2027 Camp Tawonga Cancellation Policy & Trip Insurance Recommendation

We hope that your family remains enrolled in the program(s) for which you register. We understand that cancellations do happen, and aim for a clear and equitable cancellation policy.

We Recommend Trip Insurance

Because you may be registering for a program months before it begins, **we strongly suggest purchasing a trip insurance policy to protect your investment** in the event that you need to cancel. Cancellations are unlikely, but when they do happen, it is often for unforeseen reasons, sometimes very close to the beginning of a camp program.

Since **the amount of fees refunded at cancellation decreases as a program start date approaches**, we recommend you contact trip insurance brokers to understand what types of situations and cancellations they cover. Most **trip insurance companies require a policy to be purchased within 15 days of enrollment**. *Tawonga does not recommend or endorse any particular company or policy and we encourage you to speak to your insurance broker for trip insurance needs.*

Tawonga's Cancellation Policies

The following cancellation policy applies to all Camp Tawonga programs, including those with waitlists. Cancellation requests should be sent to registration@tawonga.org. **Tawonga does not provide exceptions to the refund schedule below due to unforeseen circumstances or scheduling conflicts, including:**

- School and sports team conflicts,
- Newly scheduled family celebration or event,
- Camper or family medical diagnosis or illness,
- Cold feet, cancellation of a friend or bunkmate's registration, etc.

These situations might feel unlikely or impossible at the time of registration, but are quite common. Program deposits ($150/program) are non-refundable. Please note that **Camp Tawonga will not grant exceptions to this policy.**

Cancellation Timeline	*Cancellation Policy*
91 days or longer before program start date	Full refund, less $150 non-refundable deposit
61-90 days before program start date	80% payment refund, 20% forfeit
46-60 days before program start date	50% payment refund, 50% forfeit
15-45 days before program start date	20% payment refund, 80% forfeit
14 days or less before program start date	No refund, 100% forfeit

Forfeited payments may be transferred to an outstanding balance for a household member's registration and/or unpaid balance on remaining Tawonga registrations. If there is space in an upcoming program, forfeited fees may be applied toward that program for your household. Fees may not be transferred to participants outside your household, and **may not be transferred as credits to a future year.**

Financial assistance: Families who applied for financial assistance will have 14 days from the date of award offer to accept or cancel. Cancellations for **financial reasons** within the 14 day period will receive a full refund of all fees paid less the non-refundable deposit. Cancellations outside of the 14 day period will be subject to the standard cancellation policy described above.

If your child needs to be sent home from Camp **for any reason (behavior, missing home, illness, etc.)**, we will not provide full or prorated refunds.

If **Camp Tawonga cancels a program before the start date**, you will have the option for a full refund.

If **Camp Tawonga cancels a program once it begins,** we cannot make any guarantees that we will be able to provide full or prorated refunds.
