

### Before Registration Deadline

- Any Participant/Non-Participant requesting a refund up to, and including, the registration deadline will receive a full refund
  - Request for refund must be made in writing (via email) to Ontario Senior Games Association (OSGA) and the host community.

### After Registration Deadline

- There is no refund after the registration deadline for all Participant/Non-Participants.
- Exceptions:
  - Participants/Non-Participants can find a replacement to take their spot. Before the refund is granted the replacement Participant/Non-participant must be a registered Participant/Non-Participant and provide payment.
  - Medical – a Participant/Non-Participant that provides a signed note from a doctor or medical professional to explaining the Participant/Non-Participant is unable to travel to the games. This note should be sent to OSGA and the host community at least 24 hours before the Games begin. If a medical note cannot be provided at least 24 hours before the Games, it will be dealt with on a case-by-case basis.
  - If a death in the family occurs, a refund will be given to the appropriate Participant/Non-Participant.
- Team Refunds
  - A refund will only be granted to the Participant that meets one of the listed exemptions above. If a team cannot find a replacement for the withdrawn individual, the participant(s) may enter another event at the Games if the OSGA and Host Community agree.
- Non-Participant Refunds
  - Non-Participants are only given refunds if one of the listed exemptions is met.
  - If a Participant withdraws from competition due to a reason listed above, the Non-Participant traveling with said Participant must find a replacement Non-Participant.
  - If a Non-Participant is unable to find a replacement, a letter requesting a refund must be submitted to OSGA and the host community at least 7 days before the Games begin. The Non-Participant would receive a refund, less the administrative fee of \$50.00.