

# Squamish Pirates Swim Club

## Refund, Withdrawal, and Cancellation Policy



**Date of Approval:** February 10, 2026

*In this document "Club" refers to the Squamish Pirates Swim Club*

### 1. Purpose

This policy outlines the refund, withdrawal, and cancellation procedures for all Squamish Pirates Swim Club programs. It ensures fairness, transparency, and financial stability while supporting positive participation and clear communication between families and the club. It also supports predictable budgeting and responsible financial stewardship for the Club as a nonprofit organization.

This policy aligns with the Club's *Code of Conduct and Ethics Policy* and other governing policies to ensure a respectful, positive, and transparent environment for all members.

### 2. General Principles

- Program fees are established to cover the full cost of coaching, pool time, insurance, and club operations.
- Fees are averaged across the full training season; therefore, missed practices or holidays do not result in pro-rated refunds.
- All questions, requests, and written notices regarding refunds, cancellations, or withdrawals must be submitted in writing to the Club Registrar at [squamishpiratesregist@gmail.com](mailto:squamishpiratesregist@gmail.com)
- The Club will confirm receipt of withdrawal or refund requests via email.
- Refunds, when approved, will be processed within 30 days of receipt of all required documentation and approval, and returned via the original payment method, or by alternate means if that method is unavailable.
- All refunds are subject to applicable administrative and transaction processing fees to cover the costs incurred by the Club when issuing or reversing payments.
- Members are responsible for ensuring timely communication with the Club and for confirming that withdrawal or refund requests have been received and acknowledged.
- Refunds or credits are not provided for partial participation, reduced attendance, or changes in swimmer availability once the season begins.

### 3. Full Refunds

A full refund of program fees (less any third-party processing fees, such as credit card charges) will be granted when:

- The participant withdraws on the same calendar day as initial registration; or
- The program or group is canceled by the Club before the start date.

**Note:** Swim BC, BCSSA, or Swimming Canada insurance and registration fees, and transaction or administrative fees are non-refundable under all circumstances.

### 4. Partial Refunds or Credits

Partial refunds or credits may be approved under the following circumstances:

#### a. Medical or Exceptional Circumstance

- If a swimmer is unable to participate for four consecutive weeks or longer due to illness or injury, a pro-rated credit or refund may be granted at the Club's discretion.
- Refunds or credits are calculated from the date written notice is received by the Club, not retroactively.
- A doctor's note may be required to confirm the medical condition and anticipated return date.

- Before returning, the Club may require a medical clearance and a meeting with the Head Coach to develop a safe return-to-swim plan.

#### **b. Withdrawal Before Program Start**

- If written notice of withdrawal is received at least two weeks prior to the program start up date, a refund will be issued minus a \$25 administrative fee.
- Withdrawal dates are determined based on the date written notice is received by the Registrar.

#### **c. Withdrawal After Program Start (Monthly Billing)**

- For programs with monthly billing, refunds are not provided once the program has started, except under medical or exceptional circumstances as outlined in Section 4(a).
- Families wishing to withdraw must submit written notice to the Registrar. Withdrawal requests affect future billing cycles only and are subject to the following notice deadlines:
- If written notice is received on or before the 15th of the month, billing will be paused effective the following month.
- If written notice is received after the 15th of the month, billing will be paused effective the second month following notice.
- Fees for the current billing month are non-refundable.
- This notice period is required to support staffing, budgeting, and waitlist management and applies regardless of attendance, scheduling conflicts, or swimmer preference.

Credits must be applied to future Squamish Pirates programs within 12 months of issuance, after which they will expire.

### **5. Non-Refundable Items**

The following fees are non-refundable:

- Swim BC, BCSSA, or Swimming Canada insurance and registration fees
- Swim meet entry fees, if the swimmer withdraws after the scratch deadline.
- Club fundraising fees
- First and last month of program fees

These costs are committed in advance to external partners and cannot be recovered by the Club.

### **6. Missed Practices and Pool Closures**

- There are no refunds or credits for missed practices, vacations, or short-term absences.
- Refunds are not issued for pool closures due to maintenance, weather, or facility issues that are shorter than ten consecutive days in duration.
- While the Club cannot provide refunds or credits for short-term closures or missed practices, every effort will be made to offer make-up sessions or alternate training options when feasible.
- In cases of extended closures, the Club will assess appropriate refunds or credits on a case-by-case basis and communicate the outcome directly to affected members.

### **7. Payment Delinquency and Account Suspension**

- Fees must be paid in full according to the published payment schedule. Accounts overdue by more than 30 days may result in temporary suspension from participation. Accounts outstanding for over 45 days may result in withdrawal from the program and loss of registration privileges.
- Families are responsible for ensuring that payment methods and contact information remain current.
- Families with unpaid balances will not be eligible for future registration until all outstanding fees are cleared.
- The Treasurer and Registrar will jointly manage overdue accounts in accordance with the Club's Policies.

- The Club recognizes that unforeseen circumstances can arise and encourages families to contact the Treasurer early to discuss payment options or special arrangements before accounts become overdue.
- The Club reserves the right to recover unpaid balances through collection processes or by applying credit from future refunds or credits, if applicable.

## **8. Program Cancellation by the Club**

If a program or training group is canceled or significantly altered by the Club (e.g., due to facility unavailability, coach changes, or insufficient enrollment), families will be offered one of the following:

- A full or pro-rated refund for the portion of the program canceled by the Club, or
- The option to transfer to another suitable program only if space is available.

The Club reserves the right to cancel or consolidate groups if minimum enrollment is not met or if coaching resources must be reallocated to ensure operational sustainability.

In the event of significant increases in external costs (e.g., pool rental or insurance), the Club reserves the right to adjust program fees mid-season with reasonable notice to members.

Registration in a program does not guarantee a specific coach, time slot, or training group placement, as adjustments may be required based on operational needs.

## **9. Appeals**

If a member believes special circumstances warrant an exception to this policy, a written appeal may be submitted to the Club Board of Directors within 30 days of the initial refund decision. The Board's decision will be final and communicated in writing.

The Board may, at its discretion, approve an exception where there is clear documentation of exceptional or compassionate circumstances beyond the member's control.

## **10. Policy Review**

This policy will be reviewed annually by the Vice President, Treasurer, and Registrar. All material changes will be approved by the Board of Directors to ensure it remains current, transparent, and aligned with the Club's operations, budget cycles, and nonprofit governance practices.