

SURVA MEMBER DEBT POLICY

SURVA recognizes that the clubs have an interest in ensuring fair financial rules, while the players have an interest in being able to **choose/change** clubs within the rules and regulations of SURVA. Every season, SURVA receives complaints of members failing or refusing to pay contracted debts from clubs within the Region. SURVA generally avoids interfering with club business and will not enter into the contract dispute between the member and club.

Accordingly, the Board of Directors has created the SURVA Member Debt Policy to **deter avoidance of payment** & to protect the "next club".

Individuals who have an outstanding debt to their previous club may be placed on Region Hold.

If a club believes a member may be deliberately avoiding their financial responsibilities according to the club-player contract, they may request the Region place a "hold" on that membership to protect the next club.

1. On initial request by the club, with assurance from the club of their attempt(s) to collect, SURVA shall process the hold.
2. Upon dispute, SURVA will determine the debt, if any, the amount outstanding and **approve** any terms between parties to remove the Region debt hold.

MEMBERS: Upon disagreement with the debt & through Due Process, the member may appeal the Region Hold **to the Eligibility Committee**. If the **Committee** determines that the debt is factual, the Region Hold will remain in place. In case of appeal, all relevant evidence must be submitted to SURVA leadership as required.

CLUBS: To place a member on the debt report, the club must have a financial agreement **or contract** in place with the player at issue. And before requesting a hold by the Region, the club must have made an attempt to collect. **Below are the required steps to request a Region Hold be placed on a membership.**

1. Debt Reports must be submitted by the club to the Registrar complete, correct & on the required form between Aug 1 and no later than August 20th. **Incomplete or late Member Outstanding Debt Reports will not be processed.**
2. Debts over the amount of \$500 must be accompanied by a copy of the Club/Member contract along with all correspondence where the club has attempted to collect the outstanding debt. **The club must be able to submit same docs upon dispute for debts below \$500.**
3. **Memberships with player contracts dated before Sept 1 are not eligible for Region Hold consideration.**

4. **The maximum hold amount on any membership will be \$1200. With a goal of enabling the player to participate, the Region believes any debt above this amount becomes too restrictive for continued playing.**
5. **Minimum hold amount on any membership is \$200.**