**Cancellation Terms for Global Adventures – C Talbert, 5-16-20**

Cancellation penalties can be significant for some trips and participants need to know what they are at the time they register in order to make a good decision and then to buy certain kinds of cancellation insurance including Cancel-for-any-reason insurance within the two week window after their deposit if they wish.

1. Cancellation fees should be locked in up front in terms of a Mountaineers charge and not in terms of some unknown non-refundable amount to be defined later or as a pass-through from a vendor.  It isn't fair in my opinion to leave this vague and then spring it on people after they've already committed to a trip.   Outfitters, hotels and other vendors either have pre-published cancellation terms and fees or we can get this from them.  If we have to make estimates then we can round up a bit to be safe.  The reason it makes sense to define our cancellation fees as Mountaineers charges rather than vendor pass-throughs is that anyone applying for an insurance claim will have a big mess on their hands if they have to get documentation not only from us but from a hodgepodge of our vendors.

1. Because we don’t include a profit margin in our trip prices, the Mountaineers doesn’t have have a slush fund to help the club come out even if we don't charge enough.  GA trip leaders need to determine as best they can what the individual trip's cancellation costs would be depending on the timing of the cancellation, then add on enough for Mountaineers credit card and bank fees (3% at minimum).  Any two trips could have different cancellation fees with this approach.  See example below:

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Example from a 2021 Turkey global adventure – yours may be simpler:

* If you cancel more than 60 days in advance of trip departure, you will be eligible for a full refund of monies paid to date less a $100 cancellation fee to cover bank fees.
* If you cancel between 30 and 60 days in advance of trip departure and before the final payment,, you will be eligible for a refund of your deposit less a $250 cancellation fee.
* If you cancel anytime between the final payment date and 15 days in advance of trip departure, you will be eligible for refund of 50% of your trip payment.
* If you cancel less than 15 days in advance of trip departure you will not be eligible for a refund.
* The above cancellation penalties may be waived if someone takes your place on the adventure, but the agreed refund would only be paid after the new person is fully registered.
* If the trip cannot proceed due to travel restrictions by the US or Turkey, or if The Mountaineers decides that the trip must be cancelled due to unsafe conditions\* or insufficient registration to make the trip viable, the leader will do their best to reschedule the trip to a new date with no associated change fee.  If you decide not to move to the new date, the above cancellation fees will apply.
* NOTE REGARDING CANCEL FOR ANY REASON (CFAR) INSURANCE:  To purchase CFAR coverage (which is the only policy that would cover your trip expense if you or the Mountaineers cancelled the trip due to Covid-19 risk), you need to purchase a policy within 14-20 days of paying your first trip deposit, and you need to insure 100% of the expenses that would be non-refundable if you cancelled on the date of departure.  For the Turkey 2021 Global Adventures, this means 100% of your Mountaineers trip price plus any non-refundable airfare.  Typical CFAR policies only cover 50-75% of the insured expense.  For available policies, see [www.squaremouth.com](https://webmail.b.earthlink.net/wam/www.squaremouth.com).