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Title/Reference:	Refund Policy
Prepared by:	HCC Board of Directors
Approved by the Board:	17 November 2022

The Huntley Curling Club (HCC) accepts payment for membership fees for various HCC leagues, as well as payments for programs, events (bonspiels, dinners, golf tournament, etc.), and services such as locker rentals or volunteer opt-out fees.

The HCC does not guarantee a full refund for the cancellation of payment for membership, services or events. For member-initiated refund and cancellation requests, the HCC will act only on the policy herein. Cancellation is deemed effective on the date that email confirmation is sent to you by an HCC board representative. It may take up to 15 business days to process a cancellation request after it is received and acknowledged by HCC.

The HCC reserves the right to modify any provisions of the cancellation/refund policy without notice. Policy updates posted on our website are effective as of posting date. The temporary refund procedures for the 2021-22 season (Annex A) are no longer in effect.

STANDARD REFUND POLICY:

- Annual fees (Membership, lockers, volunteer opt-out):
 - The HCC will refund you in full, less a \$25.00 administration fee (which may be waived at discretion of HCC), if a membership cancellation request occurs <u>before November 1</u> of the given year of registration.
 - For typical length seasons where curling starts in October, partial pro-rated* refunds for membershipinitiated requests will be available from November 1 until January 31. No membership-initiated refunds are available after January 31.
 - For shortened seasons where curling starts after November 1, partial pro-rated* membership-initiated refunds will be available until February 28. No membership-initiated refunds are available after February 28 unless decided otherwise by the Board of Directors.
 - If a curling season is cancelled for any reason before the ice is installed, full refunds will be provided with options to maintain a reduced "Stay-in-Touch" membership and/or credit towards the subsequent curling season. A Stay-in-Touch membership will apply one half to the capital fund and one half to HCC operating costs.
 - If a curling season is started (ice installed), then forced to end early due to government mandate, the HCC will issue partial pro-rated* refunds to all members based on the costs incurred for the season. In difficult times the board will look to limit losses for the club while also limiting burden for members who cannot complete the season through no fault of their own.
- For Events (bonspiels, dinners, golf tournament, seminars, etc.):
 - The HCC will refund you in full if the event is cancelled or if a cancellation request occurs more than 14 days prior to the date of the event for which payment has been made.

- The HCC will refund you in full if a cancellation request occurs more than 7 but fewer than 14 days prior to the date of the event and a replacement entry is found for which payment has been made.
- The HCC will refund you 50% of any payment if a cancellation request occurs more than 7 but fewer than 14 days prior to the date of the event and a replacement entry is not found for which payment has been made.
- The HCC will not refund any payment if cancellation occurs less than 7 days prior to the date of the event for which payment has been made.
- For Programs (Learn to Curl, Youth, etc.):
 - The HCC will refund you in full, less a \$25.00 administration fee (which may be waived at discretion of HCC), if a cancellation request occurs prior to the start date of the program. Partial pro-rated** refunds will be available until half of the sessions for the program have taken place. No refunds are available after half of the sessions for the Program have taken place.

(*) Pro-rated refunds for curling membership fees are not proportional to the weeks of curling, as startup and fixed costs are considered. The pro-rated refund table for membership fees follows:

Date of Cancellation	(Month of season)	Amount of refund
By Nov 1	1	100 %
Nov 1 to Nov 30	2	60 %
Dec 1 to Dec 31	3	30 %
Jan 1 to Jan 31	4	10 %
After Jan 31	5 and on	0 %

(**) Pro-rated refunds for educational and instructional programs are not proportional to the weeks of curling, as startup and fixed costs are considered. The pro-rated refund table for programs follows:

Portion of sessions completed	Amount of refund
15%	100 %
15% to 30%	60 %
30% to 50%	30 %
More than 50%	0 %

ANNEX A

SPECIAL REFUND POLICY for 2020/21 Season only

- Annual fees (Membership, lockers, volunteer opt-out):
 - Locker fees will be refunded fully (they are not to be used in 2020/21)
 - Curling membership fees are reduced by 25% for the shortened year, those that have registered at original fees they will be refunded 25% of their membership fees. 25% refunds will be provided in December 2020.
 - 100% refund of Membership fees for member-initiated cancellation request received <u>before December</u>
 <u>1, 2020</u>. We do recommend a Stay-in-Touch membership (\$100) that will apply \$50 to capital fund and \$50 to HCC operating costs in this challenging year. A credit towards the subsequent curling season is also recommended and available to all members.
 - Member-initiated refunds after November 30, 2020 will be on a partial pro-rate basis and will be available until the third Saturday in February. No membership-initiated refunds are available after the third Saturday in February 2021.
 - Once the ice installation has begun in mid-December, refunds (on remaining membership fees) will be issued if there is a government shutdown that forces the club to close. If there is a shutdown during:
 - By 4 January 2021, members will receive ~80% refund.
 - Refunds will reduce by 10% for each 2-week increment (every second Monday) of curling.
 - Shutdown Refunds will not be issued after March 28, 2021.

At the end of the 2020/21 season HCC will revert to the Standard Refund Policy