

# Official Refund Policy

**Maccabi USA has set the following refund policy for the European Maccabi Youth Games:**

1. Money raised through the sale of Raffle Tickets is non-refundable under any circumstances.
2. Money raised through the sale of Raffle Tickets is not tax-deductible (per IRS regulations).
3. Money raised through the sale of Raffle Tickets will be credited towards the team member's financial commitment at a rate of \$80 for each \$100 Raffle Ticket sold. To request Raffle Tickets, please contact Sara Lemma, Registrar, [slemma@maccabiusa.com](mailto:slemma@maccabiusa.com)
4. Money contributed personally by a Team member who has participated in the Games which exceeds their financial commitment may be refunded after the competition if a formal written request is given to Maccabi USA within 30 days of return from the Games. Alternatively, any overage of funds may be applied to another USA Team member or to the general European Maccabi Youth Games funds.
5. The financial commitment for U16 & U18 athletes is \$6,650. Payments or fundraising directed towards an athlete's personal financial commitment are not tax-deductible as the athlete is receiving a benefit. Please contact the office for more information. Tax deductible charitable contributions may be made to the organization (general scholarship fund, sport or team) so long as they are not designated to support a specific athlete's financial commitment to participate. Please consult with your tax advisor.
6. **If Maccabi USA drops** a team from the competition, money raised or contributed personally by the team member, or others on behalf of the team member, will be refunded.
7. **If a member of the USA delegation withdraws** from the Team for any reason and the respective sport is still taking place in the Games, money contributed personally by the Team member, or others on behalf of the team member, will be refunded according to the following schedule listed below.

Maccabi USA will keep the following non-refundable amount

**\$360** after **February 1, 2024**

**\$2,000** after **March 15, 2024**

**\$4,000** after **May 1, 2024**

**No refund** after **June 1, 2024**

No refunds will be given for any Raffle Ticket contributions.

8. All participants are strongly encouraged to purchase Travel Insurance for your trip. A "Cancel for any Reason" policy is suggested to protect participants in the event of injury or illness that may prevent one from participating. Travel Insurance policies typically require purchase **within 14-days of deposit** for the Games. It is the responsibility of the Team member to purchase travel insurance.

Suggested places to purchase travel insurance include:

Through your credit card company

Through your insurance provider

Through our travel partners at Gil Travel: <http://www.giltravel.com/israel-travel-resources/israel-travel-insurance.html>

9. Please consult your tax advisor regarding the tax-deductibility of all monetary contributions.