

Refund Policy – SAJ Travel Planning Services

1. Introduction

By booking through SAJ Travel Planning Services (“SAJ Travel,” “we,” or “us”), you (“the traveler,” “customer,” “you,” or “your”) engage third-party providers for travel services. SAJ Travel acts solely as an intermediary and is not responsible for supplier defaults or omissions. This refund policy outlines your rights and obligations regarding deposits, installment payments, final payment, cancellations, and refunds.

2. Deposits

A non-refundable deposit is required at booking to secure your arrangements. Deposit amounts vary by trip and supplier and will be communicated at the time of booking. Unless explicitly stated otherwise in writing or a special promotion, all deposits are forfeited upon cancellation.

3. Installment Payments (If Applicable)

If your travel program offers installment payments, the schedule—including amounts and due dates—will be outlined in your trip documentation and confirmed at the time of booking. Payments must be made by the specified dates. Failure to meet any installment due date may result in cancellation of your reservation and forfeiture of amounts already paid.

4. Final Payment

The balance of your trip cost is due by the final payment date specified at booking. Failure to remit final payment by this date may result in automatic cancellation and loss of all payments made. For bookings confirmed after the final payment due date, full payment may be required immediately.

5. Cancellation by Traveler and Eligible Refund Amount

Baseline cancellation policies and penalties apply unless superseded by specific program materials. To cancel your booking, submit written notice via email to suzanne@sajtravelplanning.com. The effective date of cancellation is the date we receive your notice. Cancellation fees are calculated as a percentage of the eligible refund amount, as defined in Section 5 of our Terms and Conditions.

The eligible refund amount equals the total payments received by SAJ Travel minus non-reimbursable expenses. Non-reimbursable expenses include, but are not limited to:

- Non-refundable deposit

- Service fees and transaction charges
- Government taxes and surcharges
- Optional tours, activities, or upgrades
- Issued airline tickets and any change/cancellation fees
- Travel insurance premiums (if applicable)
- Fees for booking amendments or changes

On average, a Standard Cancellation Fee Schedule represents the following penalties, however, when installment payments are due, these installment payments are typically nonrefundable.

- At booking: non-refundable deposit
- More than 100 days before departure: 50% cancellation fee
- 76 to 99 days before departure: 65% cancellation fee
- 75 to 46 days before departure: 80% cancellation fee
- 45 days or fewer before departure: 100% cancellation fee (no refund)

Your specific cancellation fees will be detailed in your tour documentation.

6. Refund Process

Once we receive your cancellation notice and the supplier's fees are confirmed, any eligible refund will be processed to the original form of payment. Please allow the supplier's processing time plus your financial institution's timeline for the funds to appear.

7. Supplier Cancellation, Unforeseen Circumstances, and Force Majeure

7.1 Cancellation by Suppliers

Third-party providers (including tour operators, airlines, hotels, and activity vendors) reserve the right to modify or cancel any trip component at any time. In such cases, SAJ Travel will act as your intermediary to secure any available refund, credit, or alternative arrangements under the supplier's policy and communicate any alternatives to the travel program which may or may not result in additional costs.

7.2 Unforeseen Circumstances and Force Majeure Events

A Force Majeure Event refers to any circumstance beyond the reasonable control of SAJ Travel or its suppliers, including but not limited to:

- Natural disasters (earthquakes, floods, storms, fires)
- Acts of God
- Strikes, labor disputes, or work stoppages
- National or international political or social events
- Acts of war, terrorism, or civil unrest
- Disease outbreaks, epidemics, pandemics, or public health emergencies
- Wildlife encounters affecting safety or itineraries
- Negligence, insolvency, or bankruptcy of on-the-ground operators or other suppliers
- Government actions (border closures, travel bans, regulatory changes)
- Transportation failures or delays, including airport or port closures

SAJ Travel and its suppliers are not responsible for any losses, damages, or additional expenses arising from Force Majeure Events. While we will use our best efforts to assist you in seeking refunds or credits, you agree to absolve SAJ Travel of any claims, liabilities, or legal actions resulting from these events.

7.3 Force Majeure Event Process

If a supplier invokes its Force Majeure provisions:

- The supplier may offer future travel credits instead of cash refunds.
- SAJ Travel will promptly communicate the supplier's policy and facilitate credit or alternative arrangements.
- You acknowledge that SAJ Travel bears no financial liability for non-performance or altered services due to Force Majeure Events.

8. Travel Insurance

Comprehensive travel insurance is strongly recommended to cover trip cancellation, interruption, medical expenses, and other travel-related risks. It is your responsibility to select a policy that meets your needs, including coverage for Force Majeure Events and other unforeseen circumstances.

By proceeding with your booking, you acknowledge that you have read, understood, and agreed to this Refund Policy and the full Terms and Conditions of SAJ Travel Planning Services, as well as the individual terms of our third-party providers.