

Wagner Experience LLC

Participant Cancellation, Refund & Travel Insurance Policy | Effective September 15, 2026

PROGRAM TERMS • CANCELLATION & REFUNDS

1 — Program organizer and independent suppliers

Wagner Experience LLC organizes and coordinates experiential travel, soccer, and cultural exchange programs in Brazil, including Wagner Intercâmbio, Tangará Experience, and Women's World Cup Experience. Accommodations, transportation, guides, coaches, and certain activities may be delivered by independent providers. Wagner Experience LLC remains responsible for the organizational and other services it contracts to provide; independent supplier involvement does not waive applicable participant rights.

2 — Advance program commitments

Program fees support advance planning, administration, program management, staff and chaperone compensation, lodging reservations, transportation, local partnerships, and activities. Commitments and expenses arise before travel, and some supplier payments cannot be recovered after cancellation. The published cancellation schedule reflects these anticipated costs; supplier charges already reflected in the schedule will not be deducted again.

3 — Deposit refunds

Deposit cancellation timing	Refund available
Within seven calendar days	100% of the initial deposit is refundable if written notice is received by 11:59:59 p.m. Eastern Time on Day 7. The deposit payment date is Day 1.
After Day 7 and before Payment #1 is due	50% of the initial deposit is refundable.
Beginning on the due date of Payment #1	The deposit is nonrefundable, except if the seven-day grace period is still open or law requires otherwise.

4 — Installment refunds

After each scheduled installment becomes due, 50% of that installment, to the extent paid, is refundable until the next scheduled installment due date. Earlier installments and the deposit are nonrefundable. On the next due date, the earlier installment loses refund eligibility and the new installment becomes the eligible installment. Scheduled due dates, not the date of early or late payment, govern. This rule applies to monthly, bimonthly, quarterly, or approved alternative schedules. Where a participant has paid ahead, funds attributable to future installments are treated according to the written payment allocation and cannot be forfeited merely because they were paid early.

5 — Final cancellation cutoff

Beginning 45 calendar days before the scheduled program departure date, no voluntary participant cancellation refund is available under this policy. The 45-day cutoff supersedes an otherwise open installment window, except for mandatory legal rights.

6 — Refund schedule

Cancellation timing	Refund available
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Initial deposit — Days 1–7	100% of deposit
After deposit grace period, before Payment #1 is due	50% of deposit
After an installment becomes due, before the next due date	50% of the most recent scheduled installment paid; earlier payments nonrefundable
Beginning 45 days before departure	No voluntary cancellation refund

7 — RaiseRight fundraising credits — RSM Wagner LLC (DBA Wagner Soccer)

RSM Wagner LLC (DBA Wagner Soccer) administers a RaiseRight fundraising program authorized for eligible Wagner Experience LLC Brazil programs. Fundraising earnings allocated to a participant may be credited toward eligible Wagner Experience LLC or Wagner Soccer program charges. Credits not yet applied to a program payment remain available for future eligible programs under the signed fundraising agreement.

Applied fundraising credits follow the same cancellation percentages and windows as personally paid amounts. The refundable share attributable to fundraising is restored to the participant’s RSM Wagner LLC fundraising ledger for future eligible programs; the personally paid share is refunded through the usual payment channel. Mixed-source payments are allocated proportionally between cash and fundraising credits for refund calculations. No double deduction is permitted.

The intended program practice is that fundraising credits are used for eligible program expenses rather than paid out as cash. However, any cash-rebate election, distribution right, or other obligation under the participant’s signed fundraising agreement, applicable RaiseRight terms, or law controls. This policy does not itself eliminate a right to a cash rebate that may exist under those documents. RSM Wagner LLC will maintain records of earned, applied, restored, and unused credits.

8 — Mandatory travel insurance

Participants must obtain insurance meeting the published program minimums, including appropriate emergency medical, medical evacuation, and trip cancellation/interruption coverage, and provide proof by the stated deadline. Cancel For Any Reason coverage is strongly encouraged when available. Insurance does not reimburse every cancellation and CFAR benefits may be partial, time-limited, or unavailable; participants must review policy terms and eligibility.

9 — Cancellation notices and processing

Cancellations must be submitted in writing to Bob@WagnerExperience.com identifying the participant and program. Receipt time controls, using Eastern Time (ET), including daylight saving time. Wagner Experience LLC will confirm the applicable refund and process an approved cash refund within 30 calendar days unless a shorter period is required by law. Fundraising credits are restored to the ledger rather than paid as part of a program refund, subject to Section 7.

10 — Organizer cancellation and material changes

The voluntary cancellation schedule does not determine remedies if Wagner Experience LLC cancels a program or materially fails to provide contracted services. Refunds, alternatives, and participant rights in those circumstances are governed by the participant agreement and applicable law; participants need not accept substitute arrangements in place of a refund legally owed.

11 — Existing agreements and alternate payment plans

Alternative installment plans must be confirmed in writing with their due dates and cancellation windows. Earlier accepted agreements with different refund provisions remain controlling unless both parties agree in writing to a modification. The effective date alone does not retroactively replace prior terms.

Protection of previously established terms

Wagner Experience LLC may extend more favorable cancellation and refund provisions to participants who registered under earlier program terms. Where this updated policy provides a greater refund, a longer cancellation period, or additional cancellation rights, the participant receives those benefits. No provision of this updated policy reduces cancellation or refund rights previously established in writing without the participant's agreement. For existing families, the more favorable provision controls in the event of a conflict. This protection applies to the deposit, installment, and final-cutoff provisions, as well as any previously agreed fundraising terms.

12 — Acknowledgment

By signing or otherwise accepting the program registration agreement, the participant or parent/guardian acknowledges receipt of the program inclusions and exclusions, payment schedule, this cancellation policy, and insurance requirements, subject to applicable law.