

# Ken Koskela Photography LLC – Workshops and Tours

## Workshop/Tour Policies and General Information

### REGISTRATION AND PAYMENT

All prices are quoted in U.S. dollars and must be paid in U.S. dollars.

For all tours (the word “tour” in this document refers to both workshops and tours) outside of the United States, a deposit of US \$1,000 and a fully completed and signed Registration Form will reserve your spot. For tours within the United States, see the website tour page for the deposit amount. The balance is due 120 days prior to the departure date. If you are registering within 120 days of departure, the full amount is due at registration.

Deposits can be paid via my website, personal or business check, bank transfer or PayPal. However, the balance can be paid via personal or business check or bank transfer only. If you fail to pay the balance of a trip by the due date, we reserve the right to treat your trip as cancelled.

### CANCELLATIONS AND REFUNDS

Losing money is not fun. For that reason, if you have to cancel for any reason, you will get refunded 100% of the total amount paid (including deposit) in the following two cases ONLY:

1. If you cancel a trip in writing 150 days or more before the departure date, you will get refunded 100% of your payment.
2. If you cancel a trip in writing less than 150 days prior to the trip and the trip sells out completely (including replacing your spot), you will get refunded 100% of your payment. However, selling the tour out is definitely not a guarantee, especially when you cancel closer to departure.

Additionally, if you find someone else (a friend or family member, for example) not yet registered who would like to take your spot, you can **transfer your deposit and payments** to that person’s registration, provided they qualify for the trip and sign the registration form.

Because I incur costs up-front, such as deposits (many non-refundable) for blocks of hotel rooms and local tour operators and transportation, if you have to cancel for any reason (medical or other... any reason) you will receive refunds based on the following sliding scale (all cancellations must be in writing):

- For cancellations 120-149 days before departure date: you will get 75% of your total payments (including deposits) refunded

- For cancellations 90-119 days before departure date: you will get 50% of your total payments (including deposits) refunded
- For cancellations 89 days or less before departure date: you will not get a refund

No partial refunds are made for unused portions or services of a trip for any reason.

Ken Koskela Photography LLC can cancel a trip for any reason, including too few participants. If this happens, you will receive a 100% refund of your deposit and payments. However, we are not responsible for any costs incurred by you, such as airline tickets and other costs. (See Travel Insurance section below)

### **TRAVEL INSURANCE**

We HIGHLY recommend that you purchase a trip insurance policy that covers you in the event of a cancellation and also provides emergency evacuation coverage.

### **HEALTH CONSIDERATIONS**

Ken Koskela Photography LLC's tours are generally within the capabilities of an "average person" in good health. Examples of tour activities include hiking and walking a mile or more, stepping off a boat onto a dock, all while carrying your camera gear.

For some tours (China, for example), more physical exertion is required, such as hiking up and down steeper hills, usually on stone paths or trails, although occasionally scrambling up and down a hill. See the website tour page for tour-specific considerations. Please contact me with any questions about a specific tour or concerns you have about creating risk for yourself or other participants.

Please read the Registration Form carefully for additional details on health considerations, limits of liability and the tour operator making the ultimate determination of an individual's ability to start or continue on a trip.

### **TOUR COSTS**

See the website tour page for details on what is included in each tour. Generally, these include lodging in double room occupancy (single rooms usually available for an additional fee), meals as noted in the itinerary (note that usually not all meals are included), local transportation, entrance fees as noted, and all photo instruction.

See the website tour page for excluded costs, which typically include airfare, some meals, alcohol and tips and all other costs not listed as included.

### **LOGISTICS**

All tours are conducted in English.

When available, participants stay in clean, modern hotels. In some cases, these are best available. However, in order to keep the tour costs reasonably priced, high priced

hotels, such as more expensive internationally recognized hotel chains, are avoided. In some cases, proximity to photographic locations takes precedent over hotel quality.

We plan to follow the itinerary as closely as possible. However, the tour operator reserves the right to adjust the itinerary for any reason, including weather conditions.

### **RESPONSIBILITY**

A Registration Form including the Acknowledgement of Risk, Waiver and Release of Liability Agreement must be signed by each member at registration, prior to the trip. See the Registration Form for additional details on policy and limitation of liability not included here.

Kenneth Koskela Photography LLC and its Agents act only as agents for the passenger in regard to travel including, but not limited to, sightseeing, meals, lodging, transportation, and all other services whether by railroad, motorcar, motor coach, boat, ship or aircraft and they assume no liability for injury, damage, loss, accident, delay or irregularity which may be occasioned either by reason of defect in any vehicle or for any reason whatsoever, or through the acts or default of any company or person engaged in conveying the passenger or in carrying out the arrangements of the trip.

They can accept no responsibility for losses or additional expenses due to delay or changes in air or other services, sickness, weather, strike, war, volcanic eruption, terrorist acts, political unrest, quarantine or other causes. All such losses or expenses will have to be borne by the passenger, as trip fees provide for arrangements only for the times and locations stated. Baggage is at the owner's risk entirely.