



# **English Immersion Terms and Conditions**

Terms · Conditions · Financial Policy · Privacy Policy

The following terms and conditions are specific to the English Immersion Programs. Terms and Conditions of our universal *Financial Policy* also apply. Please carefully review these terms and conditions and the *Financial Policy*.

# **Terms | Conditions**

**Effective August 24, 2013** – Please be sure to see our most recent policy at: http://www.visionsmadereal.com/english-immersion/fees-and-policy/

Our Guarantee: We guarantee your satisfaction because of the individualized approach of our programs and the high quality, professional instruction. If you are not fully satisfied with the quality of instruction, and we are not able to resolve the issue to your satisfaction, you may request a refund of your program fee in full. Enrollment, registration, change fees, service fees, material fees, bank fees and late fees are non-refundable. Hotel accommodations fees may also apply. Please see the accommodation cancellation policy specific to your accommodation reservation confirmation email. Refund requests must be made no later than the third day of the program. Refunds will be processed and paid within thirty days. All refunds will be issued back to the original form of payment. Bank fees or wire transfer fees will be deducted from the refund.

Special Professional and Student Group Programs: Visions International welcomes a partnership to create customized immersion English, cultural and travel Programs for professional or student groups. We enroll middle school, high school, undergraduate and graduate university groups, professionals, managers and executives. We offer customized programs in English for Academic Purposes and English for Specific Purposes (industry or skill-specific courses). Please contact our Program Coordinator.

Currency and Methods of Payment: All fees are listed and payable in U.S. dollars. We accept the following methods of payment: wire transfers, all major credit cards, check, cashier's check, travelers cheques and cash. Wire transfer payments must include all bank transfer fees, including intermediary bank fees.

**Enrollment and Reservation Requirements:** Your enrollment application must be





received prior to the three (3) week deadline for your program start date. A credit card is required to enroll in a program and make an accommodation reservation. According to our policy, your credit card information will remain on file with Visions International for incidental charges incurred during your program.

Course Enrollment Requirements: We enroll students 18 years of age or older (except for Youth Programs). We enroll students of all proficiency levels in all our private and group immersion programs. However, the Business English Immersion Program requires you test at the B2 level (Upper-Intermediate) to join a business group course. If your testing level is below B2 and we have other students requesting to enroll in a business group course at your level, we can arrange a group course. If Visions International cannot match your level, you will be required to enroll in a private business English course or general English course.

Health Insurance and Medical Expenses: You must provide proof of acceptable medical insurance coverage while in the U.S. This proof of coverage must be provided in English. We can provide a referral to various international travel health insurance providers. Visions International does not advise, coordinate or make arrangements for your health insurance. We will request your proof of medical insurance coverage during the registration confirmation process prior to your program arrival and start date. If you do not provide proof of acceptable coverage, in English, by the first week of your program, you will be required to purchase the insurance from Visions International's third-party insurance provider. Please note: Your international insurance may not be acceptable by local hospitals or doctors if there is not a local office or a toll-free number to contact your insurance provider. You may be required to pay for services in full at the time of service and seek reimbursement from your insurance provider. Visions International does not assume any legal or financial responsibility for any medical expenses or payment of medical expenses.

Medical Conditions: Please inform Visions International of any medical conditions that may affect your participation in the program. You may disclose your medical condition on your enrollment form or at the time of registration processing and confirmation. If you choose to not disclose this information, Visions International may not aware necessary special accommodations you require.

**Full fee due date:** Full program and accommodation fees are due three (3) weeks prior to your program start date. We highly recommend you submit your enrollment application prior to the three (3) week deadline to allow time for registration





confirmation and payment processing. Please allow Visions International one (1) week to process and confirm your registration and payment.

**Registration Deadline:** Registrations and payments must be received, confirmed by a Program Coordinator, paid in full three (3) weeks prior to the course start date. Since class sizes are limited, we encourage you to register early. A Program Coordinator will be happy to assist you by phone (1.888.710.4950), fax (1.888.710.4950) or e-mail (info@visionsmadereal.com).

**Registration Late Fee:** If you have submitted an enrollment application, registrations must be confirmed and payment must be made in full by the registration deadline three (3) weeks prior to the program start date in order to avoid a \$25 late fee.

Late Enrollment and Rush: If you have not submitted an enrollment application and wish to enroll and register for a program 14 days of the program start date, a non-refundable \$100 fee will be added to your course booking.

**Registration Change Fee:** A \$50 change fee for all confirmed program courses will be accessed.

**Non-refundable fees:** Non-refundable fees include the enrollment fee, change fees, service fees, bank fees, material fees, late fees and accommodation fees.

**Refund Process:** All refunds require written notice (email, fax or mail). Refunds will be processed and paid within thirty days. All refunds will be issued at the non-discounted rate.

Affiliate or Third Party Enrollments, Changes or Refunds: For students who enroll at Visions International through an affiliate, the affiliate will make all change, cancellation or refund requests. Some affiliates or third parties may have their own change, cancellation or refund policies different from Visions International. Please consult your affiliate or third party's policy.

**Pre-Arrival Refund Policy:** You may cancel your registration but non-refundable fees will apply. Written notice (email, fax, or mail) of cancellation must be received to cancel your program. Considering the full program fee is due three (3) weeks before your program starts, for enrollees who request a refund at least 10 business days (Monday - Friday) prior to the arrival day of the program (Sunday), we will refund the full course fee.





Five (5) business days prior to the arrival day of the program, we will refund 80% of the program fee. For enrollees who request a refund less than 5 business days prior to the arrival day of the program, we will refund 70% of the program fee.

Post-Arrival Refund Policy: For a 4-week program or less - If your program starts (Sunday) and you desire to cancel on or after the arrival day (Sunday), no refund will be issued. The enrollment fee is non-refundable. However, you may apply your enrollment fee towards another course within 12 months of your initial registration. If you personally cannot attend the program, you may substitute your enrollment with another person at any time. The substitute person must complete the full enrollment process and be qualified to enroll in the program as your substitute. A change fee of \$50 will apply. If you cannot find a substitute, you are responsible for all fees.

**For a 5 week program or more** - If your program starts (Sunday) and you desire to cancel on or after the arrival day (Sunday), Visions International will issue a refund as follows:

There will be no refund issued for the first 4-weeks of the program.

For cancellation requests received in writing up to the mid-point (50%) of your program, there will be a pro rata refund of the course fee, minus any non-refundable fees. Pro rata refunds are calculated based on a weekly basis because we have already dedicated preparation, staff and resources to provide the course. A partial week is considered the same as if a whole week is completed, provided you attended at least one day during the scheduled week.

There will be no refunds issued for requests for cancellation made after the mid-point of your course. Please note that failure to attend class does not constitute a withdrawal or cancellation.

If you paid program fees through a Visions International agent, the agent commission will be deducted from the refund.

Missed Lessons: There are no refunds or credits for missed private or group lessons already scheduled as part of your program schedule. If you add extra private or group lessons and miss a lesson or wish to change, reschedule or cancel a lesson, please click here to see our general Financial Policy.





**Program Additions and Extensions:** We gladly welcome you to add extra group or private lessons, Adventure Immersion Program weekend excursions or extend your program. Please give us a one (1) week addition or extension notice to confirm course or accommodation availability. Program and accommodation fees are due upon confirmation of your addition or extension.

Host Family Accommodations: Host Family accommodations are available for youth immersion programs only. The business and general program cultural and evening activities are intensive and the schedule ends late in the evening. Therefore, a host family accommodation is not suitable. We aim to match a host family with all your preferences or requests, but we cannot guarantee an exact match.

**Short-term or Corporate Apartments:** Short-term or corporate apartment rentals are available upon request. These types of rentals are available within walking distance of our school.

Late and Rush Host Family registrations: We cannot guarantee a host family placement for enrollments and registrations received 14 days of the program or accommodation start date.

Accommodations Changes and Cancellations: Change and cancellation fees may apply. Please see the accommodation change and cancellation policy in your specific accommodation reservation confirmation email.

A credit card is required to make a reservation.

Canceling Your Hotel Reservation: Generally, you may cancel your hotel reservation for no charge until 18:00 hotel time the day of arrival and check-in. If you must cancel after this deadline, you will be charged for the first night plus tax. If you do not show up the day of arrival and check-in, you will be charged for the first night plus tax. After you have checked-in, if you must cancel the remainder of your reservation, you must check out by noon to cancel the remainder of your reservation. If you check-out after noon, you will be charged for one night plus tax but the remainder of the nights will be canceled.

Host Family Changes and Cancellations: Written notice (email, fax, or mail) of host family cancellation must be received to cancel your home stay. Please be aware that the full program fee and host family fee are due three (3) weeks before your program





starts as we have already dedicated staff time and made arrangements with the host family. For enrollees who request a home stay refund at least 10 business days (Monday - Friday) prior to the arrival day of their program (Sunday), we will refund the full host family fee.

After 10 business days but prior to staying with the host family, Visions International will charge a \$100 cancellation fee.

**If you cancel after staying with the host family**, Visions International will charge a \$200 cancellation fee.

If you wish to change host families for any reason, a \$50 change fee will apply.

Holiday and School Closing Days: You may choose to arrange private lessons on holidays and school closing days at the private lesson hourly rate, if we have a language coach available. You may also choose to join an Adventure Immersion Program scheduled during a holiday or school closing at the cost of the Adventure Immersion Program. If you choose to not have private lessons or join an Adventure Immersion Program, your program fees will be pro-rated based on the holiday or school closing day.

**Insufficient Enrollment Cancellation:** In the case of fewer than four students per class, Visions International may choose to offer other options, as the schedule allows. Other options may include combining classes or levels. Visions International reserves the right to cancel courses 3 weeks prior to the course start date due to insufficient enrollment and will refund the full fees (including the enrollment fee) paid by enrollees.

Photography, Video and Testimonials: By signing the financial policy and procedures at the time of enrollment, you grant Visions International permission for take photographs and video of you and collect testimonials from you during class or other program events. You further agree for those photographs to be published on Visions International's website, promotional materials and social media. If you do not agree and do not wish to be photographed, videotaped or quoted, you may opt-out by completing or editing your client profile at registration confirmation or when you arrive for your program.

**Special Offers and Promotions:** Special offers or promotions cannot be combined with any other offer or discount are are subject to availability. Regular course change,





refund and cancellation policies apply. In the event of an enrollment or registration change, refund, or cancellation, you forfeit the special offer or promotion. Special offer discounts apply only to full, regular course fees and do not apply to special courses or partner and custom group programs.

**Expulsion:** Visions International reserves the right to expel any student, without a refund, whose conduct is not in compliance with local, state or federal government rules or laws and/or regulations of Visions International.

**Financial Policy:** Don't forget to review our universal Financial Policy. Please carefully review this page and the Financial Policy.

**Privacy Policy:** Don't forget to review our *Privacy Policy*. Please carefully review this page and the *Privacy Policy*.

**Notice of Waiver, Release and Hold Harmless:** In consideration of your acceptance into the Visions International program, you agree to the following:

I am voluntarily participating in the Visions International program and agree to accept all risks of injury, including death, which may result from my participation. I, for myself, my heirs, successor and executors, knowingly and intentionally waive and release, indemnify and hold harmless Visions International LLC, its divisions, affiliated entities, officers, directors, employees, third-party providers, and agents, insurers and successors (collectively, "Visions International entities") from and against all losses, liabilities, damages, slander, libel or any other damage or injury to persons, property or business costs or expenses (including, without limitation, reasonable attorney fees, expert witnesses' fees and costs and other litigation costs and expenses) arising directly or indirectly out of any injury or death as a result of my participation in the Visions International program, regardless of whether or not caused in whole or part by the negligence or other fault of the Visions International Entities.

Notwithstanding the above, Visions International Entities' total monetary liability to me, or anyone claiming by, through or under me, for any actual damages relating to my participation in the program will be limited to an amount equal to the total fees paid by me to Visions International LLC. In no event will the Visions International Entities be responsible for any consequential damages of any kind, including but not limited to loss of income, resulting in any way from my participation in the program.





In case of illness and/or injury, permission is granted to any appropriate medical center to examine or treat and make necessary referrals to outside physicians as indicated. Permission is also granted to release information regarding my health to other designated individuals including the Visions International President, the President's Executive Assistant, Program Coordinator, my emergency contact, insurance provider and/or my country embassy. My emergency contact person can speak and understand English or will provide his or her own translator or interpreter. I authorize Visions International to release information regarding my studies or program to my guardian or sponsoring organization or agency.

I understand that my program expenses including personal miscellaneous expenses while participating at Visions International will be as indicated in the Application and on the Price List. I agree to accept full responsibility for these expenses. I have read and understood the Visions International Terms and Conditions and agree to abide by Visions International's rules and policies. I have also read and understood the Visions International's English Immersion cancellation and refund policy, the general Financial Policy and the Privacy Policy. I agree to accept full responsibility for my actions while participating in the Program and any related activities including excursions and Adventure Programs and agree to assume all risk of harm arising from my participation.

The provisions of this Agreement will be governed by the laws of the State of South Carolina. In the case of any dispute arising under this Agreement, I agree to jurisdiction and venue of the federal or state courts located in Greenville County, Greenville, South Carolina.

Effective August 24, 2013 – Please be sure to see our most recent policy at: http://www.visionsmadereal.com/enalish-immersion/fees-and-policy/

# Go to Financial Policy













# **Financial Policy**

**Effective June 1, 2013** - Please be sure to see our most recent policy at: http://www.visionsmadereal.com/financial-policy

# 1. Prices fees and policies:

Price, fees, and policies are subject to change without prior notification. In the case of private and corporate training, a 30 day notice will be given. In all cases, as a courteous practice we aim to give advance notice of any fee or policy changes.

# 2. Payment:

Full payment is due on the agreed upon date prior to rendering services. We do not permit late payments unless prior arrangements have been made. Please inform us if you are experiencing a challenge. If you have not made arrangements and consistently pay late, we will ask that you seek coaching or services at another time or find another coach.

# 3. Methods of Payment:

We accept cash, check, money order, Visa, Mastercard, American Express, JCB, Discover, and Diners Club. Payments with Credit Cards or Corporate Purchasing Cards are not eligible for any cash rates or discount rates. Services will be billed at the standard rate. A \$35.00 fee will be assessed to all bad checks.

## 4. Making Payments:

Payments must be mailed directly to Visions International or paid online. Under no circumstances are language coaches or trainers allowed to receive payments. You may also place the payment in the mailbox outside Suite 500.

#### 5. Late fee:

Considering full payment is due prior to the coaching or training session, late payments will incur an administrative fee of \$25.00 if the outstanding balance is not paid within 7 days of the invoice date. If your balance remains past due, a finance charge of 1.5% will be assessed on the total outstanding balance every 30 days.

#### 6. Services for Minors (Under Age of 18):

For the protection of children's privacy, we require parental consent from enrollees under the age of 18 who wish to make a reservation or registration for a course or services. The parent or legal guardian of a minor is responsible for full payment. For in-





home sessions, a parent/guardian or parent/guardian approved chaperone (21 years of age or older) must be present at the session location during the entire session.

#### 7. Cancelled or Missed Session:

Please keep in mind that your session time has been reserved especially for you. Your coaches and trainers have already dedicated schedules, time and preparation towards sessions. No credits or refunds will be given for cancelled or missed sessions. Cancelled or missed sessions must be made up by rescheduling or extending your session with extra or longer sessions. There may be a time when the coach or trainer is forced to reschedule, but the coach will notify you at least a week in advance, if possible. In fairness to all clients, we will ask those clients with a history of repeatedly missing or canceling sessions on short notice to seek coaching at another time. Please help us serve you better by keeping scheduled appointments.

## 8. Expiration of Make-up Sessions:

All make-up time or sessions must be made up within 3 months of cancellation or prior to the end of your contract agreement, course or program. If cancelled or missed sessions are not made up within 3 months or prior to the end of your contract agreement, course or program, a credit will not be given. We are sorry; there are no exceptions.

## 9. Rescheduling or Cancellations:

If you must reschedule or cancel a session, at least a 24-hour notice is greatly appreciated unless it is a medical emergency. If a 24-hour notice is not received, fees may apply.

#### 10. Cancellation Fees:

In the case of a 24-hour notice of cancellation, there will be no cancellation fee assessed. In the case of a notice less than 24-hours, 25% of the payment fee may be required. In the case of no notice (no show), 50% of the payment fee will be required. In the case of a medical emergency (doctor's appointment or hospital visit), no fees will be required.

## 11. Rescheduling for Small Group Sessions (3 or fewer people):

In the case of a 24-hour notice, we will see if all participants in the small group session can reschedule or make up the time in longer or extra sessions.

If we do not receive a 24-hour notice and the other participants are able to have the session, the missed session will not be made up. You will still be responsible for all session





material covered or assigned and all fees. There will be no refunds.

# 12. Cancellation of Courses, Group Coaching or Training (4 or more people, group course, group coaching or business training):

You may cancel your group course registration but non-refundable fees may apply. Once your registration has been accepted, and if an enrollment fee applies, the enrollment fee is not refundable. The training or group course fee is due three (3) weeks before the training or course starts. We reserve the right to cancel courses, group coaching or training due to insufficient enrollment and will refund the full fees (including the enrollment fee) paid by enrollees. For enrollees who request a refund at least 5 business days prior to the first day of the course or training, we will refund the full course, group coaching or training fee. For enrollees who request a refund less than 5 business days prior to the first day of the course, group coaching or training, we will refund 80% of the course, group coaching or training fee. If the course, group coaching or training starts and the enrollee desires to cancel, we will charge a minimum of 20% of the course, group coaching or training fee or greater based on the prorated cost incurred while the enrollee was enrolled in the course. The enrollment fee is not refundable, but can be used towards another course, group coaching session or training within 12 months of your initial registration. You may substitute your enrollment with another person at any time. If you cannot find a substitute, you are responsible for all fees. Please note third-party courses/training or registration partners have their own policies and procedures (i.e. TESOL Program in partnership with Tri-County Technical College). Please refer to their websites and policies.

#### 13. Missed Appointments:

We value your time and except for emergency situations, you can expect us to be on time for you. We will appreciate the same courtesy. If you need to reschedule, please give us at least a 24-hour notice unless it is a medical emergency. If you must cancel, we will make up the time in longer or extra sessions. There may be a time when we are forced to reschedule as well, but we will let you know at least a week in advance, if possible. In fairness to our clients, we will ask those clients with a history of repeatedly missing or canceling appointments on short notice to seek coaching at another time. Please help us serve you better by keeping scheduled appointments.





# 14. Confirming Appointments:

It is our belief that a scheduled appointment is like one's word; meant to be kept. Therefore, we do not call clients to "confirm" scheduled appointments.

# 15. Photographs:

By signing the financial policy and procedures the client grants permission for photographs of his or herself to be taken during class or other events at Visions International. The client further agrees for those photographs to be published on the company website, materials, & social media. If you do not agree, you may opt-out by completing or editing your client profile.

Effective June 1, 2013 - Please be sure to see our most recent policy at: http://www.visionsmadereal.com/financial-policy

# Go to Privacy Policy











# **Privacy Policy**

**Effective May 20, 2013** - Please be sure to see our most recent policy at: http://www.visionsmadereal.com/privacy-policy

## 1. Website Ownership

This is the website of Visions International LLC (hereinafter VI). Our contact information is: Visions International LLC 3519 Pelham Road Suite 204
Greenville, South Carolina 29615 USA 1.864.558.0598 Phone

# 2. Purpose of collecting your information

VI collects information from our users at several different points on our website to enable us to better inform you about our service. By knowing your preferences we can deliver relevant information that meets your needs and ensures that your visit to our site is quick, easy and productive. VI is the sole owner of the information collected on this site. We will not sell, share, or rent this information to others in ways different from what is disclosed in this statement.

#### 3. Your consent

By submitting your personal data to www.visionsmadereal.com (hereinafter VI) you automatically accept that Visions International LLC or any other corporate entity in the Visions International Group ("VI" group) registers and stores said personal data for the specific purposes outlined below in this Privacy Policy. You also agree to that your personal data may be transferred to and stored in a country that is not a member of the European Union or part of the European Economic Area. Please note that the reference to VI in this Privacy Policy covers all entities within the VI group of companies.

## 4. Information about you

When you make a reservation for a course or request brochures on our site, we will need to collect certain information about you such as your name, address, email address, sex, phone number and date of birth. We do not share personal information about you with outside parties except to the extent necessary to complete your reservation.

The personal information you provide when making a reservation or placing an order for brochures is only used to complete that reservation or order. We will not use such





information in order to send updates, brochures on our new products and services or other marketing material to you, unless you have selected this option in the request form you have completed.

When answering emails, we will use return email addresses. Such addresses are not used for any other purpose and are not shared with outside parties.

#### 5. Information about a friend

If you wish to send a digital postcard or tell a friend about a particular program, we will ask for the recipient's name, email address and phone number. The information provided will only be used to confirm message delivery and it will not be shared with outside parties except to the extent necessary to confirm that message. The information you provide to create a message is only used for that purpose and it is only disclosed to the recipient.

#### 6. Information about all visitors of VI

VI may gather certain usage information from VI, like the numbers and frequency of visitors to our web site. Such information may be provided to reputable third-party vendors. The data is only used on the aggregate and does not include any personally identifying information.

# 7. Children's privacy

For the protection of children's privacy, we require parental consent from users under the age of 16 who wish to make a reservation for a course.

#### 8. Use of cookies

VI uses a technology nicknamed "cookies". Cookies are pieces of information that a web site transfers to your computer's hard disk for record keeping purposes. They tell us how and when pages on our site are visited and by how many people. Cookies do not collect personally identifiable information, although they do identify a user's computer. We do not combine information collected through cookies with other personally identifiable information in order to detect who you are or what your screen name or e-mail address is.

Most web browsers automatically accept cookies, but you can usually change your browser to prevent this. If you do so however, you may not be able to take full advantage of our web site. The complete online reservation process can for example only be accessed if you accept cookies.





# 9. Accuracy

VI will at your request or on our own initiative replenish, rectify or erase any incomplete, accurate or outdated personal data on you.

# 10. Data security

Personal information collected by VI is stored in secure operating environments that are not available to the public.

# 11. Areas not covered by this private policy

Personal information that you provide through chat sessions or email exchanges are not covered by this Privacy Policy. We will protect your privacy to the best of our ability by monitoring the sessions, but please keep in mind that you control the information you disclose when you are in a public forum. You should always be careful when distributing your personal information in this manner.

Moreover, it is important to be aware of that this policy only applies to VI and not to other companies' or organizations' web sites to which we may link.

## 12. Amendments

If we decide to change our Privacy Policy we will post any amendments on this page so that you are always aware of what information we collect, how we use it and under what circumstances we disclose it to other companies.

#### 13. Your opinion

VI welcomes your questions and comments about our privacy policy via our email address webmaster@visionsmadereal.com. In order for VI to take the appropriate action please describe in reasonable detail the nature of your comment, request or inquiry.

Effective May 20, 2013 - Please be sure to see our most recent policy at: http://www.visionsmadereal.com/privacy-policy







