



## Payment & Cancellation Policy

Payment Policy: ALL forms and ALL Balances MUST be submitted 2 WEEKS PRIOR TO CHECK IN! A \$35 LATE fee will be assessed for any payments or forms submitted after this date unless approved by the Executive Director. Failure to adhere to this policy could result in cancellation of your camper's registration and loss of deposit.

Cancellations, Session/Program Transfers and Refunds:

- Deposits are non-refundable.
- Cancellations within 7 days prior to check in will result in forfeiture of FULL camp fee.
- Cancellations within 8-14 days prior to check in will result in forfeiture of 75% of full camp fee.
- Cancellations 15-30 days prior to check in will result in forfeiture of 50% of full camp fee.

No refunds are given if a camper leaves early due to homesickness or is dismissed due to medical condition or behavioral issues. Campers are expected to behave in a Caring, Respectful, Responsible and Inclusive manner at all times. Failure to abide by Camp Cosby's rules and guidelines can result in dismissal from camp.

Additional information:

We understand that unforeseen circumstances arise that may present the need to cancel or transfer to a different session. After May 1, any session or program change requests will be charged a 1 time \$25 transfer fee. Please submit detailed transfer requests to [cosby@ymcabham.org](mailto:cosby@ymcabham.org) with Transfer Request in the subject line. Please include your camper's name, grade and session request and supporting reasons for the request.

We now offer [Program Protector](#) to protect your financial investment should an unexpected need to cancel occur. Program Protector *should be purchased* at the time of registration. There are two insurance policies available for purchase at a percentage of your overall balance. Should you decide after initial registration to obtain coverage please click the link below it is important to understand that in order to obtain broadest coverages (waiving pre-existing conditions and obtaining Cancel For Any Reason) [Program Protector](#) needs to be purchased before final payment for your camper's program is made. Certain benefits are only available if payment for these Plans is received by Program Protector with or before your final payment for your program.

**Program Protector can also be purchased online at:**

<https://programprotector.mhross.com/consumer/portal/YCOS2290AL>

Camp Cosby will not manage refund requests for any account that has purchased Program Protector. Claim submission information will be provided directly to you at the time of purchase.

Medical cancellations are managed on a case by case basis. If [Program Protector](#) is not purchased, you may request a refund, minus the deposit (non-refundable) for consideration. Please submit written and signed medical documentation from physician with your detailed request to [cosby@ymcabham.org](mailto:cosby@ymcabham.org). Please include your camper's name, date of birth and session attending plus supporting details of your request to cancel or transfer. You may request a transfer to a different session for medical reasons and the transfer fee of \$25 would be waived.