

## **Cancellation & Refund Policy**

It is very important that a participant understands the cancellation policy. If it is not clear, the participant and/or legal guardians should ask for clarification.

As with nearly all travel-related, humanitarian programs, once applications have been received, STW begins spending funds on field planning, supplies and administrative expenses, often incurring nonrefundable costs.

As soon as a community or school is selected for your trip, field planning includes commitments to children, schools, teachers, parents, and local governments. These commitments include infrastructure, learning materials, training and other things designed to realize the objectives of your service -- children learning how to read and getting a chance to escape extreme poverty. Your commitment to participate in a service learning travel program includes these commitments.

Moreover, once a group is full, defined at our sole discretion, School the World stops recruiting and accepting applications. Late cancellations prevent other participants from joining and fulfilling these commitments. For these reasons, School the World can provide only limited refunds when volunteers cancel.

### **Notice of Cancellation**

All cancellations must be submitted in writing by email to [sarah.pease@schooltheworld.org](mailto:sarah.pease@schooltheworld.org) or [natalie.hambor@schooltheworld.org](mailto:natalie.hambor@schooltheworld.org). School the World can only accept notice of cancellation from the traveler or his or her legal guardian. The date of cancellation will be determined by the date on which STW receives notice.

### **Refunds**

In order to qualify for refunds in accordance with School the World's policy, all payments must adhere to scheduled deadlines. Cancellation refunds can only be made to the person whose name appears on the account; payments cannot be transferred to another account. No contributions made by anyone other than the participants themselves

are refundable under any circumstances. Refunds will consist only of funds paid directly by the volunteer and/or legal guardian and not the basis of a corporate matching gift.

If a participant cancels his or her trip without adhering to prior scheduled payment deadlines, School the World reserves the right to charge the credit card listed on account for the outstanding balance.

In the event that a trip is cancelled by School the World due to external circumstances, our standard refund policy will apply. Our team will communicate any deferment options available given the situation at hand.

Subject to these limitations, School the World's policy is as follows:

- Cancellation more than 90 days prior to participant's scheduled departure date – will result in a loss of 50% of your total trip cost.
- Cancellation between 89 and 45 days prior to participant's scheduled departure date – will result in a loss of 70% of your total trip cost.
- Cancellation less than 45 days prior to participant's scheduled departure date – will result in the loss of 100% of your trip cost.
- On or after departure date, no refund will be provided.
- The application fee is nonrefundable.

In many cases, our students will continue to fundraise as the trip approaches. The final fundraising deadline is 3 weeks before the departure date of the trip. However, if a student were to cancel in the timeframe between when no refund is available (45 days prior) and the fundraising deadline (21 days prior), they would be responsible for the full cost of the trip. If you have questions about your circumstances, please contact Sarah ([sarah.pease@schooltheworld.org](mailto:sarah.pease@schooltheworld.org)) or Natalie ([natalie.hambor@schooltheworld.org](mailto:natalie.hambor@schooltheworld.org)).

Credit card on file will be charged should payment-to-date not meet monetary percentage requirement for cancellation. The difference between payment-to-date and requirement will be charge incurred. You will receive advance notice of the intention to charge the card on file.

In the event that your participation is cancelled by School the World for non-payment of the full program fee by the due date, or for non-submission of paperwork by the required due date, the School the World refund policy will take effect as of the effective date of the cancellation, which may be after the due date. Please note that this includes submitting the Health Questionnaire with the correct health details required, or corresponding paperwork required as a result of any medical conditions disclosed.

### **Deferment**

If you need to cancel, you can choose to defer your travel to any scheduled trip within 11 months of the originally scheduled trip departure date. The program cost for the deferred trip will be the same as charged for the original trip, plus a \$250 deferment fee, plus any non-refundable fees that have been incurred and cannot be transferred to future date (e.g., airline tickets). All sums paid to the company up until the date of deferment shall be applied to the deferred trip.

### **Trip Insurance**

School the World purchases additional trip insurance for each traveler at the time of final payment for airline tickets. Typical trip insurance plans cover accident & illness medical expenses, emergency evacuation, baggage delay and trip delay (airline delay). This insurance does not cover cancellation for any reason.

If you wish to purchase 'Cancel for Any Reason' insurance, here is a resource for you to consider. It is important to note that purchase of this type of insurance typically needs to occur within 2 weeks of enrollment. Our staff can also discuss this option with you or connect you to an insurance expert:

<https://www.internationalinsurance.com/trip-insurance/cancel-for-any-reason.php>

### **Contradictions and/or Omissions**

Any points of policy insufficiently covered by this document, or relating to circumstances not currently envisioned, will be clarified by STW in response only to written requests, and at our sole discretion.