



**Harvey Cedars Bible Conference**  
**2012 Payment and Cancellation Insurance Policy**  
**for**  
***Couples Retreat and Senior Getaways***

**Payments are due on the following dates:**

**For all events: \$50 NON-REFUNDABLE deposit due within 2 weeks of making reservation**

**For Couple's Retreat:** 50% balance is due September 1 and remaining balance is due prior to arrival.

**\*\*\*Couple's reservations made after September 1, 2012 – 50% of balance is due within 2 weeks.\*\*\***

**For Senior's Getaways:** Balance is due prior to arrival

**Cancellation Policy**

<b><u>Senior's Getaways</u></b>	<b><u>Couple's Retreat</u></b>
If you cancel prior to an event, you will receive a refund of all monies paid except the \$50 non-refundable deposit. You do not need to purchase cancellation insurance.	Without insurance if you cancel: <b>Before September 1</b> ---refund of any additional monies paid less \$50 deposit <b>After Sept 1</b> ----- No refunds will be issued unless you purchased the Cancellation Insurance, see conditions below

**Cancellation Insurance**

Insurance is available to protect your investment in the event of a covered circumstance causing you to cancel your reservation. Please see below for terms and conditions.

**Policy**

The policy refunds what is paid toward your reservation if you need to cancel.

**Terms**

The cost for Cancellation Insurance for Couple's Retreat is \$30 per room.

**Insurance will be available for purchase with a deadline of: Sept 1 for Couples**

**\*\*\*Couple's reservations made after Sept 1, 2010 have 2 weeks to purchase cancellation insurance.\*\*\***

Reimbursement is made for all monies paid except the Cancellation Insurance Fee and a \$50 processing fee.

**Conditions**

You are entitled to a refund **only** when one or more of the following conditions occur **after** the effective date of your Cancellation Insurance.

- Sickness or injury involving you or any family member resulting in medical restrictions preventing travel. Restrictions must be imposed by a legally qualified physician, including but not limited to a hospital stay. A written doctor's note is needed.
- Death of a Family Member
- Termination of employment (for any reason other than resignation) that affects you or any family member who is traveling with you.
- Called to military service.
- Traffic accident or other peril (substantiated by a police report), which prevents you from traveling to Harvey Cedars Bible Conference.
- Jury Duty, quarantine or court ordered appearance for any reason.
- Weather or natural disaster causing a mandatory evacuation.