



Trip Protection Plan: GMGT's Trip Protection Plan (TPP) is not an insurance plan. This plan provides financial assistance for both group and individual cancellation. The TPP may be offered at time of deposit when enrolling in the trip. If the TPP is offered, it must be purchased within 9 months of departure, or if making the deposit within 9 months of departure, it must be purchased within 14 days of trip deposit. All purchases of the plan are non-refundable and do not count towards the refund amount of the trip should a cancellation claim need to be made. Any purchases of the plan outside of these dates will not result in obtaining a plan and are also non-refundable. For groups paying by check, the deposit is in reference to the first individual trip contribution by the participant, not any deposit on behalf of the group to secure vendor contracts. If paying by check, the group leader is responsible for submitting the group trip deposit as well as the list of trip participants who purchased the insurance with payment. If the TPP is included in the cost of the trip, the premium amount does not count towards the refunded amount should a claim be made.

Cancellation by the entire group must be made 72 hours in advance of departure. Any cancellation less than 72 hours from departure will result in no refund. Group cancellations will be a refund in full that may be in the form of their original currency and potentially travel and vendor vouchers. The vouchers are dependent on our third-party vendors that are used for each individual trip. If your trip included flights, the voucher could potentially include a credit for the same airline for the intended group trip. Any voucher changes, fees, policies, and expirations are subject to the terms and conditions of each group department of the respective airlines to which the flight voucher belongs.

Cancellation by individuals must be made 72 hours in advance of departure. Any cancellation less than 72 hours from departure will result in no refund. Individual refunds will be for the amount paid towards the trip, less the purchase cost of the TPP, and less the trip a service charge. The amount of the service charge will be 20% of the total cost of the trip package regardless of amount paid. This will result in a maximum refund of 80%. Refunds will be in the form of their original currency and potentially travel and vendor vouchers. The vouchers are dependent on our third-party vendors that are used for each individual trip. If your trip included flights, the voucher could potentially include a credit for the same airline for the intended group trip. Any voucher changes, fees, policies, and expirations are subject to the terms and conditions of each group department of the respective airlines to which the flight voucher belongs.

All cancellations must be submitted via form submission by the required date and time at <https://www.guardiantrips.com/tpp>. No cancellations for group or individuals will be honored in any other way.