REFUND AND PAYMENT POLICY GUIDELINES

Clubs should establish a payment and refund policy in order for participants to clearly understand the terms and conditions prior to making payments for either joining fees, annual subscriptions and outings, activities or tours.

These guidelines outline the factors that should be considered when developing a payment and refund policy.

Joining Fees and Annual Subscriptions

It is up to each Club to determine whether it wishes to implement a no refund policy in relation to joining fees and/or annual subscriptions. Clubs may wish to set a timeframe after which no refunds are provided.

Payments for outings, activities and/or tours

When seeking expressions of interest in an outing, activity or tour, consider setting an amount required as a deposit. This will assist in determining the number of participants early. In some cases, expressing interest without paying a deposit increases the risk of cancellations and/or inaccurate assessment of participant numbers.

Ensure that all participants are clear on the final payment date.

Cancellations and Refunds

The policy with respect to cancellations and refunds needs to be advised to members when the outing, activity or tour is promoted to ensure that there is no misunderstanding. In some cases, a minimum number of participants is required and often no refunds will apply after a certain timeframe. As such, it is important to have a clear policy for payments and/or refunds before the participant commits to attending.

The entitlement to a refund will vary depending on monies paid and commitments given to bookings with third parties. However, there should be sufficient notice given by participants of cancellations to allow the Club to offer those cancelled spots to other members, if possible.

Clubs should encourage members to consider travel insurance which normally cover cancellation costs in certain circumstances.

Free of Charge Offers

In some cases, the Outings, Activities and Tours Officer or designated organiser may be offered a 'free of charge' (FOC) ticket or discount from the provider. Any such offer or discount should be declined or applied so that it benefits every person participating in that particular outing, activity or tour.

Insurance Coverage

Please be aware that only approved activities will be covered under the Probus National Insurance Programs, subject always to the terms, conditions, limitations and exclusions of the policies within those programs. These activities include any event organised by a Club or Association such as meetings, outings, tours, trips and interest groups.

The National Insurance Programs do not provide cover for cancellation/refunds nor do they provide cover for illness.

Information about the Probus National Insurance Programs can be found in the Club Administration Section of the PSPL website at www.probussouthpacific.org