Terms and Conditions

I. Overview

It is your responsibility to fully understand the terms and conditions for participation in this retreat, which is hosted by Cris Halderson and facilitated by InSynergy Wellness LLC (DBA InSynergy Retreats). Please review carefully what is and is not included in your retreat package, and refer to the retreat-specific webpage for full details. Should you have any questions, we are happy to clarify prior to registration.

II. Retreat Host & Retreat Planner

A. This retreat is hosted by Cris Halderson, referred to herein as the "Retreat Host," and facilitated by InSynergy Wellness LLC (DBA InSynergy Retreats), referred to as the "Retreat Planner," including their respective agents, officers, employees, facilitators, contractors, representatives, instructors, guides, and volunteers, both individually and collectively

B. The Retreat Host is responsible for leading the group experience and guiding the in-person programme. The Retreat Planner is responsible for logistics, travel coordination, itinerary design, and vendor management. Together, they aim to deliver a safe, well-organised, and enriching retreat experience in Isle of Man.

III. Retreat Details

A. **Date & Location**: The retreat will take place in Isle of Man from 4 June 2027 to 9 June 2027. The minimum group size is eight (8) participants.

B. **Pricing:** All prices are listed per participant and are established prior to the launch of registration. The retreat fee includes accommodation, curated group experiences, and all items noted in the inclusions section below. Prices exclude travel to and from the Isle of Man. Final participant rates are as follows:
- $4,997.00 per person (double occupancy)
- $6,697.00 per person (single occupancy)

C. **Room Sharing:** If you are booking a shared room without a specified roommate, the Retreat Planner will make every effort to pair you with another participant who matches your preferences. We will do our very best to honour the requested room type and price point. However, in the event that the Retreat Planner is unable to find a suitable roommate, you will be offered alternative rooming options if available. Please note that if the only available option is a single occupancy, then you will be responsible for the single occupancy rate of the room.

IV. Registration Deadlines:

The following payment schedules apply based on the date of registration:

- **On or before 31 July 2026**: Deposit payable upon registration; remaining balance due in two instalments on 1 August 2026 and 1 December 2026.
- **1 August 2026 – 30 November 2026:** 50% payable upon registration (includes the $508 non-refundable deposit); remaining balance due on 1 December 2026.
- **On or after 1 December 2026:** Full payment is due at the time of registration.

The final day to register for this retreat is 29 January 2027.

V. Retreat Modifications

A. In the event of unforeseen circumstances, such as adverse weather, safety concerns, or logistical complications — InSynergy Wellness LLC (DBA InSynergy Retreats), as the Retreat Planner, and its affiliates reserve the right to make necessary modifications to the retreat experience on behalf of the Retreat Host in order to preserve participant satisfaction (including but not limited to excursions, transportation, meals, or accommodation).

B. These modifications may include, but are not limited to, changes in excursions, transportation, meals, or accommodation. All efforts will be made to maintain a high-quality experience for participants.

VI. Force Majeure

A. InSynergy Wellness LLC (DBA InSynergy Retreats), as the Retreat Planner, shall not be held liable for any delays, disruptions, or failures in performance resulting from force majeure events. These include, but are not limited to: acts of God, pandemics, natural disasters, political unrest, war, terrorism, labour strikes, government mandates, or travel restrictions.

B. In such cases, the Retreat Planner shall not be responsible for any vendor payments that are non-recoverable. All reasonable efforts will be made to either reschedule the retreat or apply a credit towards a future retreat hosted by Cris Halderson (Retreat Host) and facilitated by the Retreat Planner, to take place within twelve (12) months of the original retreat start date.

C. Refunds are not guaranteed and shall only be issued with the express written agreement of both the Retreat Host and the Retreat Planner.

VII. Retreat Minimum

A. The Retreat Host and Retreat Planner reserve the right to cancel or adjust the retreat if the minimum number of eight (8) participants is not met by 1 September 2026.

B. In the event of cancellation due to insufficient enrolment, participants will be offered a full refund of all retreat payments minus *3% processing fee* made or the option to transfer to a future retreat of equal value, subject to availability.

VIII. Participant Cancellations

- All cancellation requests must be submitted in writing via email to both:
  a) travel@insynergyretreats.com (Retreat Planner)
- Cancellations are considered effective only upon written confirmation of receipt from both parties.
- The cancellation policy applies regardless of the reason for withdrawal, including but not limited to illness, personal emergencies, weather disruptions, or other unforeseen events.
- Cancellations made on or before 1 September 2026: Eligible for a full refund *minus the non-refundable $508.00 participant deposit and 3% processing fee.*
- Cancellations made on or after 1 September 2026: subject to the refund policy schedule as outlined in Section X(C) (Participant Payment & Refund Policy).

IX. Early Departure & Personal Expenses

A. **Departure:** Early departure or removal from the retreat does not entitle the participant to any form of refund. Refunds will not be issued for arriving late, leaving early, or missing any portion of the retreat.

B. **Personal expenses:** In the event of any cancellation, neither the Retreat Host nor the Retreat Planner shall be responsible for reimbursing personal expenses incurred by participants. This includes but not limited to airfare, travel gear, or travel insurance. Refunds relating to force majeure events shall be limited strictly to funds recovered from vendors. Legal proceedings will not be initiated to recover losses from international suppliers or service providers.

X. Participant Payment & Refund Policy

A. **Participant Payments:** A non-refundable deposit of $508.00 per participant is due at registration. Final payment is due by 1 December 2026. Payments must be made via the registration page using credit card or ACH.

B. **Non-Payment Policy:** If a participant's final payment is not received by 1 December 2026, and reasonable attempts to contact the participant have been made, InSynergy Retreats reserves the right to cancel the participant's registration as of 27 January 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):**
   - On or before 1 September 2026: 100% refund *minus the non-refundable $508.00 participant deposit and 3% processing fee.*
   - 2 September 2026 – 31 December 2026: 50% refund *minus the non-refundable $508.00 participant deposit and 3% processing fee.*
   - On or after 1 January 2027: No refund.

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

Approved refunds will be processed within ten to fourteen (10–14) business days of confirmation.

XI. Travel Documents & Insurance

A. **Travel Documents**: For international retreats, all passport holders must ensure that their passport is valid for at least six (6) months beyond their return date. It is the sole responsibility of the participant to obtain and maintain all necessary travel documents, including passports, visas, and vaccination certificates. Failure to obtain the required documentation does not qualify for a refund. For assistance, please refer to the retreat webpage or contact the organisers with any questions.

B. **Travel Insurance:** Participants are strongly encouraged to obtain comprehensive travel insurance. This should include cover for medical emergencies, trip cancellation or interruption, baggage loss, and any other travel-related incidents. InSynergy Retreats does not provide insurance and shall not be held liable for any costs incurred as a result of insufficient or absent coverage.

XII. Motorcycle Rental Policy

A. Motorcycle rentals are not included in the retreat package and are not arranged, coordinated, or endorsed by the Retreat Host or Retreat Planner. Any participant who chooses to rent or operate a motorcycle during the retreat does so entirely at their own discretion and risk.

   Participants acknowledge that motorcycle riding, particularly during the Isle of Man TT Races period, involves significant inherent risks, including but not limited to serious injury or death due to high-speed traffic conditions, road hazards, weather conditions, and the presence of experienced riders on public roads.

   The Retreat Host and Retreat Planner expressly disclaim all liability related to motorcycle rentals, including but not limited to:

   - Rental agreements
   - Insurance coverage
   - Rider qualifications or licensing
   - Accidents, injuries, or damages

B. Participants are solely responsible for ensuring they are properly licensed, insured, and competent to operate a motorcycle in the Isle of Man. Participation in motorcycle-related activities shall not be considered part of the retreat experience.

XIII. Alcohol Policy

A. Alcohol may be available as part of certain included hospitality experiences during the retreat. Participation in alcohol consumption is entirely voluntary. Participants agree to consume alcohol responsibly and in accordance with all local laws and regulations of the Isle of Man. Participants remain solely responsible for their own decisions, conduct, and safety at all times, including following any alcohol consumption.

   The Retreat Host and Retreat Planner shall not be held liable for any incidents, injuries, damages, or losses resulting from alcohol consumption, including but not limited to:

   - Intoxication
   - Impaired judgement
   - Accidents or injuries
   - Behavioural misconduct

B. The Retreat Host reserves the right to restrict or prohibit alcohol consumption for any participant whose behaviour is deemed unsafe, disruptive, or inappropriate.

XIV. Participant Conduct Policy

A. All participants are expected to conduct themselves in a respectful, responsible, and cooperative manner throughout the duration of the retreat.

   By participating, you agree to:

   - Respect fellow participants, the Retreat Host, Retreat Planner, and all local guides and vendors
   - Comply with all local laws and regulations
   - Follow all safety instructions provided by retreat staff or third-party operators
   - Refrain from behaviour that is disruptive, unsafe, illegal, or disrespectful

B. The Retreat Host and/or Retreat Planner reserve the right, at their sole discretion, to remove any participant from part or all of the retreat if their behaviour is deemed:

   - Unsafe to themselves or others
   - Disruptive to the group experience
   - In violation of these Terms & Conditions

C. In the event of removal, the participant shall be responsible for all associated costs and shall not be entitled to any refund.

XV. Acknowledgement of Risks: Isle of Man TT Races

A. Participants acknowledge that the Isle of Man TT Races is an internationally recognised motorsport event that carries a heightened level of inherent risk for both participants and spectators.

   By attending this retreat, participants understand and accept the risks associated with being present during the TT Races, including but not limited to:

   - High-speed motorcycle racing on public roads
   - Road closures, diversions, and unpredictable traffic conditions
   - Large crowds and congested viewing areas
   - Exposure to loud noise, debris, and environmental conditions
   - Increased risk of accidents or incidents in public spaces

B. Participants acknowledge that they are attending the TT Races and related events voluntarily and assume full responsibility for their personal safety and decision-making at all times.
C. The Retreat Host and Retreat Planner do not control the TT Races, its organisers, or any third-party event providers, and therefore disclaim all liability associated with attendance at or proximity to TT Race events.

XVI. Participant Acknowledgement of Inclusions & Exclusions

A. It is the participant's responsibility to fully review what is and is not included in this Isle of Man retreat, hosted by Cris Halderson and facilitated by InSynergy Wellness LLC (DBA InSynergy Retreats).
   - **Inclusions:**
     a) *5 Nights accommodation at the TT Village Pop Up Cabins* – One (of two) single beds, en-suite bathroom, linens, towels, WI-FI, 24/7 manned reception, luggage storage, on-site security and freshly prepared daily breakfast in a spacious marquee with beverages (tea, coffee and water).
     b) *1 Grandstand VIP Hospitality Package* – Start Line access, exclusive access to private VIP Grandstand, exclusive rider appearances, on-stage interviews, full live stream race coverage, earpiece radio for live commentary, official race programme publication, special grandstand gift, private hospitality bathrooms, breakfast, lunch, afternoon tea and complimentary bar.
     c) *1 Front Row VIP Hospitality Package* – Exclusive hospitality access at one of the Isle of Man TT's iconic race viewing locations, comfortable indoor and/or outdoor facilities, private hospitality bathrooms, a special hospitality gift, breakfast, lunch, afternoon refreshments, and a complimentary bar (serving a selection of hot drinks, soft drinks, and alcoholic beverages).
     d) *1 Victory Café VIP Hospitality Package* – Exclusive Victory Café hospitality access (with prime views of the Mountain Course), panoramic indoor seating, 26th milestone outdoor viewing area, on-site commentary, big screen race coverage, private hospitality bathrooms, breakfast baps, buffet lunch, afternoon tea, sweet treats and complimentary bar (serving unlimited select hot drinks, soft drinks and alcoholic beverages).
     e) *1 ticket for the Isle of Man mountain tram* – Return ticket on day of Victory Cafe hospitality package.

f) *Isle of Man TT Races Retreat WhatsApp Group* – You will have full access to allow us to connect pre/post-trip as we prepare for this adventure.
g) *Google Meets Group Call (pre/post)* – An opportunity to meet everyone in the group, as well as ask any questions to help prepare for the trip.

- **Exclusions:**
  a) Airfare to and from Isle of Man
  b) Ground transportation on the Isle of Man, except for the included return tram ticket
  c) Any meals or beverages not mentioned in inclusions or itinerary
  d) Additional services and activities that aren't outlined in the itinerary
  e) Motorcycle rentals
  f) Souvenirs
  g) Personal phone calls
  h) Laundry
  i) Gratuities or tips
  j) Personal, medical, or trip cancellation insurance

XVII. Confidentiality & Data Use

A. The Retreat Planner (InSynergy Wellness LLC, DBA InSynergy Retreats) will collect participant data necessary for the facilitation of the retreat, including but not limited to names, dietary preferences, travel arrangements, and emergency contact information. This information will be shared with the Retreat Host, Cris Halderson strictly for operational and safety purposes.

B. Both the Retreat Host and Retreat Planner agree to maintain the confidentiality of all participant data. Personal information will not be disclosed to any third party unless required for retreat coordination (e.g., with trusted local guides, accommodation providers, or transport vendors).

XVIII. Liability Waiver, Indemnification & Physical Readiness

A. By participating in this retreat, you (the participant), your heirs, and legal representatives agree to release the Retreat Host, Cris Halderson and Retreat Planner, InSynergy Wellness LLC (DBA InSynergy Retreats), including their respective agents, officers, employees, facilitators, contractors, and representatives, both

individually and collectively from any liability related to participation. This includes, but not limited to, claims for injuries, illness, death, damage or loss arising from negligence, faulty equipment, unsafe conditions, or other retreat-related circumstances.

B. You voluntarily assume all associated risks and confirm that you are medically, physically, and emotionally fit to travel and participate, and that you accept full responsibility for your conduct and well-being.
C. I further understand that participation in physical activities listed on the Isle of Man TT Races Retreat Itinerary and any other activities independently opted into, such as hiking, boat excursions, and renting a motorcycle, carries additional risks. I voluntarily assume full responsibility for all risks, known and unknown, associated with participation in this retreat. By registering, you acknowledge the inherent risks of such activities, including but not limited to physical exertion, exposure to natural elements, slips, falls, and limited access to medical care. You confirm that you are fit to participate and agree to modify or skip activities as needed based on your own health needs.
D. You accept full financial responsibility for any injury or damage resulting from your own actions. You further agree to indemnify and hold harmless the Retreat Host and Retreat Planner from any third-party claims arising from your behaviour.
E. In the event of property damage, theft, or misconduct caused by you, any unresolved costs may be charged directly to you. Should legal fees be incurred to enforce these terms, you agree to reimburse those costs in full.
F. This waiver shall remain binding and enforceable even if any portion of it is deemed invalid, or if your participation is shortened or altered due to unforeseen circumstances.

XIX. Authorisation and Media Release

A. By participating in this retreat, you grant permission to the Retreat Host and the Retreat Planner, including their contractors and licensees, to capture and use your image, likeness, voice, and written or verbal statements in photos, videos, or testimonials ("Media") for promotional purposes.
B. You further authorise the unrestricted use, reproduction, publication, and adaptation of such Media—either individually or in combination with other materials—across any format or platform, including but not limited to print, web, social media, and video. You waive the right to inspect or approve the final content and acknowledge that no compensation shall be provided.
C. You release the Retreat Host, Retreat Planner, and their affiliates from any claims arising from the use of this Media, including claims for defamation, invasion of privacy

violations, or misrepresentation. This release shall be binding upon you and your legal representatives.

XX. Legal Notice

A. This agreement shall be governed by and construed in accordance with the laws of the State of Georgia, USA, without regard to its conflict of laws principles.
B. This agreement constitutes the entire understanding between the parties. No modifications shall be made unless in writing and signed by both parties. Any prior understandings or oral agreements are hereby superseded.

By completing your registration and signing below, you acknowledge that you have read, understood, and agreed to the terms and conditions set forth in this agreement.