ASNA Cancellation & Refund Policy

This is the American Safety Net Association (ASNA) cancellation and refund policy. These terms govern how ASNA will consider member refunds and manage member cancellations.

Where this policy mentions **“you”, “your”, “member”, or “members”**, it means the individual purchasing, holding, or using an ASNA membership, including any person identified in any insurance policy, membership benefit plan, or service obtained through the membership.

Where this policy mentions **“Benefits”, “plans”, “service”, or “services”**, means any member benefits, membership plans, customer service, insurance-related services, or any service offered as part of the ASNA membership which may be offered by an independent third party company.

Cancellation

- You may cancel your ASNA membership at any time.
- When a cancellation request is submitted, your membership will remain active until the end of the current billing period.
- No further recurring monthly membership fees will be charged after cancellation is submitted.
- Members who enrolled online may cancel directly through their online account or by contacting ASNA support.

Effective Termination Date

- All membership benefits, services, and any included insurance coverage remain active until the final day of the billing cycle in which cancellation occurs.
- Access to all benefits ends automatically at the end of that billing period.

Refund Eligibility

A member is eligible for a full refund of the membership fee only under the following conditions:

a. **Refund Window**

You cancel your membership within 48 hours of the original purchase date *and* you have not used or accessed any ASNA benefits, services, discounts, or insurance-related features.

b. **Incorrect Billing During Cancellation Attempt**

You were charged immediately before or after attempting to cancel, including situations where:

- A renewal fee was processed due to a system delay, or
- A cancellation request was submitted but not completed before billing occurred.

c. **Immediate Termination Upon Refund**

If a refund is approved under this **Refund Eligibility Section** (a) or (b), your ASNA membership and all access to benefits automatically terminate and end immediately.

These refunds are required under certain state laws governing incorrect or unintended billing.

Non-Refundable Situations

The membership fee is **not refundable** when:

- You cancel after the 48-hour refund window and no billing error occurred;
- You have used or accessed any benefits, services, discounts, or insurance-related features;
- The membership continues through the remainder of your billing period following cancellation;
- **Refund Eligibility** criteria of this policy is not met.

How to Cancel or Request a Refund

- You may cancel at any time through your online account or by contacting ASNA support.
- Refund requests must be submitted through ASNA's support channels.
- Refund approval is subject to the terms and conditions of this policy, verification of benefit usage, and cancellation timing.

Updates to This Policy

ASNA may update this **Cancellation and Refund Policy** from time to time to reflect changes in our services, legal requirements, or how we process cancellations or refunds. When changes are material and significant, we will provide clear notice, which may include sending you an email, displaying a notice on our website or app, or requesting your renewed acknowledgement where required.

Unless a different effective date is stated, updates take effect when published. Your continued use of our services after the updated policy becomes effective means you acknowledge and accept the revised terms.

Disclosure

The American Safety Net Association (ASNA) is a membership association that provides access to a range of member benefits and services, which may include Income protection benefits that are provided under an insurance policy issued to ASNA and arranged by a licensed surplus lines broker. Income protection benefits are provided under a surplus lines insurance policy issued to ASNA and arranged by a licensed surplus lines broker. Coverage is subject to eligibility, underwriting, policy terms, exclusions, and state availability. ASNA does not provide insurance or act as an insurance agent.

ASNA partners with independent benefit providers who offer their own products and services. Each provider maintains its own terms and conditions, privacy practices, service standards, and eligibility rules. When using any benefit or service provided through ASNA, you will be subject to the policies and requirements of the relevant provider.