**CANCELLATIONS AND REFUNDS**

**GUEST PAYMENT AND CANCELLATION POLICY**

All deposits are non-refundable. All balances are due no later than 1 October 2023

Cancellations made before 1 September will result in a 50% loss of the trip price (minus also the deposit), while any cancellations made thereafter will result in a total loss of funds. There are no land refunds for partial travel, excursions, etc that have been paid for in advance.

If you have to cancel for any reason, your spot, including the deposit, is fully transferable to another person so long as they are a match to the intention of the Journey, and as determined by Fatima Bacot by online interview.

**JOURNEY CANCELLATION POLICY**

Fatima Bacot reserves the right to cancel any Journey prior to departure for any reason whatsoever, including an insufficient number of participants or logistical problems (e.g. acts of God, war, pandemics, strikes, etc.), which may impede Journey operations. The refund of all payments as described in the paragraph below shall release Fatima Bacot from any further liability. A Journey cancellation due to insufficient numbers would normally occur at least 2 months prior to departure, unless acts of God, war, pandemics, strikes or other events impede our departure causing large numbers of participants to opt to cancel participation on the journey in the last days before departure.

Fatima Bacot must make substantial payments to suppliers (including providers of land travel) far in advance of the scheduled date of the retreat. If the Journey is cancelled due to forces beyond our control (acts of God, war, labor strikes, covid19, earthquake, flooding, etc.), Fatima Bacot will promptly refund the portion of the Journey cost not advanced to suppliers. Fatima Bacot will use her best efforts to recover advance payments, including the deposit, as promptly as possible, and will refund to you the amount recovered, if any. However, Fatima Bacot does not guarantee recovery of any or all of the advance payments made.

Should the exchange rate vary more than 5%, the price will be subject to change.

Fatima Bacot reserves the right to determine if you are not a good fit for this trip. If so, we reserve the right to cancel your reservation, in which case Fatima Bacot will promptly refund the portion of the Journey cost not advanced to suppliers.

No refund is given if the Journey Participant contracts Covid19 and can’t attend the Journey in which case a participant’s travel insurance would most likely cover any losses depending on the travel insurer’s policy. It is important to confirm with the travel insurance provider that Covid-19 related issues are covered and to what extent. Insurance policies must cover the Participant for all relevant activities being engaged on the Journey and TRIP CANCELLATION.

Fatima Bacot is not responsible for expenses incurred in preparation for any cancelled Journey, such as airline tickets, loss of work, and/or other costs associated with trip preparation.

All cancellations must be made to Fatima Bacot in writing (and *confirmed as received* by Fatima Bacot) to: admin@fatimabacotspeaker.com