

Terms of Booking Wisdom & Wine, A Tuscan Salon November 2023

Upon payment for the Tuscan Salon, you are confirming that you understand and agree with our Terms of Booking. If you have any questions about these Terms, please email chandi@paradiseofexiles.com

Deposit & Cancellation Policy:

Euro 400 or US\$425 per person assures your spot in The Tuscan Salon and is refundable up to April 15, 2023. After April 15, 2023, the deposit becomes non-refundable.

The balance is due on July 15, 2023. A refund request will only be honored if the Salon is full with a wait list, and if the spot can be filled by another participant, minus a 15% administration fee.

If Paradise of Exiles cancels The Tuscan Salon, the entire amount you have paid to Paradise of Exiles for The Tuscan Salon will be refunded to you within 14 days after the cancellation announcement.

How to Pay:

- By Credit Card on the Paradise of Exiles website
- By check to this US address: Italy Retreats
 Care of Chandi Wyant
 9269 Fabius Court
 Elk Grove, CA 95758
- By bank transfer either in US dollars or in Euro. Let us know your preference and we'll send you the coordinates.

After receiving your payment, we will send you an email, which acts as your receipt. If your payment is returned unpaid, we will assess a \$25 returned-item fee per occurrence. The fee(s) will be added to the applicable balance and must be paid in full prior at least a week prior to the start of The Tuscan Salon.

Insurance Recommendations

We strongly recommend that you purchase travel insurance. We also ask that you review your medical insurance to determine whether you are adequately covered for any eventuality while traveling in foreign countries. Purchasing additional traveler's health insurance, including medical evacuation coverage, is recommended.

Trip-Cancellation or Interruption Insurance

This is probably the most worthwhile kind of insurance. It alleviates the risk of losing money if something unforeseen occurs.

CFAR insurance (Cancel for any reason) is a policy that ensures some reimbursement if you cancel a trip because of a pandemic. If you are considering this type of insurance, please note the strict requirements. It must be purchased no more than a certain

number of days after purchasing your trip, and to be reimbursed you must cancel your trip no later than a certain number of days before departure.

Other types of insurance to consider are baggage loss and medical. Before buying a medical insurance policy, check with your medical insurer — you might already be covered by your existing health plan. Some companies to consider:

www.travelguard.com

www.allianztravelinsurance.com

www.generalitravelinsurance.com

The pandemic has prompted companies to add new types of coverage. Be sure to read the fine print before purchasing.

Note: you may also have some coverages from your credit cards.

Covid 19 Policies

By traveling, you voluntarily assume all risks related to exposure to COVID-19 or any other viruses, infections, or illnesses. While we do our best to provide you with up-to-date information, we are not responsible for any COVID-19 related infection or illness, or any other infection, illness or injury that is contracted during travel, or costs related to them. You will be sent a Covid 19 Health & Safety Pledge to sign.

The Tuscan Salon may be cancelled if we deem the Covid situation to be potentially dangerous, or if we deem that restrictions at the destination will negatively impact the experience. In such a case, we will notify you as soon as that decision is made and offer you a full refund of all deposits and payments which will constitute a full settlement. Or we may reschedule the trip for a future date and offer to keep any deposits or payments to hold your place.

Subject to change

Italy is full of the unexpected, and flexibility is needed. Changes to the itinerary may occur and such changes are not cause for refund.

Responsibility

Paradise of Exiles, DBA Italy Retreats, and any persons acting on its behalf, shall not be or become liable or responsible for any loss, injury, or damage to person or property in connection with the program, or any means of transportation or other services connected therewith and whether resulting directly or indirectly from acts of God, dangers, incident by the sea or air, fire, breakdown in any type of equipment, strikes, riots, war, theft, pilferage, quarantine, or from any other cause. Paradise of Exiles reserves the right to accept or decline or retain any person as a participant whether before or during the program.

Any expenses incurred by delays or events beyond the control of Paradise of Exiles, shall be borne by the participant. (This includes acts of God, dangers, incident by the sea or air, fire, breakdown in any type of equipment, strikes, riots, war, theft, pilferage, quarantine, or from any other cause.)

Payment of your deposit means that you have accepted these terms.

Your Travel Plans

Chandi recommends that you fly a few days ahead of the start of the Tuscan Salon to have time to get over jet lag. Options after the salon are to join a Florence Add-On with Chandi from November 5 to 8, or you might want to use Chandi's <u>trip planning services</u> for travel in Italy prior, or after, the salon.