Insurance, Payment, and Refund Policy

To participate in this trip organized by Outdoortravelphotography LLC, you must sign, date, and send Outdoortravelphotography LLC the original copy of this form.

Insurance:

The safety of all participants and the group is our first priority. Therefore, each participant must confirm understanding and agreement to purchase internationally valid travel insurance. Proof of coverage, including the insurance emergency contact and policy number, must be provided before departure for the Switzerland trip in October 2024.

Minimum Coverage Recommendations

- Accident & Sickness Medical Expense Coverage (minimum \$100,000 USD)
- Emergency Evacuation & Repatriation of Remains (minimum \$200,000 USD)
- Accidental Death / Dismemberment
- Trip Cancellation Coverage
- Additional Coverage: Baggage and Personal Effects Coverage, Hospital Room and Board, Trip Delay / Interruption

Participants are encouraged to evaluate their individual risks and consider travel insurance that covers the full value of the tour and personal effects. Outdoortravelphotography LLC, their agents, and subsidiaries will not be held responsible for expenses related to trip cancellation, loss or theft of baggage, and emergency evacuation. Participants need to understand that any delay, cancellation, or early termination of the Photo Tour, for any reason, will result in the loss of the entire amount paid.

Benefits of Travel Insurance:

Travel insurance minimizes the risk of monetary losses due to delays, inability to travel, and the need to cut short the photo workshop for various reasons such as illness, injury, unforeseen financial complications, and other personal circumstances.

Insurance Restrictions:

Participants should be aware of restrictions and limitations on any insurance program, and we strongly recommend carefully reading the fine print of the insurance policy.

Insurance Providers:

While examples of insurance providers include www.travelguard.com, and www.travelguard.com, participants have the flexibility to choose other reputable providers that suit their needs.

Payment & Refund:

A deposit of US\$ 1000,- is required to reserve your spot for the Switzerland trip.

Balance Due Date:

It is crucial to ensure that the remaining balance is **paid in full by August 17th, 2024**, to secure your spot. If the remaining balance is not paid by the due date, your spot will be forfeited.

Accepted Payment Methods:

Payments are accepted via Venmo, Zelle, or personal Check. Please note that credit card payments will incur an additional 2.5% fee to cover credit card processing expenses.

Refund Policy:

The deposit is refundable only in case of a tour cancellation (e.g., closed airspace, inability to fly into Switzerland, or not meeting the minimum number of participants). If you decide to cancel, the deposit is forfeited unless the vacant spot can be filled.

Receipt Confirmation:

Outdoortravelphotography LLC will email a receipt after receiving the deposit and the final balance. This receipt serves as proof of payment that may be used in case an insurance claim needs to be made.

Your signature on this form is an acknowledgment of your understanding of your responsibilities and your consent and acceptance of the terms.

Signature	Date	
Print Name	 NT .	