CAMP CONCEPTS
DEPOSIT, REFUND AND LIABILITY RELEASE POLICY

We want the entire process of registering, paying, 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 campers register 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 circumstances, the refund policy is a strict policy. PLEASE READ EACH SECTION CAREFULLY. YOUR REGISTRATION CONSTITUTUES 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 $100 PER CAMPER and the PER FAMILY online registration fees are **NON-REFUNDABLE** and **NON-TRANSFERRABLE**. There are no exceptions to this policy. Our system will require a minimum of a 10% deposit to secure your child's registration for camp. If the non-refundable threshold ($100 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 if you elect to cancel your registration.

Registration / Online Fee: A $45 registration fee (one per family account) is charged at the time of registration. As of May 1, this fee changes to $65 for the registration 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 is 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 have an impact on 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.

WITHDRAW/CANCELLATION UNTIL APRIL 30th:
Once registered, the above-mentioned deposit monies are non-refundable

- **VOLUNTARY WITHDRAW:** If, after making the initial $100 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. The parents may also choose to transfer any amount over the non-refundable deposit fees to the next camp season.

WITHDRAW/CANCELLATION AS OF MAY 1st:

- **VOLUNTARY WITHDRAW-** There are no refunds for cancellations after May 1st. Any remaining payments owed on outstanding registration will be charged to the card on file.

CAMP CONCEPTS
REFUND POLICY

UNTIL APRIL 30th	Non-Refundable $100 p/camper fee	Non-Refundable $45 p/family app fee	AMOUNTS PAID, above non-refundable portion, towards camp balance	REMAINING BALANCE OWED
Voluntary cancellation	Non-refundable	Non-refundable	Refunded	Cancelled

AFTER MAY 1st	Non-Refundable $100 p/camper fee	Non-Refundable $65 p/family app fee	AMOUNTS PAID, above non-refundable portion, towards camp balance	REMAINING BALANCE OWED
Voluntary cancellation	Non-refundable	Non-refundable	Non-refundable	Balance will be charged

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.
- It is also understood that we ask staff to participate in all 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 are 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, ADMINSITRATORS, HEIRS, NEXT OF KIN, AND SUCCESSORS AND ASSIGNS, ME, AND MY EXECUTORS, ADMINSITRATORS, 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 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 any of the above tendencies.

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 refund will be given under these conditions.**

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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