



NAAM
YOGA

UNIVERSAL FORCE, INC. CANCELLATION POLICY AND REFUND POLICIES

Naam Yoga® Therapies Training and Harmonyum Training Programs:

No refunds are available once registered, however monies may be held for registration of substitution Universal Force sponsored event within 12 months of withdrawal of an event.

Payment may be transferred one time only.

If cost of substitution event is greater than the transfer balance, participant will pay balance.

If cost of the original event is greater than the substitution event then the difference owed to the customer can be applied to another event within 12 months of the withdrawal of the original event.

Hardship Refund:

Universal Force, Inc., at its sole discretion, will consider hardship refunds on a case-by-case basis.

Hardship refunds will be refunded in full less a \$50 processing fee. A deduction of 5% will be taken from all credit card program payments.

All approved refunds will be payable by check. Please allow 4 to 6 weeks for refund check to be issued.

In no circumstances the cost of the lodging and meals portion will be refunded, when included in the cost of the training.

Cancellation by Universal Force, Inc.:

Universal Force, Inc., reserves the right to cancel any program at any time. In this event, participant will be given a complete refund.

Participation Expenses:

Universal Force, Inc. will not be responsible for any costs of airline tickets, hotel reservations, etc;

Universal Force, Inc. recommends participant book all reservations so they have the option to cancel or reschedule all travel related services.

Out of Court Settlement:

Any and all disputes, differences and disagreements arising between us shall be settled by arbitration in New York City under the rules of the American Arbitration Association and the judgment of the award of the arbitrators may be entered in any court of competent jurisdiction. The tribunals and courts of the State of New York shall have exclusive jurisdiction over all matters arising in connection with this contract.

Participant Cancellation notification:

Phone or email notification is required:

Naam Yoga® Therapies Program:

phone: 646.257.4852. email: association@naamyoga.com