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Hanover Swim Club Registration Refund Policy

The Hanover Swim Club has established a refund policy to allow for a consistent approach to addressing registration refunds, placing instalment payments on hold and other situations where a refund, reimbursement or credit may be considered. While this policy aims for a consistent approach, it is also understood that there will be unique situations that may warrant additional considerations. Club members (also referred to as “members”) are free to present their specific situation to the board of directors (also referred to as the “board”), who will then vote on a final decision. Members may present their request via email to the club president, who will share this request with the board for a decision. Alternatively, the member may request to present the request in person to the board at the next board meeting. The presenter will be added to the agenda of the board meeting.

The board of directors have a fiduciary duty to act in the best interest of the club. This duty requires the board to make decisions considering many factors, including, but not limited to, the financial impact and sustainability on club operations, as well as acting in a fair, equitable and reasonable manner towards club member interests.

Registration Refunds

First Time Registrants


For first time registrants, new to the club, there is a two-week “trial” period where a full refund will be issued should the registrant choose not to continue. The two-week period starts on the first day the swimmer enters the pool. After two-weeks, the refund policy for new swimmers will be the same as all other swimmers.

Note: The two-week period aligns with Swim Ontario’s requirement to fully register and pay for swimmers in the Swimming Canada RTR system.

All Registrants

Beginning of Season to January 31st

Refunds will be granted and calculated on a prorated basis, based on the season being broken into 10 equal instalments. The first instalment is non-refundable, as it covers the cost of the swimmer’s Swim Ontario/Swimming Canada registration. When the request for refund is sent to the Club Registrar or President, the calculation for refund will be based on finishing out the current month, with the refund calculate to the 1st of the next month.

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After January 31st

Refunds will not be granted after January 31st, as it will be difficult to fill vacant spots after the mid-season registration opens in February. Refunds, reimbursements, and credits will only be considered through special requests submitted to the club registrar or president. See the Special Request section.

Interruptions to Practices & Events

Refunds will not be issued for the following:

- Cancellations due to adverse weather.
- Cancellations due to swim meets or other club events
- Cancellations due to Statutory Holidays and expected breaks (i.e. Christmas break & March Break).
- Cancellations as a result of the Facility cancelling pool times.

Refunds, reimbursements, and credits will be considered for long-term (1 month or greater) interruptions to the operation of the club. The board will examine the financial viability of these refunds and vote on a decision, which will then be communicated to the club members.

Registration Full Season Payment vs Equal Instalment Payments

Understanding Instalment Payments


It is important to understand that our instalment payment option is not actually a monthly payment, but instead 1/10th of the cost of registration for the season. There are a lot of fixed costs that are independent of monthly variable costs and as such there is not a direct correlation between the instalment payment and the month.

Full Season Refunds

If the member has paid for registration in one full payment, the amount calculated for a refund will be issued to the member in a timely manner. This is applicable to a member cancelling their registration. If the refund is due to interruptions in club operations, the board may elect to offer the refund, reimbursement, or credit near the end of the season to avoid unnecessary administrative burden.

Instalment Payment Refunds

While called a refund, those on instalment payments will instead have their future payments stopped when cancelling their registration. If the refund is due to interruptions in club

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operations, the board may elect to offer the refund, reimbursement, or credit near the end of the season to avoid unnecessary administrative burden.

Member Requesting to Pause Season

There may be many reasons that a club member may consider pausing or putting their season on hold. These may include reasons such as injuries, illness, travel, competing priorities, health and safety concerns, etc. These requests will be considered on a case-by-case basis. Members may present their request via email to the club president, who will share this with request with the board for a decision. Alternatively, the member may request to present the request in person to the board at the next board meeting. The presenter will be added to the agenda of the board meeting.

Since the club operates with many fixed costs and near capacity for registration, typically registration payments would still apply in-order-to hold a spot in the club. If payments are suspended, the club would not be obligated to hold the spot for a swimmer and could offer this spot to new or existing members.

Special Requests

Special requests will be considered on a case-by-case basis. Members may present their request via email to the club president, who will share this with request with the board for a decision. Alternatively, the member may request to present the request in person to the board at the next board meeting. The presenter will be added to the agenda of the board meeting.