REFUND & CANCELLATION POLICY

1. Scope

This policy covers payments made to **Isis Canoe Club** for:

- Membership fees
- Courses, trips, and events organised by the club

2. Membership Fees

- Membership fees are **non-refundable** once the membership period has started, **except** in exceptional circumstances at the discretion of the committee.
- If a member cancels before the start date, a full refund may be given minus any admin costs already incurred (e.g. bank fees).

3. Sessions, Courses and Coaching

3.1 Cancellations by participants

- More than **30 days** before the session:
    - Full refund **or** transfer to another date (subject to availability).
- **7–30 days** before the session:
    - **50% refund** or transfer at the club's discretion.
- Less than **7 days** before the session or non-attendance:
    - No refund, except in exceptional circumstances (e.g. serious illness, family emergency).
    - Other arrangements may be made to attend an alternative session at the discretion of the coach.

3.2 Cancellations by the club

- If the club cancels (e.g. weather, water conditions, coach illness, low numbers), participants will be offered:
    - A transfer to a new date, **or**
    - A full refund of the session fee.

- The club is not responsible for any other costs (e.g. travel, accommodation, equipment hire from third parties).

4. Trips and Events

- A non-refundable deposit may be required to secure a place.
- Balance payments and cut-off dates will be clearly stated in event information.
- If a participant cancels after the balance due date, refunds will only be made if the place can be resold or costs recovered from suppliers.
- If the club cancels the event, all monies paid to the club will be refunded, minus any non-recoverable third-party costs (these will be explained where relevant).

5. How to Request a Refund

- Refund requests must be made **in writing** (email or letter) to **Treasurer or Chair (Vice Chair in Chairs absence)**.
- Please include:
    - Your name
    - Event/session name and date
    - Amount paid and date of payment
    - Reason for cancellation/refund request
- Approved refunds will normally be processed within **14 days**.

6. Exceptional Circumstances

The club committee may, at its discretion, offer a refund or credit outside the rules above in exceptional cases (e.g. serious injury/illness, bereavement, or other compassionate grounds).

7. Review

This policy will be reviewed at least every **2 years** or sooner if required.