CANCELLATION POLICY

I. Deposit & Payment Deadlines:

A. **Deposit:** A non-refundable deposit of 22% per participant is required at time of registration to secure your spot. Final payment is due by 11 July 2027. All payments will be paid with the payment method used during registration via the registration page.

B. **Non-Payment Policy:** If a participant's final payment is not received by 11 July 2027, and reasonable attempts to contact the participant have been made, InSynergy Retreats reserves the right to cancel the participant's registration as of 15 July 2027. No refund shall be issued in such cases, in accordance with the retreat's cancellation policy. InSynergy Retreats retains sole discretion to assess and address each case individually.

C. **Refund Schedule (Due to Cancellation):**

1. On or before 16 March 2027: 100% refund *minus the non-refundable twenty-two percent (22%) participant deposit and four percent (4%) processing fee.*
2. 17 March 2027 - 18 June 2027: 50% refund *minus the non-refundable twenty-two percent (22%) participant deposit and four percent (4%) processing fee.*
3. 19 June 2027 - 11 August 2027: 25% refund *minus the non-refundable twenty-two percent (22%) participant deposit and four percent (4%) processing fee.*
4. On or after 12 August 2027: No refund will be issued

Approved refunds will be processed within 10–14 business days of confirmation.

D. **Retreat Credit Option:** Refunds may be transferred as a retreat credit applicable toward a future Retreat Hosted by Troy Zapp and Sara Zapp and facilitated by Retreat Planner of InSynergy Retreats, to occur within twelve (12) months of the original retreat start date.

II. Minimum Group Size & Organiser Cancellations

A. **Minimum Group Size**: The Retreat Host and Retreat Planner reserve the right to cancel or adjust the retreat if the minimum group size of sixteen (16) participants is not met by 15 February 2027. In the event of cancellation due to insufficient enrolment, participants will be offered a full refund of all retreat payments minus the 4% processing fee, or the option to transfer to a future retreat of equal value, subject to availability.

B. **Organiser Cancellations / Force Majeure**: Troy Zapp and Sara Zapp and InSynergy Wellness LLC (DBA InSynergy Retreats) reserve the right to cancel

the retreat for any reason, including insufficient enrolment or logistical disruptions such as natural disasters, strikes, or other force majeure events. In such cases, refunds will be issued in accordance with the refund policy above and shall release both organisations from any further liability.

C. There are no refunds for arriving late, leaving early, or missing any portion of the retreat for any reason.
D. No additional compensation will be provided for inconvenience, time lost, or consequential expenses related to a retreat cancellation.

Important Notes

- All cancellations must be submitted in writing via email to both:
  - travel@insynergyretreats.com (Retreat Planner)
  - info@vo2personaltraining.com (Retreat Host)
  Cancellations are only considered effective upon written confirmation of receipt.

- This cancellation policy applies regardless of the reason for withdrawal, including but not limited to illness, travel disruptions, personal emergencies, or weather events.

- Travel insurance is strongly recommended. Any medical expenses, quarantines, personal emergencies, or trip-related disruptions are the sole responsibility of the participant. We strongly encourage purchasing a policy that includes trip cancellation coverage.

- Troy Zapp and Sara Zapp and InSynergy Wellness LLC are not responsible for any additional costs incurred due to cancellation, including but not limited to: flights, visa or passport fees, vaccinations, gear purchases, or travel insurance.

By registering, you acknowledge that you are not entitled to claim additional compensation for inconvenience, time lost, or consequential damages related to a retreat cancellation.