

# TRAVEL INSURANCE WAIVER & ASSUMPTION OF RISK

## (Voluntary Declination of Travel Insurance)

This Travel Insurance Waiver (“Waiver”) is entered into by the undersigned participant (“Participant”) in connection with participation in a photography workshop organized and led by **Joe Reardon / Visionary Photography Workshops** (“Organizer”).

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### 1. Recommendation of Travel Insurance

The Organizer **strongly recommends** that all participants obtain comprehensive travel insurance, including but not limited to coverage for:

- Trip cancellation and interruption
- Medical and emergency medical expenses
- Emergency evacuation and repatriation
- Illness, injury, family emergencies, or unforeseen events

The Participant acknowledges that travel insurance is readily available and that sufficient notice and opportunity to obtain such insurance has been provided.

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### 2. Voluntary Declination

The Participant **knowingly, voluntarily, and intentionally declines** to purchase travel insurance for this workshop, either in whole or in part.

The Participant affirms that this decision is made **freely**, without pressure, coercion, or inducement by the Organizer.

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### 3. Assumption of Risk

The Participant understands that participation in domestic and/or international travel and photography workshops involves **inherent risks**, including but not limited to:

- Illness, injury, or medical emergencies
- Airline delays, cancellations, or transportation disruptions
- Acts of nature, severe weather, or natural disasters
- Civil unrest, strikes, or governmental actions

- Personal or family emergencies
- Loss, damage, or theft of personal property
- Changes to itinerary, access, or accommodations

The Participant **assumes full responsibility** for all risks, whether known or unknown, arising from the decision not to obtain travel insurance.

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## 4. Financial Responsibility

The Participant agrees that **all financial consequences** resulting from the absence of travel insurance are solely the Participant's responsibility, including but not limited to:

- Medical or hospital expenses
- Emergency transportation or evacuation
- Trip interruption or early departure costs
- Non-refundable deposits, workshop fees, lodging, or transportation
- Costs associated with inability to attend or complete the workshop

The Organizer **shall not be responsible** for reimbursing, refunding, or absorbing any such costs.

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## 5. Release of Liability

To the fullest extent permitted by law, the Participant **releases, waives, and discharges** the Organizer from any and all claims, demands, losses, damages, liabilities, or expenses arising out of or related to the Participant's decision not to obtain travel insurance.

This release applies regardless of cause, including events beyond the Organizer's control.

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## 6. No Exceptions or Modifications

The Participant understands and agrees that **no exceptions, refunds, credits, or special accommodations** will be made due to circumstances that would otherwise be covered by travel insurance.

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## 7. Acknowledgment and Understanding

By signing below, the Participant acknowledges that:

- This Waiver has been read in its entirety
- The Participant understands its terms and legal effect
- The Participant has had the opportunity to ask questions
- The Participant agrees to be bound by this Waiver

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## **Participant Acknowledgment**

### **Travel Insurance Waiver Acknowledgment**

*I have read and agree to the Travel Insurance Waiver and voluntarily decline to purchase travel insurance. I understand that I assume full financial responsibility for any losses, expenses, or disruptions that may occur as a result of not having travel insurance.*

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### **Digital Signature**

**Typed Full Legal Name (serves as legal electronic signature):**

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**Date:**