

## REFUND AND CANCELLATION POLICY

### Get emergency assistance:

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🇵🇭 +63 18 00 13 22 00 88

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### Official social networks:

🌐 <https://ektatraveling.com>

FACEBOOK [uktatravelingcom](https://uktatraveling.com)

✉️ info@ektatraveling.com

Instagram [uktatraveling](https://uktatraveling.com)

LinkedIn [uktatraveling](https://uktatraveling.com)

Twitter [uktatraveling](https://uktatraveling.com)

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**Website:** <https://ektatraveling.com/>

### 1. Cancellation Eligibility

You may cancel your insurance policy and request a refund only if both of the following conditions are met:

You provide us with a written notice of cancellation within **14 days** of your purchase date; **AND**

Your request is received **prior** to the Policy Effective Date or your scheduled Departure Date (whichever occurs first).

If the 14-day period has passed, or if the Policy Effective Date has already started, no refund will be granted.

### 2. Administrative Deduction (40%)

If your cancellation request meets the eligibility criteria above, the Company will refund the premium paid, subject to a mandatory deduction. **An administrative expense fee equal to 40% of the total premium paid will be deducted from all refunds**

*Example: If you paid \$100, we will retain \$40 as administrative costs and refund \$60 to you.*

### 3. No Claims

No refund will be processed if any Insured person named on the policy has filed a claim or intends to file a claim under the Policy.

### 4. Processing Time & Method

Approved refunds will be credited back to the **original mode of payment** only. Please allow **10 to 45 days** for the funds to appear on your statement, depending on your card issuing bank's processing timelines.

### 5. Corrections vs. Cancellations

You do **not** need to cancel your policy if you simply made a mistake with your details (e.g., misspelled name, wrong passport number). Wrong data can be corrected without penalty. To request a correction or a cancellation, please contact us strictly at: [info@ektatraveling.com](mailto:info@ektatraveling.com)