Terms, Conditions & Cancellations

RESERVATION & CANCELLATION POLICY:

Kemetic Yogi Living is not responsible for additional expenses arising from the delay or extension of a trip/experience due to weather, political disputes, sickness, failure of transportation, or other causes beyond our control.

CANCELLATION AND REFUNDS

- The deposit is non-refundable*.
- If cancellation is made more than 121 days before the start of the experience, the deposit will be returned minus a 15% administrative fee. Any additional payments that have been made will be returned minus a 10% administrative fee.
- Any cancellation made between 90 and 120 days before the start of the experience will result in the loss of your deposit. Any additional payments that have been made will be returned minus a 25% administrative fee.
- Any cancellation made between 60 and 89 days before the start of the experience will result in the loss of your deposit. Any additional payments that have been made will be returned minus a 50% administrative fee.
- Any cancellation made between 45 and 59 days before the start of the experience will result in the loss of your deposit. Any additional payments that have been made will be returned minus a 75% administrative fee.

- If cancellation is made less than 45 days before the start of the retreat, all payments are non-refundable and non-transferable.
- *We reserve the right to cancel an experience for any reason including but not limited to Pandemic, *Force majeure*, and if it is not meeting the minimum number of attendees. If we do so your payments, will be refunded, minus 13% administrative and processing fees. (*ALSO SEE BELOW*)
- *Covid-19 Insurance including Trip cancellation and medical is now mandatory. If you choose to not obtain insurance, Kemetic Yogi Living reserves the right to deny you entry into experiences with no expectation of refunds or transference of funds to another retreat.
- All cancellations must be made in writing via email, and any refund requests must be made in writing within 30 days of the retreat's end date. Please send written requests to: contact@kemeticyogi.com
 - *KEMETIC YOGI LIVING reserves the right to cancel any trip/experience prior to departure for any reason whatsoever, including *Force majeure*, Pandemic, an insufficient number of participants, or logistical problems (e.g. acts of God, war, strikes, etc.), which may impede trip operations. The refund of all payments as described in the paragraph above shall release *KEMETIC YOGI LIVING*) from any further liability. A trip/experience cancellation due to insufficient numbers would normally occur at least a month prior to departure, unless acts of God, war, 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. KEMETIC YOGI LIVING must make substantial payments to suppliers (including providers of land travel far in advance of the scheduled date on which we embark. If a trip is canceled due to forces beyond our control (acts of God, war, labor strikes, earthquake, flooding, etc.), *KEMETIC YOGI LIVING* will promptly refund the portion of the trip cost not advanced to suppliers. *KEMETIC YOGI LIVING* will use its best efforts to recover advance payments as promptly as possible, and will refund you the amount recovered if any. However, KEMETIC YOGI LIVING does not guarantee recovery of any or all of the advance payments made, and our use of best efforts to recover these payments will not include the institution of any legal proceeding in foreign lands. This policy applies to trip cancellation by client choice following any necessary increase in trip costs.

• Deposit credit must be used within 12 months.

<u>*TRAVEL INSURANCE</u>

Trip Cancellation Insurance or Trip Interruption insurance is mandatory for *KEMETIC YOGI LIVING* trip/experiences. Travel insurance is designed to reimburse you for non-refundable expenses in case of trip cancellation as well as for other previsions such as missed flight connections, medical expenses/ emergency assistance coverage (if something happens to you personally), baggage & personal effects coverage (if they are lost or stolen), baggage delay (if your bags do not arrive with your flight and you have to buy clothing, and personal items) which could possibly be very costly. Please note that insurance policies vary tremendously and have various critical exclusions. We recommend you choose carefully based on your personal situation.

Thank you for joining us on this journey and for your cooperation & understanding!