Cancellation and Refund Policy

(Individuals v.2022)

Participant withdrawal impacts program planning and implementation – Outward Bound Canada's Cancellation and Refund Policy reflects the reality that most expenses are incurred before the course begins. If you must cancel your registration, please contact the Admissions Department in writing as soon as possible. No exceptions or extensions will be made to the policy outlined below. Please take the time to read and understand our policy.

Cancellation Insurance

- We strongly recommend that you purchase cancellation insurance to protect your course expenses, should you
 be unable to attend. If your course is cancelled, you choose to withdraw your registration, or a medical
 evacuation is needed while on course, cancellation insurance may protect your course, travel, medical and other
 expenses.
- Should your selected course be cancelled by Outward Bound Canada, all fees paid to Outward Bound Canada will be refunded in full.
- You may choose to purchase insurance through your bank, insurance company, travel company or other. You
 should ensure that it covers your course fees and travel expenses, as well as any additional costs for medical
 expenses or evacuation.
- Most insurance companies will cover cancellation expenses in the event of illness or injury. Please be aware that many insurance companies will not cover your expenses in the event of early departure for a participant's behaviour or lack of motivation.
- Some restrictions to the insurance that you purchase may apply, check terms and conditions with your insurance provider.

Payments

- A non-refundable deposit payment is due upon registration. Your spot will not be held on a course until the deposit payment has been processed.
- You may choose to pay the remaining course balance immediately, in two instalments, or in equal monthly instalments. If you would like to customize your payment plan, please contact the Admissions Department.
- If you register for a course within 30 days of the course start date, the full course fee is due at the time of registration.
- You may pay your course balance online through Outward Bound Canada's registration portal or over the phone by calling the Admissions Department. We accept payment using VISA or MasterCard.
- If your remaining balance is not paid by the due dates indicated, your registration will be moved to the waiting list until payment is received. In this circumstance, you could lose your spot on the course.
- Full payment by the due dates indicated is the responsibility of the participant (or parent/guardian if the participant is under 18 years of age).

Refunds & Credits

- Should your selected course be cancelled by Outward Bound Canada, you can choose to put the course fees you have paid towards another course or all course fees will be refunded in full.
- If you register for a course and we cannot approve your registration, all course fees will be refunded in full.
- If you wish to cancel your registration, you must provide Outward Bound Canada with written notice of your withdrawal 60 days or more before the course start date. All payments made will be refunded, excluding the non-refundable deposit.
- No fees will be refunded should you withdraw less than 60 days from the course start date, or fail to arrive for the course.

Travel & Other Expenses

- The cost and logistics of travel to and from your course will vary, and is the responsibility of the participant (or parent/guardian if the participant is under 18 years of age).
- Occasionally, course cancellations may occur if enrolment is low or due to circumstances beyond our control.
 We strongly advise you to contact the Admissions Department to check the status of your registration and course before you book travel.
- Outward Bound Canada is not responsible for any travel arrangements you make.
- Please check with your insurance provider to ensure that any extra or travel expenses will be protected, should you need to cancel your registration for any reason.

Course Transfers - Within the same calendar year

- Transfers from one course to another within the same calendar year are subject to a \$100 (+HST) administrative fee. If your course is cancelled by Outward Bound Canada, you may transfer to a different course within the same calendar year, free of charge.
- If you must withdraw from your course and wish to transfer your payments to an immediate family member, an additional \$100 (+HST) application fee will be charged to the new applicant.
- Course transfers can only be accommodated between Youth and Adult courses (not to Certification courses).
- Course transfers cannot be accommodated within 30 days of the course start date.
- Course transfers can only be accommodated if there is space available in your desired course.

Course Transfers - To the following calendar year

- If you withdraw from an Outward Bound Canada course and are unable to attend another course within the same calendar year, you may submit a written request to transfer your payments-to-date to the following calendar year in the form of a credit. A credit carried forward must be used within the calendar year following your withdrawal.
- If you are transferring your payments to a course in the following calendar year, you will be required to pay a \$100 (+HST) application fee, plus any price difference between the courses. These payments will be made at the time of registration in the following calendar year.
- A credit transferred to the following calendar year can only be used by the original participant or by a member
 of their immediate family.
- Course transfers can only be accommodated between Youth and Adult courses (not to Certification courses).
- Course transfers cannot be accommodated within 30 days of the course start date.

Changes in Participant Medical History, Medical Conditions or Medications

- All participants must provide proof of provincial, territorial or private health insurance coverage in order to participate in an Outward Bound Canada course.
- If there are any changes in your health history, your health condition(s), or your medications, in between the time you submit your registration and your course start date, please contact the Admissions Department in writing as soon as possible.
- You may be required to consult with your healthcare provider (physician, specialist or counselling provider) about your participation at the time of registration or at any time before the start of your course.
- Changes in your medical history or medications may impact your approval to participate in the course.
- Please check with your insurance provider to ensure that any expenses will be protected, should you need to cancel your registration due to changes in your health.

Exposure to Infectious Illness

- An Outward Bound Canada course is a group experience where individuals live and travel in a small community.
 At times, participants will be in close physical proximity and there is a possibility for the spread of infectious
 illness. We have developed health and safety protocols which, when followed, will minimize the risk of exposure
 and transmission. We expect that each participant will play a role in the overall health and safety of the group
 while on course.
- Exposure to infectious illness may impact your participation on the course, and we will work with you, your health care provider and our medical team to ensure that it is safe for you to participate in your course.
- If the participant or someone in the participant's household is exposed to a contagious illness in between the time you submit your registration and your course start date, please contact the Admissions Department as soon as possible.
- Please refer to our Information on Infectious Illness letter for more information.
- All participants are expected to abide by the COVID-19 procedures and vaccine policy that is in place at the
 time of your course which is subject to change based on federal, provincial and municipal health legislations. This
 may include participation in pre-course screening, and the requirement to obtain a current COVID-19 test in
 the days before your course, which will likely be at an additional cost to the participant, depending on your
 home location. Please visit our website to view the <u>current information by clicking here</u>.

Non-Disclosure of Information

- It is very important for you to be completely thorough in providing the information requested during registration.
- If you fail, at the time of registration, to disclose any medical details, including medical conditions and medications, which could impact your participation and safety on course, Outward Bound Canada reserves the right to cancel your registration. No refunds will be issued, in the event of undisclosed medical information.
- If you arrive at the course with any undisclosed medical details, including medical conditions and medications, which could impact your participation and safety on course, Outward Bound Canada reserves the right to initiate an early departure from the course. No refunds will be issued, in the event of undisclosed medical information. The participant (or the participant's parent/guardian if under 18 years of age) may be responsible for an evacuation fee in the case of undisclosed information about the participant's medical conditions, medications or behaviour support needed.
- Please check with your insurance provider to ensure that any expenses will be protected, should you need to cancel your registration due to changes in your health.

Early Departure and Evacuation

- A participant may require early evacuation from the course due to medical, behavioural, motivational or other
 circumstances. In the event of an early departure, the participant (or the participants parent/guardian if under 18
 years of age) is expected to support Outward Bound Canada with the evacuation process and arrange to have
 the participant return home as soon as reasonably possible.
- It is important for all participants to have a minimum of two emergency contacts (parent/guardian or other) provided who will be available for the entire duration of the program to support if the participant needs an early departure from the program.
- Evacuation, travel, medical, additional staff support, or other expenses incurred outside of the course fee will be charged directly to the participant, or to the parent/guardian if the participant is under 18 years of age.
- Please check with your insurance provider to ensure that your expenses will be protected, should you need to
 leave the course early due to changes in your health or other circumstances. Please be aware that many
 insurance companies will not cover your expenses in the event of early departure for a participant's behavioural
 or motivational reasons.