

Payment

Final balance is due 60 days prior to departure. If final balance is not received 60 days prior to departure, Flow World Travel reserves the right to cancel your reservation and accept new reservations in your place. If you need assistance paying off the balance, please email us about your situation.

Cancellation Policy

If you need to cancel your trip you must do so via email. Once we receive your message the following cancellation agreements will be applied. \$500 deposit is non-refundable. More than 90 days in advance of trip start date, a full refund, minus non-refundable deposit will be given. Cancellation prior to 60 days of the trip start date, 50% of the trip price will be forfeited. Cancellation within 60 days of the trip start date will forfeit 100% of the trip price. Any amount forfeited, which has not then been paid to Flow World Travel by you, will be recovered from you by Flow World Travel as a debt due and payable.

Changes

Flow World Travel reserves the right to make changes to any aspect of the retreat as deemed necessary by our staff or partners. In the event of any change, postponement, cancellation, or delay, you acknowledge that you will have no right of refund of the retreat price in whole or in part and no right to claim compensation for any injury, loss or damage or other additional expenses incurred by virtue of the change, modification, cancellation, postponement or delay.

Cancellation Due to Retreat Booking Numbers

Flow World Travel reserves the right to cancel any retreat prior to departure in the event that there are too few people booked in which case you will be given a full refund of any and all payments made or be given a credit toward another Flow trip. You will not be entitled to claim any additional amounts or seek any compensation for any injury, loss, expenses or damage (either direct or consequential) or for any loss of time or inconvenience which may result from such cancellation (including but not limited to visa and passport fees and expenses, flights, flight cancellation and reservation fees, and vaccination costs).

Travel Documents / Immunization

You must carry a valid passport, as well as a printed copy of it, and have obtained all of the appropriate visas, permits and certificates for the countries in which you will visit during your trip. Your passport must be valid for 6 months beyond the duration of the trip. It is your responsibility to ensure that you are in possession of the correct visas, permits and certificates for your trip. Flow World Travel is not responsible if you are refused entry to a country because you lack the correct passport, visa or other travel documentation. It is the responsibility of each participant to check for and purchase immunizations if needed.

Travel Insurance

Flow World Travel requires that you carry travel insurance on your trip. Most flight companies offer basic medical emergency coverage when you book your flight. If Flow is handling your flight for you, you must still purchase insurance on your own. It is recommended that you upgrade your insurance to a "Cancel For Any Reason" policy. Make sure you read over the terms of your policy and contact the insurance company for any questions or changes. We

recommend the following. Travel Guard - Gold(Protect Assist) w/ Cancel for any reason <http://www.travelguard.com/> . You are welcome to use whomever you wish though.

Right to Refuse Service

For the benefit of everyone on your trip, Flow World Travel reserves the right to accept or reject any participant at any time without liability, and in the event it determines, in its sole and exclusive discretion, that a participant is disruptive to the harmony of the trip, it may without any obligation to pay a refund or any other amount whatsoever, expel such participant from the trip. Flow World Travel will carry no responsibility or liability for any participant who leaves the trip prior to its conclusion or for any activity undertaken by any participant which is not included on the trip itinerary.

Force Majeure

If Flow World Travel are prevented from performing any of their obligations under this Agreement by acts of God, strikes, trade disputes, fire, weather, breakdowns, interruption of transport, government or political action, acts of war or terrorism, acts or omissions of a third party or for any other cause whatsoever outside Flow World Travels control, Flow World Travel will be under no liability whatsoever to you and may either cancel or postpone the retreat.

Acknowledgment of Risks / Assumption of Responsibility

Although Flow World Travel has taken reasonable steps ensure safety, I acknowledge that this activity has risks, including certain risks which cannot be eliminated without destroying the unique character of this activity. The same elements that contribute to the unique character of this activity can cause loss or damage to the Participant including accidental injury, illness or in extreme cases, permanent trauma, disability or death and also can cause damage to or loss of property. The following describes some, but not all, of those risks.

Activities vary from trip to trip and may include but are not limited to: stand up paddling, surfing, hiking, diving, rock climbing, zip lining, canoe surfing, snorkeling, rope swings, sea kayaking, white water rafting, river kayaking, yoga, fishing, swimming, boxing and riding scooters on trails and roads with a wide range of surface conditions and traffic volume.

Flow World Travel trips can involve travel to remote places with limited or no facilities. Transportation, evacuations and medical care can be significantly delayed; communication can be delayed, limited or not available.

Environmental risks and hazards include rapidly moving, deep or cold water; insects, snakes and predators, including large animals; falling and rolling rock; lightning, flash floods and unpredictable forces of nature, including weather which may change to extreme conditions without warning. Possible injuries and illnesses include hypothermia, frostbite, high altitude illnesses, sunburn, heatstroke, dehydration and other mild or serious conditions.

Throughout the trip, participants are responsible for their own safety.

By signing up for this trip you acknowledge and understand that Flow World Travel trips include risks of injury or death to participants. I understand the description above of these risks is not complete and that other unknown or unanticipated risks may result in property loss, injury or death. I agree to assume responsibility for the inherent risks

identified herein and those inherent risks not specifically identified. I acknowledge that participation in this activity is purely voluntary, no one is forcing participation and participation is elected with full knowledge of the inherent risks.

By signing up for this trip you assume and accept full responsibility for any injury, death, loss of personal property, and expenses suffered as a result of those inherent risks and dangers identified above, and those inherent risks and dangers not specifically identified and as a result of my negligence in participating in this activity.

Release and Waiver of Liability

DECLARATION OF HEALTH. By accepting this Tour Participant Agreement, I (the trip participant) represent that I have no physical conditions or medical precautions which would adversely affect my ability to take part in any physical or social activities offered on Flow World Travel trips. I fully understand that my participation in any and all activities which may take place on a Flow World Travel trip could be injurious to my health and I voluntarily assume all risks related to such activities.

PERSONAL RELEASE. By agreeing to the terms outlined here and elsewhere on the Flow World Travel website I hereby release and discharge my rights and claims for damages or liabilities that may occur as a result of participation on a Flow World Travel trip, including but not limited to damages as a result of unexpected occurrences including those from weather, local political situations, wildlife or uncontrollable acts of God, including the risk of death. I release Flow World Travel including its owners, directors, employees, guides, paddle instructors and partners from liability for personal injury, illness, emotional damage, incurred travel expenses or property damage I may incur as a result of participation on this trip.

For the benefit of everyone on your trip, Flow World Travel reserves the right to accept or reject any participant at any time without liability, and in the event it determines, in its sole and exclusive discretion, that a participant is disruptive to the harmony of the trip, it may without any obligation to pay a refund or any other amount whatsoever, expel such participant from the trip. Flow World Travel will carry no responsibility or liability for any participant who leaves the trip prior to its conclusion or for any activity undertaken by any participant which is not included on the trip itinerary.