

2026 Camp Tawonga Cancellation Policy & Trip Insurance Recommendation

We hope that your family remains enrolled in the program(s) for which you register. However, we understand that cancellations do happen and we strive to ensure equity in our cancellation policy across all of our programs.

We Recommend Trip Insurance

Because you may be registering for a program months before it begins, **we strongly suggest your family purchase a trip insurance policy to protect your investment in the unlikely event that you need to cancel.** We recommend you contact trip insurance brokers to understand what types of situations and cancellations they cover.

The closer you get to the start date, the less refund is available to you and as such, a **trip insurance policy is likely the best way to protect your investment in Camp programs.** Please note that 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 must be received via email at registration@tawonga.org in order to be processed. **Tawonga does not provide exceptions to the refund schedule below due to unforeseen circumstances or scheduling conflicts such as:**

- 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 for many families in the days and weeks leading up to a program. Program deposits (\$150/program) are non-refundable. Please note that **Camp Tawonga will not entertain exception requests or grant exceptions to this policy.**

<i>Cancellation Timeline</i>	<i>Cancellation Policy</i>
91 days or longer before program start date	Fully refunded, less \$150 non-refundable deposit
61-90 days before program start date	80% payment refunded, 20% forfeited
46-60 days before program start date	50% payment refunded, 50% forfeited
15-45 days before program start date	20% payment refunded, 80% forfeited
14 days or less before program start date	No refund, 100% forfeited

Forfeited payments for Camp Tawonga programming 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, your forfeited fees may be applied toward the registration for that program for your household. Registration status and fees may not be transferred to participants outside your household. Fees **will not be transferred as credits** to a future year and will be forfeited if not used in the same programmatic year.

Financial assistance families: For families who applied for financial assistance - you will have 14 days from the date of your final award offer to accept the award or cancel. If you cancel for **financial reasons only** within the previously mentioned 14 day period, you will receive a full refund of all fees paid less the non-refundable deposit. Any 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 needs to cancel before the start of a program**, you will have the option for a full refund.

If **Camp Tawonga needs to cancel a program once it begins**, we cannot and do not make any promises nor guarantees that we will be able to provide full or prorated refunds.
