



PAYMENT, CANCELLATION AND REFUND POLICY - CAMPS & EVENTS - 28th August 2026

1st Lightwater Scout Group is a registered Scout charity and organises camps and events on a not-for-profit basis for the benefit of its members in accordance with [The Scout Association's Policy, Organisation and Rules \(POR\)](#). The Group is not a travel company or tour operator.

The Trustee Board has independent legal responsibility for the governance and financial management of the charity and must act in its best interests, manage resources responsibly, safeguard the Group's assets and ensure its financial sustainability. The Trustee Board assesses the financial risks and viability of camps, events, and other activities involving material financial commitments and determines whether appropriate financial safeguards are in place. Where group reserves are exposed to unapproved or disproportionate financial risk, trustees have a duty to respond.

CONFIRMATION OF PLACE

By accepting or continuing to hold a place, and by making payments towards a camp or event, you acknowledge that the Group may enter into financial commitments on behalf of participants, including but not limited to transport, accommodation, activities, insurance and associated bookings.

PAYMENTS AND FINANCIAL SUPPORT

Payments must be made in accordance with the published payment schedule. Where a payment cannot be made by the stated deadline, parents/carers should contact the Camp/Event Lead as soon as possible. An alternative payment arrangement may be agreed where appropriate.

1st Lightwater Scout Group is committed to making Scouting accessible and recognises that the cost of camps and events can sometimes be difficult for families. Financial assistance may be available in accordance with the Group's **Finance Support Policy** and requests will be treated in confidence. Parents/carers who may need support are encouraged to contact the Group via the Camp/Event Lead before payment deadlines are reached.

Seeking financial assistance will not, in itself, affect a participant's eligibility to attend a camp or event.

Late or missed payments, where no alternative arrangement has been agreed by the payment deadline, may place a participant's place on the camp or event at risk. Where payments remain outstanding, the Group may withdraw the participant's place, particularly where the Group would otherwise be required to commit or use charity funds to meet costs on their behalf.

PARTICIPATION REQUIREMENTS

Participants are expected to maintain reasonable attendance and engagement with their Scout section and any preparation required for the camp or event.

Persistent or unexplained non-attendance may place a participant's place at risk, particularly where attendance is necessary for preparation, safety, training or the effective operation of the camp/event.

Where reasonably practicable, concerns regarding payment, attendance or participation will be discussed with the parent/carers before a place is withdrawn.

Where a place is withdrawn, the refund provisions of this policy will apply.

WITHDRAWAL AND REPLACEMENT PARTICIPANTS

Where a Participant Withdraws Themselves

1st Lightwater Scout Group will make every reasonable effort to minimise the resulting financial loss, including seeking a suitable replacement where this is possible.

Costs already committed to suppliers may not be recoverable. Any refund will be limited to money recovered or not yet committed, after deduction of non-recoverable costs and applicable charges.

The withdrawing participant will remain responsible for non-recoverable costs incurred on their behalf, including supplier administration charges, cancellation charges and other costs directly resulting from the withdrawal.

A replacement participant will be responsible for the cost of their own place, including any increase in supplier prices since the original booking, such as higher transport or accommodation costs, together with any administration charges relating to their booking.

The Group cannot guarantee that a replacement will be available or that suppliers will permit a booking or name to be transferred.

Withdrawal of a Place Before Departure

All Participants are expected to meet the 1st Lightwater Scout Group's Behaviour Policy.

Where serious or persistent behavioural concerns arise before departure, or where the leadership team considers that a participant presents an unacceptable risk to themselves, others or the safe running of the camp/event, the Group may withdraw the participant's place. The circumstances will be considered by the leadership team under the supervision of the Group Lead Volunteer and, where appropriate, discussed with the parent/carers before a decision is made.

Where a place is withdrawn for behavioural or safety reasons, the refund principles in the Withdrawal and Replacement Participants section will apply. Costs already committed or not recoverable from suppliers may not be refundable. The Group may also recover reasonable additional costs directly caused by the participant's behaviour.

Early Return

Where a participant must leave a camp or event before it ends, parents/carers will be contacted as soon as reasonably practicable and will be expected to work with the leadership team to arrange the participant's return or collection as soon as reasonably practicable.

Where an early return is required because of illness or injury, the Group and/or individual will seek to use the applicable travel insurance where appropriate and subject to the policy terms. Any excess or cost not covered by insurance will remain the responsibility of the parent/carers unless the Trustee Board agrees otherwise.

Where an early return results from safeguarding or behavioural concerns, or where a parent/carers chooses an early return for a reason that is not covered by insurance, the parent/carers will be responsible for the associated additional costs. Any payment already committed may not be refundable.

CANCELLATION

Whilst every effort will be made to deliver a camp or event as planned, there may be exceptional or unavoidable circumstances in which 1st Lightwater Scout Group must cancel before departure.

This may include, but is not limited to:

- significant or prohibitive increases in travel, accommodation or activity costs that make the event financially unviable;
- insufficient participant numbers to operate safely or within the approved budget;
- government travel advice or restrictions;
- war, armed conflict, terrorism or civil unrest;
- natural disasters, severe weather, pandemic or public health emergencies;
- failure of a key supplier, transport provider or accommodation provider; or
- any other circumstance beyond the Group's reasonable control that makes it unsafe, impractical or financially irresponsible to proceed.

If an event is cancelled, the Group will make every reasonable effort to recover money paid to suppliers and insurers. Any refund will be limited to money successfully recovered or not yet committed, less non-recoverable costs already incurred. These may include supplier deposits and cancellation charges, transport, accommodation, activities, insurance premiums and payment-processing fees.

The Group will not retain a surplus from a cancelled event. However, a full refund cannot be guaranteed where costs have already been committed and cannot be recovered. Parents/carers will be kept informed if cancellation becomes necessary.

ONLINE SCOUT MANAGER (OSM) PAYMENT FEES

Payments made through Online Scout Manager (OSM) incur transaction and payment-processing fees. These fees are charged by the payment provider, are not retained by 1st Lightwater Scout Group and cannot normally be recovered. They will therefore be deducted from any refund where they have been incurred.

UNEXPECTED COST INCREASES OR DECREASES

Camp and event budgets are based on estimates, quotations, exchange rates, taxes, charges and supplier costs available when the event is advertised. Although reasonable steps will be taken to prepare an accurate budget with an appropriate contingency, costs may change before departure.

If significant unavoidable increases occur, the Trustee Board may review the financial viability of the event. Options under consideration may include, seek additional payments from participants, amending elements of the programme, fundraising or cancelling the event. Parents/carers will be notified as soon as reasonably practicable.

If the final cost is lower than budgeted, families of full-paying participants will be refunded where the surplus exceeds £10 per participant, unless they choose to donate all or part of the refund to 1st Lightwater Scout Group.

Refunds will normally be made in multiples of £10 to keep administration proportionate. Any residual surplus of less than £10 per participant will be retained by the Group and used for consumable items and the repair, maintenance or replacement of Group equipment used for the benefit of members.

INSURANCE

The Scout Association provides core insurance arrangements for recognised Scouting activities.

There are three kinds of insurance arranged by Unity for the Scouts, which covers UK camps and events, for which the premiums are provided by your annual membership subscriptions.

These are:

- [Public liability](#)
- [Personal accident and medical expenses](#)
- [Trustees indemnity](#)

Where additional travel or cancellation insurance is required for a particular camp or event, suitable cover will be arranged and the cost included in the camp/event budget. For overseas events, the specific travel-insurance arrangements and available cover will be communicated separately.

Any insurance arranged as part of a camp or event applies to all participants and its cost cannot be removed from an individual participant's fee. Families may obtain additional personal insurance at their own expense if they wish.

No insurance policy covers every circumstance. Any claim is subject to the insurer's terms, conditions, exclusions and claims process, and cover cannot be guaranteed unless and until the insurer accepts the claim.