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Payments, Cancellation & Insurance Payments

**Final Payment**: Your final payment (minus your deposit) is due 6-8 weeks prior to departure. Please check your program brochure or with your program leader for the specific deadline. You may pay your balance by check or with a credit card (please note we only accept Visa or MasterCard). For some programs, you may be billed directly by the organization or group sponsoring your travel seminar.

**Cancellation**: Cancellation notices must be received by the Center for Global Education and Experience in writing. Your deposit is non-refundable. A cancellation notice received up to 75 days before departure will be assessed only the deposit plus any non-recoverable costs (i.e. flight deposits, visa fee, etc.). A cancellation notice received 61-74 days before departure will be assessed 25% of the total travel seminar cost; a cancellation notice received 31-60 days before departure will be assessed 50% of the total cost. A cancellation notice received within 30 days of departure will be assessed the full program cost.

In the event that a Travel Warning is issued by the US State Department for a country that will be visited during a program and CGEE agrees that it is unsafe to travel there (or the sponsor has an existing written policy against traveling to a country/location with a Travel Warning), then we will try to reroute that program to another country. If we need to cancel the program, participants will be refunded any recoverable expenses. If there is no Travel Warning, but a participant cancels due to fear of a worldwide crisis, then they may be able to transfer their deposit to another program within the same fiscal year (if agreed upon by CGE); however, they would still be responsible for paying any unrecoverable expenses related to the original trip.

All participants are encouraged to purchase trip cancellation or interruption insurance in the event of a personal or family illness or other unforeseen events. Cancellation Insurance: We recommend you purchase trip cancellation insurance to protect yourself against emergencies that might prevent you from traveling. Some examples of unforeseen disruptions that could require you to cancel your trip are: you or a family member becomes sick or dies; bad weather or natural disasters that results in closed airports, roads, or hotels; calls to serve on jury duty; terrorist attacks/civil unrest in-country or in the United States; health epidemics (such as Ebola or H1N1). Most travel insurance companies have specific policies in relation to health epidemics. Please check with your provider about on their policies on coverage. Some companies may offer “Cancel for Any Reason” clauses at an additional cost. When purchasing these products we recommend you call the company to discuss any exclusions. NOTE: For many types of cancellation insurance you must purchase the insurance within 14 days of your first payment towards any trip related costs (ie: deposit on program, airline ticket, final payment, etc.).

**Travel Health/Accident Insurance**: All participants are required to have health/accident insurance that covers medical expenses incurred during the travel seminar and includes emergency evacuation. Your welcome letter from CGEE should contain pertinent insurance information and instructions for your program. If you have questions or concerns, please email us at globaled@augsburg.edu