Destination Jiu-Jitsu

2024 Retreats

Payment Plans

Terms & Policies (including Cancellation and Refund Policies)

Liability and Waivers

# Terms and Policies for all Payment Plans:

These plans were designed to give as many of our Jiu-Jitsu community a chance to experience a Destination Jiu-Jitsu retreat as possible.

They rely on your commitment, integrity and follow-through, all things that are taught in Jiu-Jitsu, and which must be applied to this situation.

You are subject to all of Destination Jiu-Jitsu Terms & Policies related to CANCELLATIONS.

- Payment Plans are a courtesy extended to our beloved clients and they will be removed if a payment is missed. The remaining balance is due on the next payment.
- Please do not sign up for a Payment Plan unless you are 100% certain you can make these payments, AND also you understand and agree with all of the Payment Plan policies below and all of Destination Jiu-Jitsu's Terms & Policies.
- There is no hard-pull or check on your credit.
- You CANNOT MISS a PAYMENT and maintain your plan.
- There is a 3% charge for Payment Plant Enrollment
- There is a charge for Repayment Risk of 10-19% based on the plan selected. The charge is greater as the length of the term is extended)
- All Sales are Final and Non-Refundable (See Destination Jiu Jitsu Terms & Policies)
- Destination Jiu-Jitsu cannot operate as a bank and is unable to carry costs for you if you miss a payment.
- MISSED PAYMENTS are considered CANCELLATION of your retreat, and that retreat is NON-REFUNDABLE.

- Destination Jiu-Jitsu cannot fund operations for you nor save your spot in any retreat if any of your payments are missed. You are responsible for making all financial arrangements so that all payments are made on time.
- It is 100% your responsibility to ensure that your payment method on file has sufficient funds, is active, is current, and can provide the payments you have promised to make.
- If you miss a payment for any reason, or your card is declined due to insufficient funds / available credit, or for any other reason, you have one last chance to make it right. Your entire unpaid Retreat Total is due on your next payment date (the 1st of the next month). Should you miss this final chance to make payment, you are considered to have CANCELLED your trip. You will be removed from the roster of that retreat. There are NO REFUNDS.
- In the case of a missed payment on the last eligible month of the payment plan (e.g. August 1st for the retreats in Turks & Caicos and September 1st for the retreats in Mexico) you're unpaid Retreat total is due the next business day (e.g. August 2nd for Turks and September 2nd for Mexico), NOT on the 1st of the next month, AND YOU are responsible for contacting Destination Jiu-Jitsu in writing (email: info@destinationjj.com) to make arrangements to pay the remaining, unpaid Retreat Total on that day. Failure to do so will result in being dropped from the Retreat roster.
- THERE ARE NO REFUNDS for the payment(s) you made prior to missing payments or the beginning of your decision to cancel your plans to attend.
- You are subject to all of Destination Jiu-Jitsu Terms & Policies related to CANCELLATIONS, which you should review closely.
- Please do not sign up for a Payment Plan unless you fully are able to make these payments, and you understand and agree with all of these policies.

#### **Destination Jiu-Jitsu**

# **Payment Plans: Turks and Caicos**

#### 7, 5 and 3 months with terms

# Option A – 7 Payments: (Lowest Monthly Payment, Longest Term, Higher Overall Cost)

# 7 equal payments

## Available ONLY January and February 2024

First payment made at Sign-Up.

Second payment on the 1<sup>st</sup> of the next month.

Five additional payments taken on the 1<sup>st</sup> of each of the next five months.

The cost of the program is 22%. (3% Payment Plan Enrollment", "19% Repayment Risk)

## Option B – 5 Payments (Recommended, Moderate Monthly Payments and Total Cost)

## 5 equal payments

## Available ONLY in January, February, March, and April 2024

First payment made at Sign-Up.

Second payment on the 1<sup>st</sup> of the next month.

Three additional payments taken on the 1st of each of the next three months.

The cost of the program is 19%. (3% Payment Plan Enrollment, 16% Repayment Risk).

## **Option C - 3 Payments: (Higher Monthly Payments, Lowest Overall Cost)**

### 3 equal payments

# Available ONLY in January, February, March, April, May, and June 2024.

First payment made at Sign-Up.

Second payment on the 1st of the next month.

One additional payment taken on the 1st of the next month

The cost of the program is 16%. (3% Payment Plan Enrollment, 13% Repayment Risk)

#### **Destination Jiu-Jitsu**

# Payment Plans: Ixtapa, Mexico

### 7, 5 and 3 months with terms

# Option A – 7 Payments: (Lowest Monthly Payment, Longest Term, Higher Overall Cost)

## 7 equal payments

# Available ONLY January, February, March 2024

First payment made at Sign-Up.

Second payment on the 1st of the next month.

Five additional payments taken on the 1st of each of the next five months.

The cost of the program is 22%. (3% Payment Plan Enrollment, 19% Repayment Risk).

## Option B – 5 Payments (Recommended. Moderate Monthly Payments and Total Cost)

### 5 equal Payments

### Available ONLY in January, February, March, April, and May 2024

First payment made at Sign-Up.

Second payment on the 1st of the next month.

Three additional payments made on the 1<sup>st</sup> of each of the next three months.

The cost of the program is 19%. (3% Payment Plan Enrollment, 16% Repayment Risk.)

### Option C - 3 Payments: (Higher Monthly Payments, Lowest Overall Cost)

# 3 equal Payments

Available ONLY in January, February, March, April, May, June and July 2024.

First payment made at Sign-Up.

Second payment on the 1<sup>st</sup> of the next month.

One additional payment made on the 1<sup>st</sup> of the next month.

The cost of the program is 16%. (3% Payment Plan Enrollment, 13% Repayment Risk).

#### **DESTINATION JIU-JITSU**

#### **Terms & Policies\***

Considering registering for a Destination Jiu-Jitsu Retreat?

Here's an in-depth look at our refund policy:

### **REFUND POLICY\***

1. <u>Travel Insurance Tip:</u> BUY a Travel Insurance Policy (trip cancellation coverage) for flight and travel costs. It's a safety net for unforeseen circumstances like illness or family matters and we strongly recommend it to mitigate losses in the rare case of some major, unfortunate event.

**2. No-Refunds:** Once you commit, there are no refunds, even for what may very well be convincing circumstances and even those beyond your control. Our intimate retreats maintain a very delicate budget; refund requests disrupt serious financial commitments we have already made to our instructors, our facilities, and the purchase of many different goods and services and guarantees made, all of which are required to ensure a top-quality event.

The following are all very good and serious reasons that may prompt people to ask for a refund on short notice (but that we cannot issue refunds for, regardless of how real, and unfortunate the situation is):

- I was injured at training and don't know if I'll be able to roll while on the trip
- I just lost my job and that puts me in urgent need of a refund.
- My boss has denied me time off work, so I'll need a refund.
- I've gained acceptance into an important school/training program and it conflicts with the retreat dates.
- International affairs have me very concerned about air travel during the retreat dates
- Airport or customs requirements in my state, my country or in another country are a concern of mine and I am uncertain of the safety of traveling under these conditions
- Family tragedies have occurred in my life or that of my family, hindering my travel plans.
- I must now care for my ailing parent or spouse and will need to ask for a refund.
- A friend/relative's unexpected wedding announcement requires my attendance.
- I am concerned about the weather at the retreat location.
- I've been diagnosed with a serious illness
- I am dealing with a nasty cold / illness.
- I am facing a significant injury from something that happened at work.

There can be many other, numerous, serious and genuine reasons, some of which are truly unfortunate. If you can't transfer or resell your spot (see #6 and #8 below), regrettably, recovering your registration fee isn't possible.

Please understand that, if you are trying to cancel with less than 91-days notice (i.e. giving 90 days notice or less), you bear full risk and responsibility for whatever life might send your way. If you give 91 days notice or more, a CREDIT may be possible. Please see #7 below.

- <u>3. Limited Space Commitment:</u> One you claim a spot, your funds are earmarked for that specific retreat. Unexpected changes cannot alter this commitment. We can't refund, even for serious reasons like illness or family tragedies or changes in your work schedule. (Please see #2 above).
- **4. 2-Day (48-Hour) Exception:** The only exception is if you need to cancel within 2 days (48 hours from time of making your purchase), and we will refund (minus processing fees). After that, there can be no refunds or credits for any reason.
- <u>5. Life's Unpredictability:</u> We get it; life is unpredictable. But we can't make exceptions to our policy. While it truly hurts our hearts to learn of an illness, tragedies, or job loss and we have huge sympathy for these situations, the realities of these events cannot allow us to ignore our existing financial obligations and a refund is not possible.
- **6. Transfer Your Spot:** If for some reason you can no longer attend, you may gift or sell your spot to a friend from your Academy. You must contact us at least 7 days prior to the start of the retreat and let us know who will be coming in your place, and that person MUST complete a required form.
- 7. Credits (Not a Refund) for Advanced Cancellation: If you decide you cannot attend and elect to cancel, and you contact us in writing at least 91 days (or more) before Day 1 of your retreat, we can extend a credit to you for a future retreat. At this stage of 91 days (or more), we still cannot issue a refund, however we can issue a credit for the amount paid toward your retreat, and apply that credit to a retreat in the future.
- **8.** Gift Your Spot: Can't make it? You may gift your spot to a friend with advance notice. You must contact us at least 7 days prior to the start of the retreat

Building these special experiences for our Jiu-Jitsu community requires policies that make sense and allow the events to work. Please do not sign up if you don't yet understand or fully agree with these terms and policies.

If you need any clarifications, just reach out at <u>info@destinationjj.com</u> or 216-200-6236.

We greatly appreciate you and your understanding!

#### REFUND POLICY IF DESTINATION JIU-JITSU WERE TO CANCEL A RETREAT:

We do not plan to cancel any retreat now or in the future. However, it seems we have been living in somewhat unpredictable times since 2020.

If, by any chance, we find ourselves in the position of having to cancel a retreat you've signed up for, be assured that Destination Jiu-Jitsu will promptly refund 100% of your registration fee.

Yet, it's important to note that we cannot and will not offer additional compensation for any extra financial burdens, like prepaid travel expenses (such as airfare or rental car). We also won't cover losses related to time off work or missed income opportunities of various kinds.

We strongly recommend purchasing your own flight and travel insurance policy to mitigate losses in the rare case of some major, unfortunate event.

By registering for any retreat or seminar with Destination Jiu-Jitsu, you willingly agree to these conditions. You take full personal responsibility for all expenses or losses (other than your registration fee, which we will refund) if we cancel a retreat you've signed up for.

Planning these amazing events for our community requires policies that make sense and allow them to work. Pease do not sign up if you don't understand or fully agree with these terms and policies.

We greatly appreciate you and your understanding!

### LIABILITY RELEASE, WAIVER, DISCHARGE, & COVENANT NOT TO SUE

Before engaging in training activities, all participants are required to complete a liability release document, acknowledging awareness of associated risks. By signing, you are explicitly agreeing not to hold anyone responsible for any harm, injuries, or damages, regardless of the cause (be it injury, illness, or any form of loss). This release specifically binds you from pursuing legal action (filing suit) against fellow participants, instructors, trainers, and the owners/operators of Destination Jiu-Jitsu and also owners and employees of Club Med, for any injuries, illnesses, or damages sustained during training or while on the premises. Additionally, the document grants permission for the use of any pictures/media captured during the retreats on our website and other online platforms for promotional purposes.

For a preview of the forms, feel free to reach out to info@destinationjj.com via email.