



## Cancellations and Travel Insurance

### Cancellation & Refund Policy

Because this is a custom, small-group hosted tour, substantial non-recoverable expenses are committed in advance, including accommodations, admissions, transportation, and special events.

#### Cancellations On or Before September 15, 2026

Payments will be refunded minus a **3.5% credit card processing fee**.

#### Cancellations After September 15, 2026

Payments are non-refundable, as contracted tour elements and ticketed experiences have been prepaid.

If the vacated space is filled by another participant, payments will be refunded minus the 3.5% processing fee.

Ricky Tims Inc. will make reasonable efforts to fill vacated spaces but cannot guarantee replacement.

All cancellation requests must be submitted in writing.

Travel insurance is strongly recommended to protect against unforeseen circumstances.

## Travel Insurance

Because of the financial commitments associated with small-group international travel, **travel insurance is strongly recommended for all participants**.

Travel insurance may provide coverage for trip cancellation, trip interruption, medical emergencies, travel delays, lost baggage, and other unforeseen circumstances that could impact your travel plans.

Ricky Tims Inc. does not provide travel insurance and is not responsible for financial losses resulting from cancellation, interruption, medical situations, travel delays, or other travel-related disruptions.

Participants are encouraged to purchase travel insurance **soon after submitting their initial deposit (often within 10–14 days)**. Many travel insurance providers offer expanded benefits when coverage is purchased early, including waivers for certain pre-existing medical conditions

and eligibility for optional “Cancel For Any Reason” coverage. Purchasing insurance early may also reduce the risk of claim denial and can provide broader protection throughout the planning period.

While insurance can often be purchased later, delaying coverage may limit available benefits. For this reason, participants are encouraged not to delay in researching and securing appropriate coverage.

Travel insurance providers and coverage options vary. Participants are responsible for selecting coverage that meets their individual needs.

By registering for this tour, participants acknowledge they have been advised to consider purchasing travel insurance.

## **Travel Insurance Resources**

Participants may research travel insurance options through reputable providers and comparison services such as:

- Allianz Travel Insurance
- Travel Guard
- Travelex Insurance Services
- World Nomads
- Squaremouth (allows travelers to compare multiple insurance providers and policy options)

Ricky Tims Inc. does not endorse, represent, or guarantee coverage from any specific insurance provider.