

## Photo Workshop Polices

### **WORKSHOP SCHEDULE:**

In all the workshops led by Justin Byars, the hotels, transportation companies and tour operators require a deposit at the time he reserves the date. This includes hotel space, charter vehicles, local guides etc. This is usually done a year in advance. In almost all cases, this deposit is non-refundable or only partially refundable.

### **YOUR DEPOSIT and PAYMENT:**

A deposit is required for all workshops to reserve a space. For one day workshops, the deposit is payment is full. The deposit is non-refundable and non-transferable for any reason, including pandemic concerns. For multi-day events, the balance is due in full 90 days prior to the workshop date, unless otherwise noted. If we do not receive the balance on or before the due date, we will try to fill your spot off the waiting list, forfeiting your initial deposit.

Cost increases may occur unexpectedly due to rising costs of airfares, ground transport, fuel surcharges, accommodations and currency fluctuations, among others. Obsdyn may be compelled to amend prices, and we reserve the right to do so without prior notice. An increase in trip prices shall not be sufficient grounds for any refund of funds paid for the trip.

Justin reserves the right to make changes in the trip itinerary whenever judged necessary by circumstances beyond control or natural force circumstances. In this case no refund will be made.

There shall be no refund for weather delay or cancellation because of weather before arrival or during the scheduled workshop. Obsdyn is not responsible for any additional costs that may be incurred by weather delays or cancellations due to weather, flight delays or otherwise.

### **TRIP/TRAVEL INSURANCE:**

Justin understands that challenges can and do happen in life such as a broken bone, an unfortunate medical diagnosis, a natural disaster, or a family crisis, and because those unexpected occurrences are possible, you should purchase travel insurance to protect your investment. No one likes paying for insurance until you need it. Many things happen in life that we do not expect, and it is nice to know you have a safety net to protect you, just in case.

Trip cancellation/interruption benefits can reimburse you for non-refundable, pre-paid trip costs (up to the amount of your plan limits) should your trip be canceled or interrupted for a **covered reason**. Covered reasons often include the cancellation of your trip due to an unforeseen injury, illness, or death of you or an immediate family member, weather or common carrier-related issues, unforeseen natural disasters at your home or destination, or a legal obligation. You should read the reasons to make sure that the cancellation reason you are concerned about is covered. On March 11, 2020, the World Health Organization (WHO) declared Coronavirus (COVID-19) a pandemic. Therefore, any losses for trip cancellation, trip interruption and/or trip delay caused by or resulting from quarantine due to COVID-19 is not considered “Unforeseen”.

A more expensive policy that incorporates ‘Cancel for Any Reason’ coverage may be your best option. (These typically refund 75% of your trip costs unless otherwise noted, and offer maximum flexibility to cancel, without any reason at all.) A Cancel for Any Reason benefit is time-sensitive, so you need to purchase travel insurance that incorporates this benefit within a specified number of days (typically 15 - 21 days) of initial trip deposit. In addition, the full cost of all non-refundable, prepaid trip arrangements must be insured at the time of purchase.

We strongly encourage obtaining Trip or Travel Insurance to cover eventualities that may cause travel difficulties or losses you may incur, of which Obsdyn is not responsible beyond our control. We cannot predetermine claims, so this is not a guarantee of coverage. For specific policy coverage, please be sure to read the plan details carefully before purchasing.

Of all the features that insurance offers, pay particular attention to:

- Trip cancellation/interruption benefits
- Emergency medical coverage
- Medical evacuation coverage
- Pre-existing medical condition coverage (time sensitive for inclusion)
- Cancel for any reason coverage (time sensitive for inclusion)

There are many reputable companies that offer trip/travel insurance. Obsdyn does not represent any insurance company and does not guarantee their service. Companies that other US resident workshop participants have used and have reported good reviews include:

- [Allianz](#)
- [Travel Guard](#)

## **RESPONSIBILITY:**

Obsdyn and/or their Agents act only as agents for the passenger (trip participant) in regard to travel including, but not limited to, sightseeing, meals, lodging, transportation, and all other services whether by railroad, motor car, motor coach, boat, ship or aircraft or other conveyance, 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, bankruptcy or default of any company or person engaged in conveying the passenger or in carrying out the arrangements of the trip.

They accept no responsibility for losses or additional expenses due to delay, cancellations or changes in flights or other tour services, and by force majeure including sickness, weather, strike, war, volcanic eruption, terrorist acts, political unrest, quarantine, epidemics and outbreaks 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.

The right is reserved to:

1. Substitute hotels of similar category for those indicated and to make any changes in the itinerary or transport where deemed necessary, or caused by changes in flight schedules or equipment substitution
2. Cancel any trip prior to departure due to low enrollment, in which case full refund of the paid trip funds will be given, but Obsdyn is not responsible for any other trip preparation expenses such as penalized or non-refundable air tickets, visa fees and medical related expenses
3. At the company's sole discretion, postpone any trip due to force majeure in which case the trip may be rescheduled, or are fund issued less any non-refundable deposits paid to tour component providers on behalf of the passenger, or a travel credit given, but Obsdyn is not responsible for any other trip preparation expenses such as penalized or non-refundable air tickets, visa fees and medical related expenses
4. Accept or exclude any person as a member of any trip.

## **FINAL NOTE:**

This policy is written in simple terms. If you do not understand any part, please ask us to be more specific and we will be happy to explain any part you may not understand. If you do not ask, we assume you understand our policy as we intended it.