

SANTA FE

photographic workshops

What You Should Know About Trip Cancellation/Travel Insurance

We **strongly recommend** that you purchase trip cancellation/travel insurance for your workshop in Mexico. It is wise to protect yourself against potential expenses caused by unforeseen circumstances that prevent your workshop attendance or require your early departure. If you choose to forego the purchase of trip cancellation/travel coverage, you are personally liable to cover any associated costs or penalties should you need to cancel your workshop outside of SFPW cancellation parameters (up to full value of workshop/trip).

We recommend using Travel Insurance Select to purchase this important insurance. Please call 800-937-1387 or visit their web site: www.travelinsure.com/cobrand/select/sfw.

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- ❖ **What is Trip Cancellation/Travel Insurance?** Trip cancellation/travel insurance covers pre-paid, non-refundable travel costs (such as workshop fees) if you need to cancel your trip for a covered reason (refer to policy certificate). It also covers emergency medical expenses and evacuation, lost baggage, and travel delay expenses. Committing to a trip like this is an investment of time and money on your part. Purchasing travel insurance protects that investment.
 - ❖ **I am healthy and I don't plan to cancel. Why should I purchase travel insurance?** Life is complicated and unexpected events, injuries, or illnesses can happen at any time. For example, travel insurance allows you to recover pre-paid, non-refundable expenses if you, your travel companion, or a family member gets sick. Travel insurance will reimburse expenses related to many other situations; check with your insurance company for details.
 - ❖ **I have medical insurance already. Shouldn't this be adequate?** Most regular health insurance plans provide partial or no coverage while you are traveling in another country. For Medicare, there is never coverage abroad.
 - ❖ **Is every reason covered by the policy?** No insurance plan can cover 'everything'. However, plan coverage typically includes trip cancellation due to illness/death/other covered reason, trip interruption, emergency medical needs, travel/baggage delay, missed connections, and medical evacuation.
 - ❖ **Doesn't my credit card have travel insurance included?** Not in the way most travelers want it to. Credit cards that have 'travel insurance' provide little coverage, but nothing in comparison to a separate policy from a travel insurance company. The list of covered reasons is limited. Interruption coverage is limited as well, as is travel delay coverage. Almost no credit cards provide medical expense or evacuation coverage.

Santa Fe Workshops Cancellation Policy: *(for Mexico workshops)*

We rely on attendance figures to make important arrangements with instructors and other logistical preparations, so if for any reason you need to withdraw, please notify us in writing (email is okay) as soon as possible. We provide the following refund policy:

- Withdraw 60 days or more prior to the start of your workshop and we will refund all payments made, less a \$250 cancellation fee. With more than 60 days notice, request for a transfer will be considered on a case-by-case basis. Transfer fees apply.
- Withdraw 45-60 days prior to the workshop for any reason and we will retain full deposit paid.
- Withdraw less than 45 days prior to the start of your workshop for any reason, there will be no refund.

Santa Fe Workshops reserves the right to cancel a reservation if full payment has not been received 45 days before the start of the workshop. No refund of any fees will be made for withdrawal after the workshop begins.

There are **NO exceptions** to our Cancellation Policy.

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