



# EVENT WEATHER INSURANCE PROGRAM

**Hempfield Fall Classic**  
**Girls Weekend - Nov 15-16, 2025**  
**Boys Weekend - Nov 22-23, 2025**

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## How It Works

Q: Am I required to purchase event cancellation insurance to participate in the Hempfield Fall Classic?

A: No. This is an optional program set in place to safeguard your team and its entry fees.

Q: If I do purchase a policy, and the event is canceled or curtailed due to weather, will I get a refund?

A: Yes! See pages 2 and 3, below, for details.

Q: What is the cost?

A: The policy rate is a flat 10% of your specific Hempfield Fall Classic age group entry fee.

Q: How do I purchase this policy?

A: Within the GotSport application to the Hempfield Fall Classic, on the final page of the application.

Q: What if I already registered but did not opt to purchase the policy, and now I want to?

A: That's easy. You may go back into your application and purchase it. [CLICK HERE](#).

Q: Is there a time limit on when I can purchase the policy?

A: Yes. **To be valid, all policies must be purchased 15 days before the start of the event.**

For the **HFC GIRLS WEEKEND** that means you must purchase the insurance policy by 11:00 pm EST on Friday, October 31, 2025. You cannot purchase the event insurance policy after that point, and should the event be canceled or curtailed; you would not receive any refund of team entry fees or credits to future events.

For the **HFC BOYS WEEKEND** that means you must purchase the insurance policy by 11:00 pm EST on Friday, November 7, 2025. You cannot purchase the event insurance policy after that point, and should the event be canceled or curtailed; you would not receive any refund of team entry fees or credits to future events.

Q: What does the policy cover?

A: This policy covers all unsafe weather-related conditions, ensuring teams are protected from the unexpected, including Heat, Rain, Ice, Snow, Hail, Smoke, Hurricanes, Tornadoes, Earthquakes, and Unplayable Venues.

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**Here's how it works for teams that have purchased USSCI policies:**

**Full Refund for Pre-Tournament Cancellations:**

If the event is canceled before the tournament starts due to weather conditions, your insured team will receive 100% of the non-refundable registration fee back.

**Pro-Rated Refund for Mid-Tournament Cancellations / Curtailments:**

If the tournament is forced to cancel after it has started, the insured team will receive a refund based on the number of games guaranteed versus the number of games played. This ensures you only pay for the games you've played and not a penny more. Teams are guaranteed three (3) games during the Hempfield Fall Classic. Each game of the three (3) games is worth 33% of the entry fee. Any game missed means your insured team gets a 33% refund. There is no refund if a "Final", or fourth (4<sup>th</sup>), or extra, game is canceled. Once a team has played their three (3) guaranteed games the event is considered complete from an insurance perspective, and teams are not eligible for any type of refund.

Teams who are eligible for refunds should see their refunds issued back within three (3) weeks of the conclusion of the Hempfield Fall Classic.

Reimbursement of entry fees, for eligible teams, will be remitted directly to the individual policy holder that purchased the Event Cancellation Insurance. All purchased policies are a contract between USSCI and the purchaser. Penn Legacy/PA Classics will not be the issuer of refunded entry fees, only USSCI will be.

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**NOTIFICATION:**

All entrant teams have the choice to purchase event cancellation insurance, or not to. In the event of a weather-related cancellation or curtailment, teams that have purchased the event insurance will be refunded, up to 100% of their entry fees, depending on how many games were or were not played.

Refunds will only be granted to teams that have individually purchased Event Cancellation Insurance (ECI) with US Sports Club Insurance (USSCI). Teams that opted NOT to purchase Event Cancellation Insurance will not receive any direct monetary reimbursement of their entry fees.

Under no circumstances, whatsoever, will the Tournament Committee, the Tournament Director(s) or Penn Legacy/PA Classics AC be responsible for any expenses (hotel, travel, food, etc.) incurred by any team due to an event or games cancellation, weather, COVID-19, or otherwise.

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