Harbour Lifestyle - Terms and Conditions

1. Subscription payments are due on the first of each month. A regular standing order must be set up for this purpose.

2. There is no initial joining fee, however, if you cancel your subscription and wish to rejoin at a later date, there is a "rejoining fee" of £100. "Membership holidays" or "Membership freezes" for one or two months are not available.

3. Your membership fees entitle you to participate and enjoy the benefits of the "Lifestyle" you have chosen. You may upgrade from Essential to Exclusive at any time or you may downgrade if you feel your particular "Lifestyle" is not for you. However, you cannot swap between "Lifestyles" depending upon the events. If you downgrade your Exclusive or Ultimate Lifestyle, and wish to upgrade at a later date, there will be an upgrade fee of £75.

4. Cancellation of Subscription - You may cancel your subscription if you feel that Harbour Lifestyle is not for you with **one month's notice**. So, for example, if you wish to leave in the middle of the month, the last payment will be due on the following 1st of the month. Please note that there is an annual commitment for fees for the Ultimate Lifestyle. There is no long term commitment for the Essential or Exclusive Lifestyles.

5. If payments have already been made for events, these are non-refundable if you cancel your membership.

6. From time to time Harbour Lifestyle may have to cancel an event, usually because of unpredictable weather. If this happens, we will endeavour to rearrange the event at a later date. Third parties may also cancel events and this is clearly out of our control.

7. Members shall conduct themselves when participating in all events in a sensible, safe and social manner towards all other members and towards the General Public and towards all those persons firms or companies providing members with instruction or guidance in connection with the participation by members in events.

8. You must take personal responsibility for your own actions during events and not hold Harbour Lifestyle responsible for any injury or loss you might encounter during an event organised by Harbour Lifestyle.

9. In becoming a member you are also agreeing not to hold Harbour Lifestyle responsible for any third party injury, damage or loss incurred as a result of your action whilst attending a Harbour Lifestyle event.

10. Members must disclose to Harbour Lifestyle in advance of participation in any event, medical conditions that may have an effect on the member's ability to participate in any event. Harbour Lifestyle cannot be held liable should members not have disclosed medical conditions in advance of an event and ultimately members must make an informed decision on each event for themselves.

11. Harbour Lifestyle reserves the right at all times to expel a Member or refuse a renewal.

12. Photographs or film may be taken at events for the purpose of publicity on the website or social media of Harbour Lifestyle. If you do not wish to be photographed then please let Harbour Lifestyle know when joining. It is important for us to share the photos with other members who have attended the events and with new enquirers who want to know a little more about Harbour Lifestyle and what we do. We will always aim to ensure that all photos used are in good taste and unlikely to cause offence however, if you see a photograph you would not like to be used please contact us with details and in the case of web photos we will remove them ASAP.

13. If you have any complaints, please email myharbourlifestyle@gmail.com immediately and we will address your concerns as quickly as possible.