

PANAMA SPANISH IMMERSION PROGRAMME

TERMS AND CONDITIONS.

The University of the West Indies, Cave Hill Campus, the Barbados Chamber of Commerce (BCCI), Casco Antiguo Spanish School ('the organisers') and all affiliates of the UWI and BCCI Business Spanish Immersion Study Tour act solely as agents in organising learning experiences, hotel accommodation, social and cultural tours and other recreational initiatives, transportation and related activities that result in the total experience of an immersion study tour abroad.

1. General Information. The organisers are not liable for any cancellations, delays, changes of dates, changes in tourist and social destinations, or any other modifications to the itinerary which are beyond their control.

2. Participant Responsibilities. All participants are responsible for securing any required entry visas and their airline tickets. Participants must independently board their flights and ensure they meet all travel requirements. Participants are responsible for providing additional meals beyond breakfast.

3. Travel Insurance. Participants are strongly encouraged to obtain comprehensive travel insurance that covers flight cancellations, medical expenses, personal liability, and loss of personal belongings. The Organizers are not responsible for any costs incurred due to lack of insurance coverage.

4. Participant Safety. Participants are responsible for keeping themselves safe and out of harm's way. They must exercise caution and follow all safety guidelines provided by the Organizers and local authorities.

5. Liability Disclaimer. The Organizers disclaim any liability for injury, damage, loss, accident, strikes, war, political conflict, riots, inclement weather, acts of God, negligence or fault of tour guides, including agents and employees, or any company or person engaged in the transport of passengers, rendering of any service, or conducting arrangements for any tour.

6. Right to Cancel. The Organizers reserve the right to cancel any and all activities of the proposed study due to insufficient participation. In such cases, participants will be notified as soon as possible.

7. Cancellation Policy. Individuals who cancel their participation four weeks prior to the tour will be subject to a 50% forfeiture fee in addition to the \$500 non-refundable fee, and a 75% forfeiture fee (plus the Bds\$500 non-refundable fee) for cancellations three weeks prior to the tour. These proportions are non-refundable and will be deducted from any payments returned to the participant. Cancellation one to 20 days prior to the tour, or withdrawal during the tour, will result in a 100% forfeiture of fees.

8. Code of Conduct. Participants are expected to adhere to a code of conduct that promotes respect, responsibility, and cultural sensitivity. Any behaviour deemed inappropriate or disruptive may result in removal from the programme without refund.

9. Health and Medical Information. Participants must disclose any medical conditions, allergies or dietary restrictions prior to the trip. They are responsible for bringing any necessary medications and informing the organisers of any special requirements.

10. Compliance with Local Laws. Participants must comply with all local laws and regulations while in Panama. Any legal issues arising from non-compliance are the sole responsibility of the participant.

11. Photographs and Media. The organisers reserve the right to take photographs and videos during the tour for promotional and educational purposes.

12. The Organisers reserve the right. to update the Terms and Conditions where warranted. Material changes will be communicated as warranted.