

TERMS AND CONDITIONS SUMMARY

Payments:

- To secure your spot, a non-refundable deposit of 20% is required. The remaining 80% must be paid in two equal installments of 40% each, with full payment completed 45 days before the Program start date.
- If you need a special payment arrangement, please contact us and let us know, and we will try to accommodate.

Cancellations and Refunds:

- If you cancel *more than 30 days* before the start of the Program, you will receive a refund, minus the 20% deposit.
- If you cancel *30 days or less* before the start of the Program, you will receive a refund of one (40%) installment.
- If you cancel *15 days or less* before the start of the Program, you will receive a refund of half (20%) of one installment.
- A transfer of your spot to another individual is possible up to 5 days before the Program begins.
- If you need to cancel for any reason, please notify us *in writing* via email. We will handle cancellations on a case-by-case basis, with as much understanding as possible.

Liability:

The information contained on the website has been compiled in good faith and represents Footsteps Through Time and our responsibilities to the best of our abilities. We do not, however, accept responsibility or liability for cancellations, delays, changes or losses caused by acts of God, war, threat of war, closure of airports, civil strife, natural disasters or any other events beyond our control. In the event of natural disasters, strikes, government restrictions, pandemics, or other circumstances beyond our control, we cannot be held liable for cancellations or changes to the Program. We will make every effort to reschedule or provide alternative options, but refunds are not guaranteed.

Footsteps Through Time does not accept responsibility for guest accidents, injuries, illnesses, death, loss of or damage to personal effects and/or 3rd party property during your stay. It is a condition of this agreement that **all guests must obtain their own appropriate and adequate travel insurance coverage.**

The full form of the Terms and Conditions will be sent with your registration packet and balance payment information.