

Payment, Refund and Medical Insurance Policy

Payment Policy

All payments must be made in Swiss Francs (CHF). To check current exchange rates go to: www.xe.com

In addition to the following costs you will also need proper medical insurance coverage. See "Medical Insurance" at the bottom of this page.

	Payment Description	Payment required by
1	School Deposit: CHF 200 The school deposit is required for your final acceptance to be approved and is non-refundable.	Send your CHF200 school deposit only after your application has been fully processed. We will send you an e-mail with all the information about how to make this payment. For now, simply send us your application and we'll get the process started.
2	DTS School Costs: CHF 3,490 This covers Tuition, Food and Accommodation. It does not include: - Visas or personal expenses such as toiletries, snacks, postage, or transportation to and from the airport. However, pick up from the Lausanne Train Station is included.	The DTS School Cost of CHF 3,490 is due the day your school starts . Remember; if you are wiring money make sure to allow a minimum of 7 days for bank processing time.
3	General Outreach costs: CHF 3,500 This fee is for general outreach expenses like, airfare, fuel, bus/train ticket (if needed), food, accommodations and administration fees.	The General Outreach cost are payable during the 6th week of the DTS school.
4	Remaining Outreach Costs: CHF 0 - 2,000 Depending on your outreach location, your outreach fees could be greater than the CHF 3,500	The Remaining Outreach Costs are payable during the 10th week of the DTS school.

Note: Students will not be able to begin their course unless they are able to make these payments. However, if you contact our admissions office and explain your financial situation, a different payment schedule may be arranged.

Refund Policy

Payment of the refund will be:

1. Paid directly to the student unless a written request is made by the student to make payment to someone else.
2. Paid in Swiss Francs (CHF). Any bank fees will be deducted from the total refund.
3. Paid to the student within six weeks of notice. However, this is only possible if all recipient money transfer details are correct.

	Description	Notification Departure	Refund Policy
In the event of a departure from the DTS before the 22nd day , the following refund schedule will apply:			
1	School Deposit (non-refundable)	n/a	CHF 200 is non-refundable
2	DTS School Cost If student withdraws for reason of: (a) voluntarily withdrawal (b) violation of visa conditions (c) violation of community living standards	Before Registration Day Registration Day to Day 10 Day 11 to Day 21 Day 22 to the end of Lecture Phase	100% of course costs - CHF 3,490 50% of course costs - CHF 1,745 25% of course costs - CHF 873 0%
In the event a departure from the DTS after the student joins an outreach team for the reason of: (a) voluntarily withdrawal, (b) violation of visa conditions or (c) violation of community or outreach living standards, the following refund schedule will apply:			
3	Outreach transportation Costs Refund is dependent on carriers (e.g. airline companies) refund policy.	Anytime	A refund will be given if the carrier allows it minus any credit card, cancellation or change of schedule fees or if a airline ticket is refundable. Be aware that changes often cost more than the original price.
4	General Outreach Costs Refund will only be given if the amount is not greater than the remaining cost at the time the student leaves the outreach team.	Before Outreach Officially Begins Beginning of Outreach to Day 20 Day 21 to Day 40 Day 41 and Later	100% of the total general outreach costs 50% of the total general outreach costs 25% of the total general outreach costs 0%

Medical Insurance Policy

All students must have medical insurance that covers you while traveling internationally. If you already have insurance make sure it covers you for at least of **1,000,000 Swiss Francs**. If you do not have insurance or you are not covered for the required amount, we recommend an insurance that many of our staff and students use. It is British Missions insurer; if you would like to apply please see their web site: www.bannergroup.com.

If you will be using your own insurance please bring a copy of your insurance card and policy details including the policy number, details of coverage and contact information. The following only applies for January Boarders DTS applicants: In addition to the overall limit of the policy, you will also need to have a type of coverage called "Personal Liability" insurance. Personal Liability covers you if you accidentally cause damage to someone else's property or injury to someone. Most travel insurances sold in Europe include this coverage; most in North America do not.