

REGULATIONS FOR REFUNDS AND PENALTIES IN CASE OF CANCELLATION

Article 1.

CANCELLATION

Kairos Pilgrimages shall refund (excluding the registration fee) a percentage of the amount paid by a participant who was forced to cancel a pilgrimage, already paid, due to one of the causes listed below, provided that these are involuntary and unforeseeable at the time of registration.

A) Personal events—cancellation by the participant due to:

1. Sudden illness, accident (due to which it is clinically documented that she/he cannot participate in the pilgrimage) or death;

2. Other causes: Inability of a participant to go on vacation as already planned following hiring or firing by their employer; material damage affecting the residence of the participant to the pilgrimage following a fire or natural disaster for which his/her presence is necessary and irreplaceable; inability of the participant to reach the place of departure of the pilgrimage following a natural disaster; citation and/or summons of the participant before Judicial Authorities or appointment as juror following registration in the pilgrimage.

B) Events of others—cancellation of the participant as a result of:

1. Illness, accident or death: of a spouse, of a child, of siblings, of a parent or a mother/father-in-law, of a son-in-law or daughter-in-law, partner of the participant's company or firm. If these persons are not registered in the pilgrimage together with and at the same time as the participant, in case of serious and sudden illness or injury, the participant must prove that his/her presence is necessary; any travel couriers registered in the pilgrimage

together with and at the same time as the participant.

Article 2.

START AND OPERATION OF WARRANTY

Warranties shall start as from the payment of the pilgrimage and are valid until the start thereof, whereby means start of the pilgrimage the moment when the participant presents at the beginning of the land services.

Article 3.

WARRANTY EXCLUSIONS

The warranty does not apply when cancellation is caused by:

1. Injury, illness, pre-existing and/or chronic condition or death occurring prior to registration;
2. Pregnancy or pathological situations resulting there from;
3. Failure to specify the address where the persons specified in point B1 can be reached;
4. Nervous and/or mental diseases;
5. Work-related reasons other than those referred to in point A2;
6. Theft, robbery, loss or irregularities of ID documents and/or travel.

7. It is also excluded when the participant in the pilgrimage (or whoever on his or her behalf) has not notified Kairos Pilgrimages in writing, by email (p.brown@kairos pilgrimages.com) of the formal cancellation of the pilgrimage, specifying the cause and specifying the name, surname, address, and phone number, within five calendar days from the occurrence of the cause of the cancellation itself and, in any case, before the date of start of the pilgrimage.

Article 4.

OBLIGATIONS OF THE PARTICIPANT

In the event of a forced cancellation of the pilgrimage, the participant (or whoever on his or her behalf) must:

1. Immediately notify in writing Kairos Pilgrimages within the terms and in the manner specified in the preceding paragraph;
2. Send to Kairos Pilgrimages along with the registration form signed, the documentation specified below proving the cause of the cancellation:

In the case of injury or illness: medical certificate stating the date of the event, the diagnosis and days of prognosis; In the case of hospitalization: a copy of the certificate of hospitalization with the day of prognosis and/or certificate of discharge; - In the case of death: the death certificate;

In the case of citation and/or summons of the participant before Judicial Authorities or appointment as juror: copy of the writ of summons (or copy of the appointment as juror) with date of summons and copy of the report of the court hearing (or certificate issued by the court attesting the date of appearance in court); In case of cancellation of holidays: declaration issued by the employer or self certification with supporting documentation in the case of self-employed professional; Any other documentation requested by Kairos Pilgrimages. In case the cancellation of the pilgrimage is due to illness or injury of the persons indicated in point B I, the communication must also contain the address where these persons can be reached.

Failure to produce the required documents within 60 (sixty) days of notification of cancellation of the pilgrimage entails the forfeiture of the right to refund. Kairos Pilgrimages has the right to take over the possession of tickets not used by the

participant in the pilgrimage, as a condition for refund.

Article 5.

REFUND, ALLOWANCE AND TIME FRAMES

Upon receipt of the cancellation notice, Kairos Pilgrimages shall send a communication specifying the penalty charged to the pilgrim and/or to the person who has filed the request. Later, upon collecting and examining the documentation received and if the conditions subsist, Kairos Pilgrimages shall refund a percentage of the amount paid by a participant, after deducting the deposit, the penalty, and the registration fee. Kairos Pilgrimages shall refund any amount, if due, once processed and approved by Opera Romana Pellegrinaggi (ORP).

The percentage of penalty applies only to the price related to the land services agreed:

1. Generally, the deposit is not refundable.
2. For cancellation 90-61 days prior to departure, a penalty of 40% of the remaining balance plus \$100 registration fees.
3. For cancellation 60-31 days prior to departure, a penalty of 50% of the remaining balance plus \$100 registration fees.
4. For cancellation 30-16 days prior to departure, a penalty of 90 % of the remaining balance plus \$100 registration fees.
5. For cancellation 15 days or less prior, a penalty of 100% of the total amount paid.

Important note: Since Kairos Pilgrimages works with local suppliers who are not employee of Kairos Pilgrimages, different refund regulation may apply to each pilgrimage, according to each supplier refund policy that will be communicated to the group before the first payment.

Kairos Pilgrimages highly recommends purchasing a separate cancellation insurance policy to have access to a different refund and different boundaries of time frame.