

<b>Insurance Products</b>	<b>Refund and cancellation policy</b>
UK Coaching Club Membership (12 months' content and multi-sport cover)	Full refund within 14 days of placing order for membership (online only) providing you have not accessed the services or used the product. (No refund after day 15).
Fitness Insurance (12 months' cover)	You will be refunded the full amount within the first 14 days of cancellation. If you do decide to cancel at any point in time you will be entitled to a pro rata return of your premium. The amount that will be refunded can be confirmed on request, before your make your final decision. We will not refund any amount of £10.00 or less. If you have notified a claim under this policy, you will not be entitled to any refund. Administration fees are not refundable.
Fitness & Sports Massage Insurance (12 months' cover)	You will be refunded the full amount within the first 14 days of cancellation. If you do decide to cancel at any point in time you will be entitled to a pro rata return of your premium. The amount that will be refunded can be confirmed on request, before your make your final decision. We will not refund any amount of £10.00 or less. If you have notified a claim under this policy, you will not be entitled to any refund. Administration fees are not refundable.
All Insurance Products	If We terminate Your Order or Your Insurance Product because You have supplied Us with incorrect information You may not be entitled to any refund.
<b>Other Products</b>	<b>Refund and cancellation policy</b>
If You are a consumer, within 14 days of placing Your order.	You may change your mind and we will give you a full refund if you have not accessed or used the product.
Where there has been a change in the law or circumstances beyond our control that mean we can no longer supply the product.	We will give you a full refund.
Where the product is faulty	We will refund you or repair or replace the product depending upon the circumstances.
Where we do not accept your order for any reason	We will give you a full refund.
<b>Goods</b>	<b>Refund Policy</b>
Where there has been a change in the law or circumstances beyond our control that mean we can no longer supply the goods.	We will give you a full refund.
Where we do not accept your order for any reason	We will give you a full refund.
If You are a consumer, within 14 days of placing Your order.	We will give you a full refund of the value of the goods and the usual delivery charges if You return the goods to

	Us unused and in the same condition that You received them.
Where You are a consumer and the goods are faulty.	During the expected lifespan of Your goods, You are entitled to an immediate refund if the goods are faulty within 30 days of delivery and after then, a repair or replacement if the goods do not last a reasonable length of time.
<b>Courses and events</b>	<b>Refund and cancellation policy</b>
Cancellation within three working days of the training course or event	the full fee is payable and You will not receive any refund.
Transfer onto another training course or event (within 3 working days of the training course or event You first booked)	this will usually not be acceptable and Your booking will be treated as a cancellation with no refund of the booking fee.
Transfer onto another training course or event with more than 3 working days notice	£5 booking variation administration fee will be payable by You.
Amending the training course or event booking details (including such things as a change to the registered delegate's name)	£5 administration fee will be payable by You.
If for any reason We need to make any significant changes to the training course	You may either cancel Your booking or transfer Your booking to another training course or event (where an alternative exists). If We transfer Your booking there may be additional fees payable. Where the booking fee for the alternative event is lower than the original fee that You have paid, We will refund You the difference.
Where We refuse to allow You, or any person booked by You, to participate, or continue to participate, in the training course or event	You will not be entitled to any refund.
If You are a consumer, then You may have a legal right to change Your mind within 14 days of placing Your booking. and receive a refund.	You will receive a full refund but depending upon the circumstances We may deduct an administration fee.