REFUND POLICIES

Event Cancellation or Curtailment & Team Withdraws

September 05 – 06, 2026

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

Under no circumstances, whatsoever, will the Tournament Committee, the Tournament Director(s), PA Classics USA Corp., or Pennsylvania Classics AC be responsible for any expenses (hotel, travel, food, etc.) incurred by any team 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 three (3) weeks of the conclusion of the Keystone Cup.

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. PA Classics will not be the issuer of refunded entry fees, only Vertical Insure will be.

Here's how it works for teams that have purchased USSCI 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 Keystone Cup. Each 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", a 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.

REFUND POLICY: Individual Team Withdraws or 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 Keystone Cup 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 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 Keystone Cup 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 22 days of the start of the event, then no refunds will be granted.