

Cancellation Policy – ISC

1. General

1.1 ISC acknowledges that cancellations may be necessary in certain circumstances.

1.2 This policy is intended to be fair and reasonable; however, where ISC incurs costs from third-party providers, such costs will be passed on to the participant.

1.3 By booking an event, course, retreat, or pilgrimage, you agree to the terms set out in this policy.

2. Day Events and Non-Residential Retreats

2.1 A non-refundable deposit is required to secure a booking.

2.2 Where a participant has paid in full and subsequently cancels, any amount paid above the deposit may, at ISC's discretion:

- a) be refunded; or
- b) be transferred to a future event.

2.3 Any such refund or transfer is subject to:

- a) the financial impact of the cancellation on ISC; and
- b) whether the participant's place can be filled.

3. Courses

3.1 Deposits, as specified in course materials and on our website, are non-refundable.

3.2 If a participant cancels prior to the commencement of the course, any amount paid above the deposit may be refunded at ISC's discretion, subject to the financial impact on ISC.

3.3 If a participant withdraws after the course has commenced:

- a) a proportion of the total course fee will remain payable, calculated in accordance with the proportion of the course attended plus the deposit (e.g. 25% attendance will incur a minimum charge of 25% of the total fee); and
- b) any refund will be at ISC's discretion, subject to the financial impact on ISC.

4. Retreats and Pilgrimages

4.1 Full payment is generally required no later than six (6) weeks prior to the start date.

4.2 Retreats and pilgrimages may be subject to the terms and conditions of third-party providers (including, but not limited to, retreat centres, hotels, and travel providers).

4.3 By booking, participants agree to be bound by any applicable third-party cancellation policies.

5. Participant Cancellations (Residential Retreats and Pilgrimages)

5.1 Where a participant cancels and a replacement participant is found by ISC:

- a) 50% of the deposit may be refunded; or
- b) 100% of the deposit may be transferred to a future event.

5.2 Where a replacement participant cannot be found:

a) cancellations received more than six (6) weeks prior to the event will result in the forfeiture of the deposit;

b) cancellations received less than six (6) weeks prior to the event will result in:

- i) forfeiture of the deposit; and
- ii) liability for any additional costs incurred by ISC from third-party providers, which may amount to up to 100% of the total amount paid.

6. Insurance

6.1 *Participants are strongly advised to obtain appropriate insurance to cover cancellation, travel disruption, and any associated costs.*