

Ride Policies and Refunds and Cancellations Policy

Ride Policies

- Riders are expected to have a positive attitude, be congenial with other tour participants, be flexible when things don't turn out as expected and cooperate with the ride leader, sag drivers and other riders in the course of the ride. Riders who fail to conform to these expectations will be asked by the tour leader to leave the tour at their own expense. Such riders may not be able to register for future tours at the discretion of the HeartCycle board.
- The Tour Leader(s) may, at their sole discretion, remove a rider from the tour forthwith and with no refund in the event the rider is disruptive to the group or leaders, the rider is not prepared for the requirements of the ride or exhibits habitual careless cycling practices, or there are roommate disputes (see General Procedures (web link) for additional detail.

Refunds and Cancellations Policy

- Colorado HeartCycle is a non-profit volunteer organization and offers high quality tours at the lowest possible price. Colorado HeartCycle must make financial commitments well before any tour begins, and late withdrawals from tours can cause significant losses
 - Refund and Cancellation requests must be made in writing and directed to the Registrar. Email is acceptable.
 - If you cancel:
 - o 90 plus days before a tour starts, you will receive a full refund less a \$75.00 handling fee.
 - o 60-89 days before a tour starts, you will receive all monies paid for the tour, EXCEPT for 50% of the tour deposit.
 - o 59 days or less before the start of the tour: No refunds will be granted for a cancellation and the full tour fee is payable.
 - o Some tours may have more restrictive cancellation policies and the rider should review them in the Tour Brochure and on the Web site tour description.
 - o Membership dues are not refundable.
 - Also, if Colorado HeartCycle is able to replace you with someone from a trip waiting list, you may receive a full refund minus at least a \$75.00 handling fee.
- If you paid with your credit card, your refund will go to your credit card. *Similarly if you paid with a debit card the refund will go to that debit card. In the next few days you should get an email from PayPal (check your junk/spam file) with the title words "You've got Cash". It's a generic form letter from PayPal, the title is misleading - it just means that PayPal has initiated the refund process to your credit or debit card. It may take up to 30 days for the refund amount to appear on your card statement. Normally the refund appears between three and ten days later. Click on this [link](#) for further details. PayPal may also refer to your refund as an echeck, again this is misleading as PayPal does not issue refund checks, just credits to your credit/debit card.*

Force Majeure

- HeartCycle does not accept liability for any loss, damage or expense resulting from a force majeure event. Force majeure means any unusual or unforeseeable circumstance beyond our reasonable control or the control of our suppliers, the consequences of which neither we nor our suppliers could avoid even with all due care, including, but not limited to, war or terrorist activities, threatened or actual, civil unrest, riot, industrial action, threatened or actual, adverse weather conditions, fire, flood, drought, natural or nuclear disaster, closures, unforeseen alterations to public transport schedules, changes imposed by rescheduling of aircraft or boats, unavoidable technical problems with transport, machinery or equipment, power failure, epidemic or outbreaks of illness, which either delays or extends the tour, compels a change in arrangements or its cancellation. In the event of cancellation of a Tour due to force majeure, after payment of all required Tour expenses, and at the discretion of the Board of Directors, HeartCycle will distribute any remaining funds derived from the cancelled Tour's transactions, pro rata to riders registered on

the cancelled tour.

• The HeartCycle board reserves the right to modify and/or waive these policies in accordance with the best interests of the club, as determined in the sole discretion of the Board.

Trip Cancellation Insurance Please note that at the discretion of the Board of Directors, Colorado HeartCycle may cancel any trip. We will always try to give as much advance warning as possible about such a possibility or about an actual cancellation. Also, if you cannot participate in a trip that you have registered for due to unforeseen circumstance a refund may not be available. See the above Refunds and Cancellations Policy. For these and other reasons, you are advised to consider trip cancellation insurance. HeartCycle does not recommend any particular policy, and you should inquire carefully about coverage and conditions. For a comparative analysis of travel insurance companies and their policies you may consider www.insuremytrip.com. Or you can call them at (800) 487-4722. HeartCycle does not endorse, recommend, or make any representations about the above website.

