

**HMANA Tour/Workshop Refund Policy**

Refund of deposit and payment, less a \$50 handling fee, will be made if cancellation is received up to 60 days before departure. If cancellation is made between 45 to 60 days before departure a \$100 handling fee is not refundable, but other payments will be returned, less any inseparable costs, such as reservation fees paid for transportation and leader expenses. All efforts will be made to fill the place and refund costs other than the \$100. After 45 days before the trip, cancellation charge will be 25% of tour price and may be as much as 100%, depending on the separable costs (such as individual rooms, per-person charges and fees) that can be recovered. Persons for whom cancellations may be possible, are urged to purchase trip insurance. Information on trip insurance can be obtained from the travel agent or from your own insurance agent. Also, check on coverage for items you will carry.