

Northern California Rainbow Divers, Inc. Event Terms & Conditions

Northern California Rainbow Divers (NCRD) is a 501(c)(7) non-profit social and recreational club incorporated in the state of California.

NCRD encourages dive stewardship and reef etiquette, and requests that all divers strive to practice "low impact" diving. NCRD reserves the right to deny event participation, or continued participation, to anyone.

NCRD reserves the right to cancel events for any reason or for no reason. If an event is cancelled, NCRD does not guarantee that deposits will be fully refunded.

You are strongly encouraged to purchase separate trip insurance to cover unforeseen events that may result in interruption or cancellation of your vacation. NCRD recommends getting insurance very early -- within a week of your first deposit for a trip -- in order to cover the widest possible range of risks. Read policy details carefully when buying trip insurance, and be aware that many policies require purchase at the time the trip is first booked.

NCRD also recommends joining DAN to assure that you have dive accident insurance coverage for emergency transport to hyperbaric chamber treatment, which can be very expensive, and consider enhancing your DAN membership with the various options offered by DAN.

NCRD cannot predict the political stability of the countries to which we travel. You are encouraged to avail yourself of all pertinent information, including [U.S. State Department Travel Warnings](#), when deciding to travel overseas. You are strongly encouraged to purchase separate trip and travel insurance.

Because we plan specialized dive events for small groups, NCRD trips are not refundable. Payments for event participation must be received on time according to the payment schedule published in the event description, else your participation in that event is subject to cancellation by NCRD due to non-payment. If your spot is in good standing but you discover that you are unable to attend our event, you may try to find a replacement for yourself who is willing to buy your spot from you. Alternatively, if an event is sold out, the event coordinator or Trip Leader may be able to refer a possible replacement for you from the event waiting list. If you must cancel, or think you might have to cancel, notify the Trip Leader as soon as possible to improve your chances of finding a replacement. NCRD strongly encourages trip participants to purchase trip insurance to minimize the risk of financial loss in the event of an unforeseen cancellation or trip cessation.

Many events are contracted with dive trip operators, but many are merely organized by NCRD for members to dive independently. In all cases NCRD acts as a reseller, not a dive trip operator. At NCRD events, NCRD does not assume the role of dive leader, dive guide, divemaster or instructor. You must rely on your own dive training and certification to be able to plan, navigate and execute your dive independently with your dive buddy. Participants in events offered by NCRD understand and agree that NCRD cannot and does not assume liability for the safety of any participant in any event or program arranged or offered by NCRD.

NCRD (CST 2092387-40) is registered with the State of California as an authorized California Seller of Travel. California Sellers of Travel are required by the State to hold trip funds in escrow or to deposit trip payments into a trust account until all vendors have been paid.

California Sellers of Travel may be participants in the Travel Consumer Restitution Fund (TCRF). NCRD is a participant in the TCRF. In the event that you suffer a loss due to bankruptcy, cessation of operations, insolvency, or material failure of a registered Seller of Travel to provide the transportation or travel services contracted, you may be able to receive compensation from the Fund. Visit www.tcrfinfo.com for more information about the Fund, including how to make a claim.

NCRD makes every effort to contract travel services from reputable vendors. However, if these vendors are located outside of the United States and provide their services to you outside the U.S., they are not required to comply with the California Seller of Travel laws or to participate in the Travel Consumer Restitution Fund. If such a vendor ceases operations, you will not be entitled to file a claim with the TCRF. In this event, your claim would be directly with the vendor, and not with the TCRF or NCRD. You should evaluate the risks and possible consequences of vendor non-performance carefully before signing up for any trip outside the U.S. NCRD strongly encourages trip participants to purchase trip insurance if you are unwilling to accept these risks.