

Payment & Cancellation Policy

Cancellation Policy - Cancellations.

- Deposits are non-refundable.
- Written requests received at least **30 DAYS** before check-in day will receive a full refund, minus the deposit.
- Written requests received between **15 DAYS** before check-in day will forfeit 75% of the camp fee.
- Written requests received less than **14 DAYS** before check-in day will result in forfeiture of the full camp fee, including deposit.

Refunds

- **Refunds will NOT** be issued for early departure due to homesickness, medical conditions, or behavioral issues. Campers must demonstrate care, respect, responsibility, and inclusivity at all times; failure to follow Camp Cosby's rules may result in dismissal.
- **Medical Cancellations Prior to Check-in:** Refund requests (minus the non-refundable deposit) may be considered with a written request and signed physician documentation. Include your camper's name, date of birth, session, and relevant details. Medical transfers to another session are permitted with no transfer fee.

Session Transfers

- Requests to transfer sessions must be submitted in writing via email to cosby@ymcabham.org
- A \$25 transfer fee will apply to requests made after May 1st.

Third Party Program Protector Insurance (TripMate)

- Protect your camp investment with Program Protector, available in two policy options for a percentage of your total balance. For accounts with Program Protector, all refund requests must be submitted directly to the insurer. Claim instructions are provided at purchase. Camp Cosby does **not** manage this request.

Program Protector can also be purchased online at:

<https://programprotector.mhross.com/consumer/portal/YCOS2290AL>

NOTE: This Third Party Program Protector Insurance (TripMate) is not provided by YMCA Camp Cosby.

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