



# Cancellation Policy

## **Live Courses** *(LiveStream Included)*

### **Participant Cancellation:**

15 days or more before course date - Full refund minus \$25 admin fee

14 days or less before the course date - 50% Refund

### **Participant Change:**

14 days or less before the course date - \$50 Change fee

### **CIAO Cancellation**

A full refund will be given if CIAO cancels the seminar for any reason. CIAO reserves the right to cancel a conference in the event of an unforeseen circumstance, or if the minimum acceptable registration is not attained.

**AIRFARE CANCELLATIONS/REFUND:** In the event of a cancellation, CIAO is obligated to refund the registration fee only. However, should any course be cancelled, CIAO will reimburse the airline change fee up to \$100 only (with documentation) for registrants only. CIAO recommends participants not book a flight more than 3 weeks before a course date. CIAO recommends participants consider travel insurance.

**HOTEL CANCELLATIONS / REFUND:** CIAO Seminars will assist in getting a full refund for the hotel reservations for those who book as part of the CIAO room block. CIAO strongly recommends participants not reserve rooms through any 3rd part entities since we have no control over their refund/cancellation policies. If a participant books a room outside of the CIAO room block, and a course is cancelled, CIAO will not be able to assist in refund or provide a refund.

*Refunds will not be provided to those who do not cancel or for those who begin a course but do not complete it.*

## **E-courses/Online Courses**

A full refund will be given to participants who cancel within 60 days of purchase as long as the online course has not been activated. Once activated, there is no refund for an online course.

If an online course was part of a live course purchase and has already been activated, then the refund will cover the live portion only.

**For Auditors** - "No Shows" or failure to cancel at least 2 weeks in advance of course date are not eligible for a refund. A \$50 fee will be charged to participants who transfer to another course within 2 weeks of the original course.