

**Buffalo Curling Club.org Inc.**

**POLICIES AND PROCEDURES**

<b>Committee:</b>	<b>00</b>	<b>Executive Committee - Board of Directors</b>
<b>Subject/Policy:</b>	<b>003</b>	<b>Refund and Issuance of Club Credit Policy</b>

**I. Policy**

**PURPOSE**

The purpose of this policy is to set guidelines for the distribution of refunds or the issuance of Club Credits by any Committee within the Buffalo Curling Club.

**DEFINITIONS AND GOALS**

The Goal of this Policy/Procedure is to create a consistent and fair approach to the refund of or the issuance of Club Credits for membership Dues, League Fees, Bonspiel Entrance Fees, Social Events, and any other activity sponsored and managed by the Buffalo Curling Club.

**II. Policy**

**REFUND REQUESTS**

- All refund requests must be in writing (or email) and made to the committee writing the event or to the Treasurer.
- All requests must include the Name of the requestor, Event/League, Reason for refund, and the amount requested.

**REFUND POLICY FOR LEAGUES**

- A full refund of league dues will be issued if we are unable to place you or your team in a league: any membership benefits will be discontinued\*.
- A full refund (less a processing fee of 5% to cover Banking or credit card fees) of League dues will be issued if you request to withdraw from a league prior to the start of the season: any membership benefits will be discontinued\*.
- Once a season starts, any request for a refund (prorated based upon the time the request is submitted to the Board and less a processing fee equal to 5% to cover banking or credit card charges) of league dues will be subject to approval by the Board of Directors: any membership benefits will be discontinued\*. The proration will be based upon the number of weeks in the league.
- No refunds will be issued when league nights are canceled by BCC (ex. facilities issue, snow day, etc.), however, at the discretion of the Board, the season may either be extended so

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those games may be played on their regular day and time of the week OR other make-up game opportunities may be made available.

\*One may elect to continue supporting BCC through an Annual Membership. In this case, the refunded amount will be reduced by the currently stated Social Membership fee for each individual that wished to continue their membership benefits. If a payment plan was used, it is possible that an additional amount may still be owed.

**REFUND POLICY FOR CLASSES & CLINICS RUN BY BCC**

Unless otherwise stated on the class or clinic registration form:

- Any class or clinic is assumed to have a No refund Policy.
- When a registrant is unable to participate due to injury, illness, travel delays, or any other reason deemed reasonable a full or partial refund may be issued in the registrant’s name for future use.

Note: It is the registrant’s responsibility to alert BCC of the change prior to the class or clinic or no credit will be provided.

If BCC reschedules or cancels the class or clinic, a full refund will be issued.

Note: BCC will not reimburse any registrant or guest for any other direct or indirect expenses, such as travel, hotel, food, costume, or any other expenses incurred in association with attending.

**REFUND POLICY FOR CLASSES & CLINICS RUN BY NON BCC PROGRAMS**

Refunds are subject to the Refund Policy of the independent organization.

**REFUND POLICY FOR BONSPIELS**

Unless otherwise stated on the Bonspiel Registration form:

- No refunds will be issued to any individual/team that does not show up for their scheduled games without notice prior to the start of the Bonspiel
- A refund of the Bonspiel registration fee (less a processing fee), will be issued if the request to withdraw from the event is made at least one (1) week prior to the scheduled start day of the bonspiel.
- If BCC reschedules or cancels the bonspiel, a full refund (less any processing fee) will be issued.
- Other Non Curling costs (i.e. dinner for a guest) will be addressed as needed by the Committee.

Note: BCC will not reimburse any registrant or guest for any other direct or indirect expenses, such as travel, hotel, food, costume, or any other expenses incurred in association with attending

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- BCC reserves the right to delay the start of or modify the format of any bonspiel without issuing any refunds or credits provided that the bonspiel still takes place on the same calendar day(s).

**REFUND POLICY FOR NON CURLING EVENTS**

Unless otherwise stated in the event registration form:

- Any non-curling event is assumed to have a No Refund policy.
- If BCC reschedules or cancels the event, a refund in the full amount of the registration fee will be issued.
- If an event is hosted by the BCC off-site and the venue cancels the event, refunds will be provided in accordance with the venues policy.

Note: BCC will not reimburse any registrant for any other direct or indirect expenses, such as travel, hotel, food, costume, or any other expenses incurred in association with attending.

**TRANSFER POLICY FOR CLASSES & CLINICS RUN BY BCC**

Registrants can transfer their reservation to another person to attend in their place for BCC-run classes or clinics, **so long as the registrant notifies [training@buffalocurlingclub.org](mailto:training@buffalocurlingclub.org) with the new attendee’s name, and that attendee signs the BCC waiver prior to participation.**

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**III. Club Credit Issuance**

Club Credits should be used sparingly as this requires significant management oversight by the Treasurer and Bookkeeper.

Credits should generally not be used for non BCC Members unless the Non Member is in agreement to hold the credits for a future event.

Individuals must be notified that credits will expire at the end of the following (next) curling season (i.e. if a credit is issued in November 2021, then the credit would expire on June 30, 2023). Outstanding credits as of October 2021 will expire June 2023. Any individual that has outstanding credits that are nearing expiration may submit a written request to the Board of Directors to request an extension of those credits.

**IV. Procedure for Refund /Credit Reimbursement**

It is the responsibility of the committee chair to notify the Bookkeeper and Treasurer via email of any refunds to be issued.

Included in the request should be the event associated with the refund, the name of the individual(s), the amount of the refund, and any additional information deemed appropriate.

Should an individual other than the Committee Chair receive the Refund Request, it must be forwarded to the Committee Chair who will manage the refund request.

**V. Accounting for Credits**

Should Credits be issued for any Events or Leagues, The Bookkeeper and Treasurer must be notified timely via email.

Outstanding Credits will be recorded in the Financial Statements of the Club and an off ledger summary will need to be kept to track usage and subsequent adjustments to the Balance Sheet.

**VI. Other Information**

REVIEW OF POLICY (always included)

This Policy will be reviewed periodically by the BCC Board of Directors as warranted by internal or external events or changes. Changes to the Policy will be recommended and will require Board approvals prior to implementation.

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