**CANCELLATIONS AND REFUNDS**

**GUEST PAYMENT AND CANCELLATION POLICY**

All deposits are non-refundable, with the exception of governmental Covid19 travel restrictions to the location of the registered Tour.

All balances are due no later than 1 September 2022.

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 Tour, and as determined by Fatima Bacot by online interview.

**TOUR CANCELLATION POLICY**

Fatima Bacot reserves the right to cancel any Tour prior to departure for any reason whatsoever, including an insufficient number of participants or logistical problems (e.g. acts of God, war, covid19, strikes, etc.), which may impede Tour operations. The refund of all payments as described in the paragraph below shall release Fatima Bacot from any further liability. A Tour cancellation due to insufficient numbers would normally occur at least 2 months prior to departure, unless acts of God, war, covid19 restrictions, 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 Tour 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 Tour 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%, refund is subject to change.

Fatima Bacot reserves the right to determine if you are not a good fit for this trip (if so, your deposit will be refunded in full). Should the exchange rate vary more than 5%, refund is subject to change.

No refund is given if the Tour Participant contracts Covid19 and can’t attend the Tour 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 Tour and TRIP CANCELLATION.

Fatima Bacot is not responsible for expenses incurred in preparation for any cancelled Tour, 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