



# Payment & Cancellation Policy

Last updated 7.11.22

The applicant or participant (the “Participant”) in a Verto Education, Inc. (“Verto Education”) Study Abroad Experience (the “Verto Experience”), and in the event the Participant is under the age of 18, Participant’s parents and/or legal guardian(s) agree to Verto Education’s Payment and Cancellation Policy.

## 1. PAYMENT OF DEPOSIT.

Participant understands that a five hundred dollar (\$500) deposit (the “Deposit”) will be required to reserve Participant’s spot in the Verto Experience , however submission of the Deposit does not guarantee acceptance into the Verto Experience . If the Participant is accepted into the Verto Experience , the Deposit will be credited towards Participant’s tuition balance. Participant understands and agrees that the Deposit is not refundable under any circumstances.

## 2. PAYMENT OF TUITION.

Verto Experience tuition balances are due on or before the assigned due date. If Participant wishes to request a payment plan for balance due, Participant must do so before the assigned due date. If the tuition is not paid in full, or Participant has not requested a payment plan by the due date, the Participant’s enrollment may be terminated.

## 3. CANCELLATION BY VERTO EDUCATION.

1. Verto Education reserves the right to cancel, alter, reschedule, or amend any or all Verto Experiences offered at any time.
2. Cancellations or Delays Due to Factors Beyond Verto Education’s Control. Verto Education may cancel, postpone, or otherwise revise a Verto Experience due to factors beyond Verto Education’s control, including but not limited to political unrest, natural disasters, disease, pandemic, or other safety concerns that Verto Education, in its sole discretion, determines to be harmful to Participant or Verto Education’s employees or agents. In such circumstances, Verto Education will make reasonable

efforts to continue the Verto Experience through alternative means, including placing all impacted Participants in another ongoing Verto Experience, or otherwise canceling, postponing, or revising the Verto Experience, and (for in-person activities) support Participant's travel home. Participant understands and agrees that all fees paid by Participant for early return home from any in-person activities are non-refundable. For in-person activities, if Verto Education cancels a Verto Experience after the Verto Experience start date and decides to return Participants home, Verto Education reserves the right to remove its staff from the Verto Experience location to ensure their safety. If Participant decides to remain in the Verto Experience location after the Verto Experience has been canceled, Participant does so at his or her own risk.

3. If Participant is removed from the Verto Experience by Verto Education for any reason specified in any Verto Education agreement or policy, Verto Education will not provide any refunds whatsoever to Participant.

#### 4. **CANCELLATION BY PARTICIPANT.**

1. For Participants canceling more than 60 days before the Verto Experience start date, Verto Education shall provide such Participants with a full refund of the tuition paid, not including the Deposit. The Deposit is non-refundable. Verto Education will also provide a full refund of all Verto Experience-related expenses, including, without limitation, Verto Experience Travel, to the extent that Verto Education can recover such funds already expended on Verto Experience-related expenses. Verto Education will not retain any amounts paid by Participants beyond amounts due to third parties for Verto Experience-related expenses that cannot be refunded to Verto Education (for example, amounts due to airlines for Verto Experience Travel already booked).
2. For Participants canceling between 60 and 30 days before the Verto Experience start date, Verto Education shall provide such Participants with a refund totaling fifty percent (50%) of the tuition paid. Verto Education will also provide a full refund of all Verto Experience-related expenses, including, without limitation, Verto Experience Travel, to the

extent that Verto Education can recover such funds already expended on Verto Experience -related expenses.

3. Verto Education will not provide any refunds whatsoever to Participants who cancel less than 30 days before the Verto Experience start date.
4. Learn more about Verto's Withdrawal & Financial Appeal Policies and Processes by visiting: [Withdrawal & Financial Appeal Policy](#).
5. All requests for refunds must be made in writing to [billing@vertoeducation.org](mailto:billing@vertoeducation.org) by the aforementioned due dates.

## 5. TRAVEL INSURANCE.

Insurance companies offer reasonably priced travel insurance packages that can include medical, emergency evacuation, trip cancellation, and lost luggage insurance. Except to the limited extent specified in the Participation Enrollment Agreement for the Verto Experience , Participants are responsible for the cost of the required travel insurance for their destination. Verto recommends participants reference Verto's Guide to Travel Insurance by visiting: <https://vertoeducation.org/travel-insurance/>.