REFUND POLICIES

Event Cancellation or Curtailment & Team Withdraws

Girls Weekend = May 01-02, 2027
Boys Weekend = May 08-09, 2027

Refunds will only be granted to teams that have individually purchased Event Cancellation Insurance (ECI) with Vertical Insure (VI). Teams that opted NOT to purchase Event Cancellation Insurance will not receive any direct reimbursement of their entry fees.

Under no circumstances, whatsoever, will Pennsylvania Classics AC, PA Classics USA Corp. or any of its Directors, Board Members, Tournament Directors, or Event Staff be responsible for any team or individual expenses (hotel, travel, food, etc.) incurred by any team, team member/staff, or associated family, due to an event or games cancellation, weather, COVID-19, or otherwise.

Teams who are eligible for refunds should see their refunds issued back within one and a half (1.5) months of the conclusion of the Challenger Invitational.

Reimbursement of entry fees, for eligible teams, will be remitted directly to the individual policy holder that purchased the Event Cancellation Insurance. All purchased policies are a contract between Vertical Insure and the purchaser. Neither PA Classics USA Corp., nor Pennsylvania Classics AC will be the issuer of refunded entry fees, only VI will be.

Here's how it works for teams that have purchased Vertical Insure policies:

Full Refund for Pre-Tournament Cancellations:
If the event is canceled before the tournament starts due to weather conditions, your insured team will receive 100% of the non-refundable registration fee back.

Pro-Rated Refund for Mid-Tournament Cancellations / Curtailments:
If the tournament is forced to cancel after it has started, the insured team will receive a refund based on the number of games guaranteed versus the number of games played. This ensures you only pay for the games you've played and not a penny more. Teams are guaranteed three (3) games during the Challenger Invitational. Each particular game of the three (3) games is worth 33% of the entry fee. Any game missed means your insured team gets a 33% refund. There is no refund if a "Final", or fourth (4^{th}), or extra, game is canceled. Once a team has played their three (3) guaranteed games the event is considered complete from an insurance perspective, and teams are not eligible for any type of refund.

For teams that have NOT purchased VI policies:

All entrant teams have the choice to purchase event cancellation insurance, or not to. Refunds will only be granted to teams that have individually purchased a policy with Vertical Insure (VI). Teams that opted NOT to purchase an Event Cancellation Insurance policy will not receive any direct monetary reimbursement of their entry fees.

REFUND POLICY: Individual Team Withdraws / Dropouts (All reasons, including COVID-19)

All entry fees are due at the time of application. Teams will not be accepted to the event without full remittance of entry fees.

- Unaccepted teams:
  - Should a team request to withdraw (drop out) from the event between the time of application, and before they receive official acceptance into the event, then refunds (and amounts) will be processed on an individual, case by case, basis.

  - Should that team also have purchased the Event Cancellation Insurance then that policy will also be refunded at the exact same % level that the Challenger Invitational entry fees are refunded.

- Accepted teams:
  - Should a team request to withdraw (drop out) from the event after they have received official acceptance into the event, and more than twenty-two (22) days before the start of the event, then partial refunds will be determined, and remitted (by PA Classics), on a case-by-case basis based on communication with the Tournament Director.

  - Should that team also have purchased the Event Cancellation Insurance then that policy will also be refunded at the exact same % level that the Challenger Invitational entry fees are refunded.

  - Should a team request to withdraw (drop out) from the event after they have received official acceptance into the event, and within twenty-one (21) days of the start of the event, then no refunds will be granted.