

## **Refund Policy**

**Lake Michigan PHRF Inc.  
DBA Midwest Performance Handicap Racing Fleet (MWPHRF)**

MWPHRF will refund your order payment upon your request if we are unable to issue a handicap certificate for your boat within 90 days.

### **Refund Times**

Once we issue your refund, it takes 5 – 10 days for our payment processor and your financial institution to make funds available.

### **Partial Refunds**

Please note that refunds may be reduced. MWPHRF reserves the right to charge a service fee of up to \$5 for refunds.

### **Refund Declines**

Your refund may be declined or delayed if, for example, a certificate was timely issued or your refund payment method is associated with an account which is closed, or your selected card has expired or been replaced by a new card since the order was placed.

Policy updated on 3/24/2025