



CAMP CONCEPTS 2021 DEPOSIT AND REFUND POLICY

We want the entire process of registering for, paying for, and attending camp to be memorable & meaningful. As accommodating as we try to be to the unforeseen, unwanted, and unplanned events that occur in life, we must balance that desire with the mechanics of operating a business. There are many costs associated with running a camp business and those costs start even before a camper registers for one of our programs. For this reason, and like most summer camp programs, we must adopt a non-refundable deposit policy that is sensible and protects us from those triggered costs prior to and upon a camper's registration. *****Please read each section carefully. Registering family must agree to these policies at the time of registration. Whereas the camp would like to be as accommodating as possible to unusual circumstance, the refund policy is a strict policy. PLEASE READ EACH SECTION CAREFULLY. YOUR REGISTRATION CONSTITUTES YOUR FULL AGREEMENT AND ACCEPTANCE OF THIS POLICY.**

The policies and following practices are for all Camp Concepts, Inc. camps which include: BIG OAK, LITTLE BUDS, EXPRESSIONS, or HORIZONS USA.

DEPOSIT and REFUND POLICY

The first \$200 PER CAMPER and the PER FAMILY online registration fees are **NON-REFUNDABLE** and **NON-TRANSFERRABLE**. There are no exceptions to this policy unless the camp was ordered to fully close for the season. In that case, the \$200 per camper fee paid would be automatically transferred as a credit to the next camp season. It would not be refunded. Our system will require a minimum of a 10% deposit to secure your child's registration for camp. If the non-refundable threshold (\$200 per camper) has not been met with the initial deposit, any balance will be charged to the credit card on file to satisfy the non-refundable deposit fees.

Registration / Online Fee: A \$25 registration fee (one per family account) and online processing fee of \$5.95 is charged at the time of registration. As of May 1, this fee changes to \$50 for the registration fee and \$5.95 online processing fee. These fees are non-refundable or transferrable.

Balance of tuition is due by May 15 (less initial deposit) for selected camp(s). Unpaid balance beyond May 15 will be subject to a \$40 late fee and may also jeopardize attendance at any Camp Concepts camp unless you have made payment arrangements. For those who wish to be placed on an interest-free payment plan, please provide valid credit card information to Account Services Manager: Linda Schloo. **Tuition Payment Plan:** Many find that dividing the total cost of camp tuition and having that amount automatically charged each month to the credit card on file a convenient way to make payments. To do so, simply contact Linda Schloo to arrange.

Late Fee: All camp fees are to be paid prior to the camp service unless payment arrangements have been made. Any unpaid balance may impact your child's participation in any camp activities. Regardless of the amount, any balance not paid in full by August 15 will receive a \$25 p/month late fee.

Additional Services Added

Extended Care service may be added or removed from your account at any time without penalty.

COVID, FORCED CLOSURE and VOLUNTARY WITHDRAW

COVID-19 posed some significant challenges for families and businesses alike. We were fortunate to be able to operate our full 9-weeks of camp in 2020, without one case of COVID-19. Whereas we hope the situation does not repeat itself, like many businesses, we have felt it necessary to clearly specify should similar situations occur. We have tried to make sensible decisions based on what we hope are unlikely circumstances- many of which are out of anyone's control. Please review entire policy

WITHDRAW/CANCELLATION PRIOR TO APRIL 30th:

Once registered, the above-mentioned deposit monies are non-refundable

- **VOLUNTARY WITHDRAW:** If, after making the initial \$200 per child deposit, a parent voluntarily cancels their child's registration for any reason, all deposit and registration fees paid remain non-refundable. All other monies paid are fully refundable, less an early cancellation fee of \$100. The parent may also choose to transfer any amount over the non-refundable deposit fees to the next camp season. We will waive the early cancellation fee for those who choose this method.
- **FORCED CLOSURE (partial weeks)** If, by order of the property owner, local, state, Federal authorities force the closure of camp operations (Not for the entire summer season) all monies paid for the force-cancelled weeks (above the non-refundable \$200 per child deposit and \$30.95 online fee) may be refunded. The parent may also transfer the cancelled week(s) to any remaining weeks of the current season when we do operate, or, they may also choose to apply those funds to the next camp season with a TUITION FREEZE guaranteeing the same tuition rate the following season for the cancelled weeks. Only those weeks that were cancelled by outside authorities will be refunded or transferred. All other operational weeks will be subjected to the normal refund policy if you decide to cancel remaining available weeks.
- **FORCED CLOSURE (All weeks)** If, property owner, or by order of local, state, Federal authorities force the closure of camp operations (for the entire summer) all monies paid (above the non-refundable \$200 per camper and \$30.95 family online fee) will be refunded or may be credited towards the next camp season with a TUITION FREEZE for the following year. The non-refundable deposit of \$200 per camper will be transferred to the next camp season ~~only~~.

POLICY CHANGES AFTER MAY 1:

- **VOLUNTARY WITHDRAW-** There are no refunds for cancellations after May 1. Any remaining payments owed on outstanding registration will be charged to the card on file.
- **FORCED CLOSURE (partial weeks)** If, property owner, by order of local, state, Federal authorities force the closure of camp operations (Not for the entire summer season) all monies paid for the cancelled weeks (above the non-refundable \$200 per child deposit and \$30.95 or \$50.05 online fee) may be refunded. The parent may also transfer the cancelled week(s) to any remaining weeks of the current season when we do operate, or they may also choose to apply those funds to the next camp season with a TUITION FREEZE guaranteeing the same tuition rate the following season for the cancelled weeks. Only those weeks that were cancelled by outside authorities will be refunded or transferred. All other operational weeks will be subjected to the normal refund policy.
- **FORCED CLOSURE (All weeks)** If, by order of property owner, local, state, Federal authorities force the closure of camp operations (for the entire summer) all monies paid (above the non-refundable \$200 per camper and \$30.95 or \$50.95 online family fee) will be refunded or may be credited towards the next camp season with TUITION FREEZE for the following year. The non-refundable deposit of \$200 per camper will only be transferred to the next camp season only.

**CAMP CONCEPTS
REFUND POLICY 2021**

UP UNTIL APRIL 30th	Non-Refundable \$200 p/camper fee	Non-Refundable \$30.95 p/family app/online fee	AMOUNTS PAID, above non-refundable portion, towards camp balance	REMAINING BALANCE OWED
VOLUNTARY WITHDRAW	Non-refundable	Non-refundable	Refundable less a \$100 cancellation fee or you may transfer paid monies to 2022 and cancellation fee would not be charged	Cancelled
FORCED CLOSURE - Partial	Non-refundable	Non-refundable	Transfer cancelled week(s) to: *open remaining 2021 week(s) or *cancelled week(s) to 2022 with price freeze for that week(s) or *only cancelled weeks can be refunded	*Balance is due on registered, non- cancelled weeks *If you cancel already registered remaining available weeks, you will be charged a \$100 cancellation fee and subject to normal refund policy
FORCED CLOSURE - ALL Weeks	Transfer to 2022	Non-refundable	Refundable or you may transfer to 2022 with a price freeze	Cancelled

AFTER MAY 1st	Non-Refundable \$200 p/camper fee	Non-Refundable \$50.95 p/family app/online fee	AMOUNTS PAID, above non-refundable portion, towards camp balance	REMAINING BALANCE OWED
VOLUNTARY WITHDRAW	Non-refundable	Non-refundable	Non-refundable	Balance will be charged
FORCED CLOSURE - Partial	Non-refundable	Non-refundable	Transfer cancelled week(s) to: *open remaining 2021 week(s) or *cancelled week(s) to 2022 with price freeze for that week(s) *if you choose to cancel any remaining available paid weeks - those weeks are non-refundable	*Balance owed for any weeks still attending *if you choose to cancel remaining registered weeks, you will be charged the balance since those weeks are not cancelled, available and non-refundable
FORCED CLOSURE - All Weeks	Transfer to 2022	Non-refundable	Transfer to 2022 and price frozen for weeks paid for	Cancelled

WAIVER AND RELEASE OF LIABILITY

As parent or legal guardian registering a child for camp, I do so voluntarily and therefore understand that participation in any Camp Concepts Inc. camp (the "Camp") exposes my child to a variety of hazards and risks, foreseen and unforeseen, major, or minor injuries. These hazards and risks include, but are not limited to, serious personal injury, property damage, and death ("Injuries and Damages"). I understand that Injuries and Damages can arise, as a result of negligence or otherwise, from natural causes; physical conditions; activities, which may include but are not limited to swimming, games, and other athletic, nature, travel and recreational activities; and activities of others.

In consideration for my child's acceptance and participation in the Camp and intending to be legally bound, I confirm that:

- My child's participation in the Camp is voluntary and I and my child voluntarily assume all risks associated with my child's participation in the Camp.
- I understand that neither Camp Concepts, St. John's or any other property leased by Camp Concepts assume any responsibility for any Injuries or Damages arising from or connected with my child's participation in the Camp.
- My child has had the opportunity to consult with appropriate medical personnel and by virtue of our decision to register for the program(s) I declare that my child is physically fit for participation in the Camp.
- My child agrees to comply with all applicable rules and policies of the Camp, now or decided in the future.
- By registering for camp, I acknowledge and accept the financial responsibility and obligations as described and set forth herein.

•RISKS DUE TO EQUINE BEHAVIOR Parent/guardian acknowledges and assumes any risk which may arise out of unpredictable animal behavior. Specifically, it is also understood that an animal, regardless of its training and habitual past behavior and characteristics, may act or react unpredictably at times based upon instinct or fright, which in effect, is a risk to be assumed by each participant in any riding activity. I further understand the inherent risks of pony riding and cart riding, involve dangers or conditions that are integral to any equine activity, including, but not limited, to the following:

1. a) A natural inclination of an equine to behave in ways that may result in harm, injury, or death to persons on or around them
2. b) The unpredictability of an equine's reaction to such things as sounds, sudden movement, and unfamiliar objects, persons, or animals.
3. c) Certain hazards such as surface and/or subsurface conditions.
4. d) Collisions with other equines, vehicles, or objects.
5. e) The potential of a participant to act in a negligent manner that may contribute to bodily injury or other harm to the participant or others, such as reckless, aggressive, disobedient, or mindless behavior or not acting within the participant's ability.
6. At no time is a camper permitted to leave the campus or leave the group while at an off-campus activity. Also, they may not be picked up at an off-campus activity unless prior arrangements have been made. If they are a walker to and from camp, we must have a written permission stating this fact. In this case, they would be permitted to leave at 3:30 p.m. only.
7. It is also understood that we ask staff to participate in scheduled or non-scheduled activities with the campers. Whereas we do instruct staff members to use their best judgement and care when participating in these activities, it is understood that accidents may arise resulting in injuries to campers that unintended and that may be the result of the size, speed, strength, or skill level differential between staff and campers.

• This Waiver and Release is intended to be as broad and inclusive as is permitted by law and governed by the laws of the Commonwealth of Pennsylvania. If any provision or any part of any provision of this Waiver and Release is held to be invalid or legally unenforceable for any reason, the remainder of this Waiver and Release shall not be affected thereby and shall remain valid and fully enforceable.

MY CHILD, A MINOR, AND I RELEASE AND DISCHARGE CAMP CONCEPTS AND ITS OFFICERS, DIRECTORS, EMPLOYEES, RENTAL SITES, CONTRACTORS AND AGENTS FROM ANY AND ALL LIABILITY, AND WAIVE ALL CLAIMS, SUITS AND ACTIONS OF ANY KIND AGAINST ANY AND ALL OF THEM, FOR DEATH, DISABILITY, PERSONAL INJURY, OR PROPERTY DAMAGE, THAT MAY HEREAFTER ACCRUE TO MY CHILD, MY CHILD'S EXECUTORS, ADMINSTRATORS, HEIRS, NEXT OF KIN, AND SUCCESSORS AND ASSIGNS, ME, AND MY EXECUTORS, ADMINSTRATORS, HEIRS, NEXT OF KIN, SUCCESSORS AND ASSIGNS, ARISING OUT OF OR IN ANY WAY CONNECTED WITH MY CHILD'S PARTICIPATION IN THE CAMP. I AND MY CHILD FURTHER AGREE TO HOLD HARMLESS CAMP CONCEPTS AND ITS OFFICERS, RENTAL SITES, DIRECTORS, EMPLOYEES, CONTRACTORS AND AGENTS FROM ANY CLAIMS, SUITS AND ACTIONS OF ANY KIND CAUSED BY MY CHILD'S NEGLIGENCE WHILE A PARTICIPANT IN THE CAMP.

I am the parent/legal guardian of my child. I affirm, by virtue of my registration, that I acknowledge that I have read this Waiver and Release and understand it. By registering and paying a deposit, I have therefore read and accepted these policies and this Waiver and Release my child and I are giving up legal rights. I understand that this is a binding legal document.

Camper Behavioral Policy & Expectations

We believe all children have a powerful urge and curiosity to learn about themselves and the world around them. The best opportunities for learning come from socialization, exploration, and discovery such as what a day camp experience can provide. It is our goal to do as much as possible to ensure your child will have a safe and fun time at camp. Safety and fun include both physical and emotional safety. Our senior staff have been trained to handle interpersonal conflicts and facilitate conflict resolution sessions as they arise. We will not call home with every interaction that may occur at camp. We will first spend time processing the situation with the child (or children) and seek resolution to each situation. Typical child Interactions that involve disappointment, miscommunication, misinterpretation, or other contentious situations will undoubtedly occur and are a normal part of kids learning how to manage real life social situations. We will do our best to make turn these situations into valuable learning experiences for those involved. We would greatly appreciate the positive support from home, as together; we seek to help your child further develop in this area of life.

Campers cannot be physically or verbally aggressive. While minor outbursts may result in frustration and hurt feelings, extended and consistent aggressive behavior cannot be managed in this program, especially when it impacts the experience of other campers or staff. Acts of violence or aggression towards campers or staff are dealt with seriously. Possible consequences for repeated behavior could include suspension or expulsion from camp. It is our job to maintain an atmosphere of fun & safety for all campers. Please inform the camp if your child has tendencies to any of the above.

We expect and encourage campers to participate in all scheduled activities. We typically solicit the help of the parents when children continuously refuse to participate and who do not respond to our prompts. The family and camp goals should be the same: to provide your child with a summer program filled with diverse activities, enriching social stimulation, and learning opportunity in a caring and supportive atmosphere.

Camper Removal Policy

It is our hope that through parental support and open communication that both Camp Concepts and parents/guardians can work in harmony when assisting in the behavioral development of a child. We are committed to and believe that camp should be a safe, nurturing, and enjoyable experience for all, and the misconduct of one camper, or a group of campers, should not be allowed to impact negatively on the experience of others. **Camp Concepts reserves the right to dismiss a camper when a camper's behavior has become unmanageable or has created a volatile environment for other campers and/or staff member, or when a camper's behavior has become violent and/or dangerous towards another camper and/or staff member. If, in the rare case, a camper is unable to manage their behavior appropriately for their individual or other camper safety or well-being, he/she may be expelled from the program. No refunds will be given under these conditions.**

Managing Medical Needs of Campers

It is our goal that every camper can feel safe, secure, and well cared for in the day camp setting. If your child has a medical condition that the camp needs to accommodate, please make the camp aware of those needs on the camper medical emergency form that you will fill out at the time of registration. (Please see below if your child is diabetic. The camp will contact you regarding the establishment of a camper medical management program.) Please be aware that should the extent of medical needs not be fully divulged on the medical emergency form at the time of registration to camp, the camp reserves the right to suspend admittance into camp until an effective camper medical management plan can be established. Camp Concepts, its counselors and staff may not be trained to provide for all physical, mental, emotional, or otherwise medical needs of all children. Should a physical, mental, emotional, or otherwise medical condition of a camper be above and beyond what is deemed typical for this type of camp or such care be beyond that which the camp, camp counselor or staff member be specifically trained for, the parents may need to provide, at their expense, a one-on-one assistant.

The camp usually has the services of a registered nurse (RN) or Licensed Practical Nurse (LPN) from 8:45 a.m. to 3:30 p.m. Depending on the camp location, there may NOT be the services of a registered nurse available during any part of the camp day. In such cases, camp staff will assess the medical or first aid needs and either consult the parents or emergency services. Typically, and where available, our nurse holds and dispenses all medication except for inhalers which may be kept by the camper, but the camper must notify the nurse whenever the inhaler is used. Camp counselors are not permitted to administer medication to campers, but it is understood that a camp administrator or senior staff member may be able to assist or supervise a camper who is taking or in need of medication.

Please be aware that a nurse may not always be available when a situation with a camper arises. When the nurse is not available, the parents or emergency medical assistance (911) will be notified depending on the circumstances.

Should you have concerns regarding your child's health and/or participation at camp, please contact the Director who can put you in touch with the camp nurse.

Managing Medical Needs of Diabetic Campers

Our program is a diverse and includes varying degrees of physical activity that includes movement such as running, walking, kicking, throwing, and more. These activities take place on and off campus. The campus terrain is uneven and not well suited for campers who require the use of crutches, scooters, or wheelchairs. Please consult the director if your child has mobility (or any other medical, behavioral, emotional, or other issues) hindrances that might impact their summer camp experience or require special accommodations on behalf of the camp and its staff.

At the time of application, the parents of a diabetic camper must submit an individualized Diabetes Medical Management Plan prepared by the camper's physician. The Plan should include the following:

- Blood Glucose monitoring, including the frequency and circumstances requiring blood glucose checks.
- Insulin administration (if necessary, including doses/injection times prescribed for specific blood glucose values and the storage of insulin.
- Meals and snacks, including food content, amounts, and timing.
- Symptoms and treatment of hypoglycemia (low blood glucose), including the administration of glucagon if recommended by the camper's treatment plan.
- Symptoms and treatment for hyperglycemia (high blood glucose).
- If necessary, checking for ketones and appropriate actions to take for abnormal ketone levels.

If equipment is needed for blood glucose testing, this must be provided by parents. A diabetic camper may check his or her blood sugar levels as scheduled or necessary in the presence of the camp nurse in an appropriate setting. The camp nurse will contact the parents BEFORE the start of camp to discuss implementation of the Plan with the parents and diabetic camper.

Photo Release Waiver

I understand that photographs of my child may be used by Camp Concepts for the sole purposes of advertising, or in audio-visual presentations, parent gatherings, promotional literature, or in other similar ways. Except for the occasional special event that may be highlighted by a newspaper reporter in a local newspaper, and in accordance with the parent's permission, my child's name will not be used or published in any way. In order to OPT OUT, please email ACCOUNTS@CAMPCONCEPTS.ORG and say that you DO NOT want your child's image to be used in any form of camp advertisement.

Permission to Transport Off Campus

Whereas most of our camp activities take place on site, we may supplement our program with off campus trips. For these trips, we typically contract a bus company to provide bus transportation to and from these activities. We do also hire, lease or own transport vehicles for the purpose of transporting students. By registering your child for a Camp Concepts camp, you acknowledge that for these trips your child could be riding in a school bus to and from these scheduled events or in another leased/owned vehicle driven by staff. All policies and guidelines of Camp Concepts as well as agreements related to Camp Concepts programs still apply within, on, or near the vicinity of any transportation vehicle used by Camp Concepts and all its affiliates and programs for purposes directly or indirectly related to the camp.

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Privacy Policy