee. These reports will be very short (maximum 1,000 words) and will address the following items:

- Names of persons involved
- Budget breakdown for each activity and brief description (visits & projects)
- Confirmation of forthcoming activities (incl. names, dates, required budget)
- Motivation and Plan for development
- Impact Assessment

Pictures are also welcome (but please do not enclose them in a power point or pdf file as we can't use them. We prefer to receive .jpg files with short description in the file name).

## LEVEL A - FINAL STC REPORT

Levels A finishing their second year of partnership will be requested to provide a comprehensive report with details on their original goal when they enrolled in the ISN-TTS STC Program, how much progress they have achieved, the measures they carried out and respective outcomes, the challenges they were faced with, their expenses at A-level ... This is the final mandatory step for them in the Program. Reports will be need to be submitted between early December and early January at the latest. The pairs/trios will formally graduate from the Program upon approval of this report by the STC Chairs.

## 9. GRANTS & PAYMENTS

### Important note:

The current financial support system allows funding as well as great flexibility and autonomy for the pairs and trios; **in return ISN and TTS require the pairs and trios to be responsible by respecting the formalities and deadlines.** ISN-TTS staff will not send multiple reminders and follow-ups in order for ISN-TTS to be able to provide you with a unique opportunity for support and development via funding.

STC partnerships will receive a grant agreement in which you guarantee to use the funds allocated to you in the sole goal of advancing nephrology in the EC's region. The grant agreement will need to be signed by the SC or MC.

The money will be sent to you as a grant and in the course of February (or upon receipt of the signed grant agreement and other payment documents – *see below*). **It will preferably be sent to the SC for STC pairs** and to the **MC for the STC trios** (unless explicitly requested and approved by the STC Program Chairs that the money can be sent to the Emerging or Supporting Center). It is then the SC or MC who distributes the money according to the incurred expenses. It is of paramount importance to indicate the bank details of the SC or MC of the partnership link in the annual budget form.

Grant recipients must provide the name and full contact details of the finance coordinator or grants officer of their institution. STC grant recipients are also responsible for liaising with the finance coordinator or grant officers of their institution and ensuring that they are aware of the status of ISN-TTS STC Program grants and payments. ISN-TTS will provide a payment confirmation after the grant has been paid. Grant recipients should transmit this document to the finance office.

Therefore, in order to receive their payment, the SC/MCs need to take the following actions:

- sign the grant agreement with the terms and conditions of accepting the ISN-TTS grant
- submit a payment request with full contact and bank details as well as a duly signed W8 or W9 form (for USA only)

Without the signed agreement and payment documents, ISN-TTS cannot release the funds!

The following points are also important:

- **The STC budget must be spent in the current year (by the end of December) and** unclaimed budget will not be added to the budget of the next program year, except for extenuating circumstances at the Chairs' discretion (and late organization is not an extenuating circumstance!)
- Initial plans may be subject to change due to visa issues, acts of god, personal and health situations, etc. **Changes to the initial plan** and alternative suggestions for the use of funding (of an educational nature) can be accommodated **only under exceptional circumstances** at the chairs' discretion and as long as the HQ staff is duly informed!
- **Surplus funds:** pairs who have some surplus as per the October accounting report (due to activities costing less than foreseen or other justifiable reasons) may re-allocate the funds towards journal subscriptions, textbooks, registration/attendance to CMEs and congresses, or any other items of educational merit as long as these are paid for in the same program year and submitted for approval.
- It is of crucial importance to **keep a record of all expenses** in order to detail them in the STC reports

The financial support (budget) and services (in-kind donations) provided by ISN-TTS are only intended to provide a framework among the centers and to reinforce the goodwill that stems from the SC. ISN-TTS's funding is not intended to form the sole basis of what should ideally be a long lasting and fruitful collaboration among the centers. The grant funds must only be used for the educational activities agreed upon jointly by the Sister Transplant Centers and carried out at the initiative of either the EC or SC in the context of the STC Program and cannot be used for the private benefit of any institution. ISN-TTS's support cannot carry all expenses linked to the development of an EC and the joint activities undertaken among centers.

## 10. REPORTING AND PAYMENTS MECHANISMS

As a reminder, the amounts of the grants are as follows:

Level C	1,500 USD per annum
Level B	12,000 USD per annum
Level A	15,000 USD per annum

### AT LEVEL C

The pairs/trio's at level C will sign a grant agreement covering the 2-year period. Upon receipt of the signed grant agreement and relevant payment documents, ISN-TTS will release a total payment of 3,000 USD to the SC/MC covering the 2 years of partnership at the beginning of Y1. A report of activities and expenditure must be submitted at the end of the 2-year period when applying to level B. The funds will have to be adequately spent within this period as otherwise the pair/trio is not eligible to move to the next level.

## AT LEVEL B

The pairs/trio's at level B will sign a new grant agreement both at the beginning of Y1 and Y2. Upon receipt of the signed grant agreement and relevant payment documents, ISN-TTS will release a payment of 12,000 USD to the SC/MC beginning of Y1 and beginning of Y2. A report of activities and expenditure must be submitted at the end of the 2-year period when applying to level A.

Please note that a late request of the funds will lead to some penalization on the amount based on the period of the year – for instance, if despite all several reminders, the pairs/trio hasn't submitted the signed relevant payment documents in July – only half of the amount will be transferred (unless the pair/trio can clearly demonstrate that all funds will be expensed before December).

The pairs/trio's that cannot demonstrate full expenditure of their grants at level B before December Y2 will not be eligible to move to level A.

## AT LEVEL A

The processes are the same as in Level B (see above). The pairs/trios sign a grant agreement at the beginning of each year at level A. The pairs/trio's who haven't finished their activities and spent their entire funding by the end of December Y2 will not graduate from the Program until they submit a satisfactory final report.

# 11. FREQUENTLY ASKED QUESTIONS

## I CANNOT ACCESS THE ONLINE PLATFORM WITH MY ISN CREDENTIALS

This is because both platforms and accounts are not linked yet. You should therefore use another password to login onto the STC Platform. In a near future ISN will develop a fully integrated platform.

## WHAT TO DO IF I NEED A VISA LETTER?

If necessary, it is highly recommended that the traveller(s) make arrangements for a **visa** procurement as soon as possible since this often takes several months and is in some unfortunate cases declined. Please be aware that the **ISN-TTS Global Operations Center staff** can provide an official letter for the embassy/consulate if necessary; please provide the first and last name, place and date of birth, country of origin and passport number and expiry date for the preparation of this letter.

## WHAT HAPPENS IF AN INCIDENT OCCURS DURING MY TRAVEL OR MY STAY ABROAD?

Please note that upon an individual's acceptance to travel and volunteer on behalf of ISN-TTS they acknowledge and accept that the International Society of Nephrology (ISN) and The Transplantation Society (TTS) cannot be held liable for any consequences related to travelling or staying abroad. The responsibility for procuring health/accident and travel insurances remains with the traveller; they or their relatives cannot hold the ISN nor TTS responsible in the event of untoward events or experiences.

## 12. CONTACT

For more information and assistance, please contact [stc@theisn.org](mailto:stc@theisn.org)

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