

Decision to Decline Purchase of Travel Insurance and acknowledgement of forfeiture of any payments made to ROW Inc.

I have been informed of ROW's suggestion to purchase travel insurance to protect my vacation investment. The purchase of a travel protection policy will protect the investment of ROW's guests as well as ROW.

I decline to purchase this insurance and agree that ROW Inc. shall not refund any portion of fees paid to ROW Inc., for any reason that is beyond the control of ROW Inc., such as circumstances **due to Force Majeure** (epidemics, wildfires, earthquakes, landslides, flooding, war, labor strikes or other major events adversely affecting travel). This policy applies regardless if those fees were paid by credit card, check, wire transfer, ACH or cash. Specifically, I agree that I will not pursue a credit card chargeback as remedy for reimbursement.

This document becomes part of and supersedes any other Terms and Conditions currently in place that apply to refunds, transfers or credits.

Printed Name: _____
Signature: _____ Date: _____
Address: _____