I know people seldom read terms, but we often get people who drop out, even days before departure and expect a full refund. Our refund policies are clearly outlined on this page. You do have the option of purchasing cancelation insurance, and we will provide a letter should you need to make a claim. I should point out that we are very generous in allowing people to push payments ahead a season or even 2, something no other company usually does. You have to remember that we sometimes turn people away when trips are full and usually cannot recover them as they often have made alternate plans, So a drop out is a loss for us in most cases. We have often made hotel, train and RV park payments as a trip gets closer which we have to absorb.

Company information for English language Caravans

Paul Beddows is not an employee of Caravanas de Mexico, he is however the interface for them. He is a friend of the owner, and does customer orientation for the company on a volunteer basis, maintains this website on a contract basis, and assists customers with making payments, etc. He is not involved in any insurance sales for vehicles or otherwise, nor does he accept commissions. Insurance is up to the customer. The company is registered in Mexico, and pays taxes there. Paul acts as a facilitator for non credit card payments, which are processed through US and Canadian accounts in a Canadian bank account belonging to the owners Canadian wife. Credit card payments are processed in Mexico via the companies headquarters in Leon, Guanajuato. The company is a legally registered, family run, Mexican Corporation. Its historic name for the 25 years it has been in business is Caravanas de Mexico. It's legal name for tax and registration purposes is Caramex.

Terms are Updated for 2025/2026 season.

Note: Caravanas de Mexico, also known as Caramex, is wholly owned and operated by Gabriel Romero. Paul Beddows is contracted to maintain their web site and performs customer orientation on a volunteer basis. He is also a part time guide. He is not a paid employee, nor does he own any interest in the company. Any funds he accepts are on the behalf on the company and held in trust until the trip in question starts. Wagon Masters are also not employees, they are contracted tour guides. If you have a lien on your vehicle or it is in a company name or it is a pickup with a GVWR in excess of 3500 kg or 7710 lbs, please contact Paul directly for guidance at beddows1@telus.net.

We allow 1 day grace, or a couple more at our discretion, in every instance.

We require an approx 50% payment in March and a further 50% less \$1500-\$2000 in mid October, the calendar year before your trip. These dates tend to be later, depending on circumstances. These payments are refundable (less service charge of 10% of , minimum \$100 USD) up to 120 days before departure as outlined below. Initial deposits are \$2000 Canadian or \$1500 US depending on trip. A discount is applicable to all non-credit card payments. We accept personal checks, cash, Canadian e-transfers and money orders.

It is UP TO THE CLIENT to purchase insurance to protect themselves against loss due to circumstances or events. See <u>Protect my Trip</u>

- 1) If you wish to buy cancellation insurance, upon request we will issue you a receipt upon your first payment, including whatever amount you paid as a deposit. Since we allow the final payment to be made upon departure, this may be all you need to insure. If you are concerned about trip interruption, then you may want to insure the entire amount. In that event we will show the amount still owing. Send requests to Paul at beddows1@telus.net
- 2) Since some payments are non-refundable we really advise taking out cancellation insurance for your trip. Here are 2 options

Travelguard for Americans: 1-800-826-5248 or www.travelguard.com
Travelguard for Canadians: 1-866-878-0191 or www.travelguard.ca

- 3) You have to be careful as many companies will require you to purchase coverage within 48 hours or 7 days, or some other limitation period of paying the deposit. This is why we will include the deposit and first payment as a single amount dated for when you made first payment or we will date it a few days later if needed. If they demand a paypal receipt of something like that, you may not be able to include the deposit. We will just label both as "Payment" collectively.
- 4) Trip cancellation is often cheaper when purchased in conjunction with Travel Medical Insurance.
- 5) A couple of other trip cancellation insurance web sites to check out

http://www.securiglobe.com/en/Trip-Cancellation-and-Interruption-Insurance/https://www.insuremytrip.com/

REFUNDS

Refunds are based on what you have paid by the date of your cancellation, less any non refundable payments made. Refunds are not based on a percentage of the full trip price, unless you have paid that. Once the official final payment date has past (Oct 15), refunds are reduced by any amount still owing. In many cases this means no refund after Oct 15th unless you have paid in full.

REFUND SERVICE CHARGE NOTE: Although it states 10%, that is a maximum. \$200 minimum. We see what it costs us with charge card commissions and double exchange buy sell rates (USD to Pesos and back to USD for example) when we calculate it. After 120 days prior to departure, the service charge will be less than 10%, inevitably.

Deposits

The Initial deposit is non-refundable unless we cancel. May be transferred to another trip same season at our discretion. They can usually be pushed forward a season**

ALL REFUNDS ARE SUBJECT TO A MAXIMUM 10% US per rig SERVICE CHARGE. This covers our losses due to credit card / pay pal / exchange commission, plus services we have prepaid. This is only on 100% refund amounts (prior to 120 days). On lessor amounts, the percentage may be less, or waived.

Over 120 days before departure 100% refund, less any non refundable payments made and a 10% service charge

Between 90 - 120 days before departure 60% refund, less any non refundable payments made (< 10% service charge)

Between 60 - 90 days before departure 40% refund, less any non refundable payments made (< 10% service charge)

Between 30-60 days before departure 25% refund less any non refundable payments & less the outstanding balance on the full trip price still owed. (no service charge), 60 days is considered last final payment date, so if you still owe money at this point, it is deducted from any refund.

Less than 30 days before departure 10% refund less any non refundable payments & less any outstanding balance on the full trip price still owed (no service charge)

** If no other trip vacancies are available in the same season we will allow a deposit shift to the following season at our discretion, In many cases we allow shifting all payments to the following season (sometimes beyond) which means no loss on your part.

We allow, and in fact, encourage payment of the final payment at the border in cash. US funds only (unless we advise otherwise). This helps us with Wagon Master operating funds at the start of the trip. This may mean less penalty for you if you drop out during the last 60 days as well. (we can't force you pay money you haven't paid) We will let you know how much we will allow for each trip before requesting final payment.

THE FINE DETAILS

If you have to leave the trip en-route for reasons beyond your control, we MAY refund any non prepaid fees for items such as RV parks, hotels, etc. & some service fees at our discretion. However, this is what trip cancellation & interruption insurance is supposed to protect you against. You will not receive a refund for any deposits we have paid on your behalf.

Please note that in some cases we may be forced to alter the announced RV Park, due to circumstances beyond our control. This is rare and we will substitute the best alternative we can locate.

If for any reason you decide to leave the caravan to travel and stay on your own and do not re-join the caravan again, NO FEES ARE REFUNDABLE. There are instances where this may be done with the permission of the Wagon Master. In those instances you may rejoin the group later. If you leave against the instructions of the Wagon Master, you are on your own, with no monies refundable. In that case it will be up to the Wagon Master as to whether you may rejoin or not. Refusal to follow Wagon Master instructions is grounds for expulsion without compensation. Caravanas de Mexico is not responsible for the safety of a customer if they have left the caravan.

Cancellation of the trip by Caravanas de Mexico before departure, will result in a full refund.

We have been very generous in the past in accommodating people who have to cancel. We allow the initial deposit to be transferred to another trip the same season, without penalty. That will NOT change. We usually allow shifting deposits and payments ahead a season depending on circumstances. If there is a wait list we almost certainly do. You may also find someone on your own to take over your payments and substitute, but you have to arrange that yourself and then inform us. Protecting your payments is what cancellation insurance is for. Please note that if you request to shift your payments ahead, if you do this close to departure when we have prepaid for services with amounts we cannot recover, you may be penalized. We do not do that unless we have to. For some reason some customers assume that if we fill their spot after cancelation they will get a refund. This happens a lot with cancelations close to departure date where financila penalties are higher. We get asked this all the time. The answer is no. If you find a friend to take your spot, then yes, you can make a PRIVATE arrangement with them and we will honor it for just a service charge. We do gain money on cancelations if we can refill them, but that ultimately keeps our prices lower and helps subsidize some trips we cannot fill. We have only ever canceled one trip in out history. If the possibility of financial loss concerns you, then purchase cancelation insurance.

We have set the first payment dates and deposits for most trips for next season. They vary depending on trip, whether it is full or almost full, etc.

There is a first payment due on a date we set (in March). We will invoice you or give you a link to the payment page. This is refundable up until 120 days before departure. Final payments are usually due at the border. After 120 days before departure the money paid (less the initial deposit) are refundable in the decreasing amounts outlined below. We allow final cash payments at the border of amounts we predetermine.

Failure to pay before or on the due dates could result in losing your spot to someone on the wait list, if one is in place. Your deposit will be forfeit, but applicable to another trip the same season or following season. If you cannot make a payment due to extenuating circumstances, contact us with the reason. We are not unreasonable. You do have to realize that by the 120 day prior to trip date,

we are having to lay out money for reservations.

Cancellation by the client for any reason, will receive a refund of monies according to our refund criteria on this page. We usually offer the option to delay at a preferential rate or switch trips..

Initial deposit is not refundable. Substitutions are not allowed, but we sometimes allow it at our discretion in exceptional circumstances, or if it's a friend or family taking your place. If we do allow it, be aware there will be a service charge involved. Usually \$200 USD.

Any requests to opt out of tours must be made in writing 60 days before departure and emailed to paul@mexicocaravans.com. Opting out is at our discretion, but we will consider it for tours that involve hotels for those that have pets (they do not wish to be left in care we arrange) or in some cases where extreme high altitudes are involved and a customer is on oxygen. Generally speaking, however, this is sold as a package.

Single discounts are \$750 US for trips of over 60 days, \$500 for 38-59 days, \$250 for short trips. mounts calculated in the currency you are paying with (US or Can) but based on USD. We give discounts for previous customers ranging from \$300 to \$1000 depending on trip length

Participants will be required to sign a standard waiver of liability before departure, which will also outline our responsibilities to you. You may download a copy of this <u>HERE</u>.

Participants will be required to fill out a medical form and give it to the wagon master in a sealed envelope with their name. This will only be opened in an emergency and will be returned to you after the caravan. You may download a copy of this HERE.