



OFFICIAL DOCUMENT

Camp Policy, Data Protection & Terms of Enrollment

Handball Camp Marko Panić

Sportska dvorana Jajce, 70101 Jajce
Bosnia and Herzegovina

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This document governs enrollment and participation in the Camp
and is binding upon acceptance during online registration



Handball Camp Marko Panić — Official Camp Policy, Data Protection & Terms of Enrollment

RECREATIONAL SPORTS CAMP · JAJCE, BOSNIA AND HERZEGOVINA

Preamble. This document (the "Policy") is the official, informative statement of the Terms and Conditions governing enrollment in and participation of minors in Handball Camp Marko Panić (the "Camp"), organized in Jajce, Bosnia and Herzegovina. This document is provided for information purposes: it does not need to be signed, and no selection, checkbox, or field within it needs to be completed by the Family. Acceptance of this Policy takes place automatically and electronically when the parent or legal guardian clicks to accept the Camp's Terms and Conditions during the online enrollment process at **campmarkopanic.com**. That single action, performed on the Camp's official website, constitutes the Family's full and binding acceptance of every provision described below, and is a condition of the valid enrollment of any participant.

This Policy is organized into three legal blocks — **(A) Privacy Policy and Personal Data Protection**, **(B) Financial Terms: Enrollment, Cancellation and Refund Policy**, and **(C) Internal Code of Conduct, Disciplinary Regime and Expulsion Protocol** — followed by complementary provisions on medical insurance and international travel, and final governing provisions.

§0 Nature and Purpose of the Camp

Handball Camp Marko Panić is organized as a recreational sports and leisure camp for children and young people. Its purpose is to provide children and young people with a structured, safe, and educational environment for the practice of handball and related recreational activities, combined with leisure, coexistence, and personal development activities. The Camp is not organized as a competitive federative event, and its programming prioritizes the wellbeing, sportsmanship, and enjoyment of participants over competitive results.

BLOCK A

Privacy Policy and Personal Data Protection

This block sets out how the Camp collects, uses, and protects the personal data of participants and their families, and the rights available to Families in relation to that data.

A.1 Data Controller

The entity responsible for the processing of personal data collected in connection with the Camp (the "Data Controller") is Handball Camp Marko Panić, represented by its organizer, **Marko Panić**, with contact address at Sportska dvorana Jajce, 70101 Jajce, Bosnia and Herzegovina, and contact email **info@campmarkopanic.com**. Any request, query, or complaint regarding the processing of personal data should be directed to this email address.

A.2 Purpose of Data Processing

Personal data provided by Families is processed by the Camp exclusively for the following purposes: (i) management of the participant's enrollment, including identification, contact, and billing details; (ii) health-related data voluntarily provided by the Family — such as allergies, medical conditions, and medications required — processed solely to protect the participant's safety and wellbeing during the Camp, in accordance with Rule 1 of Block C; (iii) emergency contact information, used exclusively to reach the Family in the event of an incident affecting the participant; and (iv) images and video recordings of the participant, processed strictly in accordance with the consent regime set out in Article A.5 below. Data will not be used for any purpose other than those described above, and will not be sold or transferred to third parties for commercial purposes.

A.3 Applicable Legal Framework

As the Camp is organized and takes place in Jajce, Bosnia and Herzegovina, personal data is processed in accordance with the Law on Protection of Personal Data of Bosnia and Herzegovina (*Zakon o zaštiti ličnih podataka*). Insofar as participants and Families are residents of, or nationals of, a European Union member state (as is the case, for example, for families residing in Spain), the Camp additionally observes the core principles of the EU General Data Protection Regulation (GDPR) applicable to the collection, processing, and cross-border handling of children's personal data originating in the European Union, including the principles of lawfulness, purpose limitation, data minimization, and the rights described in Article A.4 below.

A.4 Data Retention and Rights of Parents / Legal Guardians

Personal data will be retained only for as long as necessary to manage the participant's enrollment and the Camp's operational, accounting, and legal obligations, after which it will be securely deleted or anonymized, save where applicable law requires a longer retention period (for example, in relation to financial or insurance records).

Parents or legal guardians may, at any time, request: access to the personal data held about their child; rectification of inaccurate data; erasure or deletion of data no longer necessary for the purposes described in Article A.2; restriction of, or objection to, specific processing activities; and portability of the data provided, where technically feasible. Any such request should be submitted in writing to **info@campmarkopanic.com**, and the Camp will respond within a reasonable period, and in any event within thirty (30) calendar days, subject to any legal retention obligations that may apply to specific records.

A.5 Image and Likeness Rights — Consent

The Camp regularly documents its activities — training sessions, matches, leisure activities, and closing ceremonies — through photographs and video recordings for promotional, educational, and archival purposes, including, without limitation, publication on the Camp's official website (campmarkopanic.com), its social media channels, and printed or digital promotional materials.

How this works. No action is required from Families who are comfortable with the use of their child's image as described above: authorization is understood to be given automatically once the Family accepts the Camp's Terms and Conditions on campmarkopanic.com. Families who do *not* wish their child to be photographed or filmed may object at any time by completing the standalone **Image Rights Consent Form** (available on campmarkopanic.com) and returning it, signed, to **info@campmarkopanic.com** or **+48 518 455 007**.

Default rule. Unless the Camp has received a signed Image Rights Consent Form declining authorization, it will understand that the Family authorizes the use of the participant's image under the terms described above. This default applies exclusively for as long as no objection has been received in writing, and does not limit the Family's right to withdraw consent at any time, with effect for future use only.

BLOCK B

Financial Terms: Enrollment, Cancellation & Refund Policy

This block regulates the financial relationship between the Camp and the Family: how enrollment becomes valid, how cancellations and refunds are handled, what happens in the event of force majeure, and how refunds are paid.

B.1 Pre-Registration, Payment and Enrollment Validation

The process by which a participant joins the Camp is structured in stages, described below. Families should note that **paying money to the Camp, on its own, does not automatically make a participant officially enrolled** — a specific additional step, described in Article B.1(c), is always required.

(a) Pre-Registration

A participant is considered "pre-registered" once the Family has paid 50% of the total camp fee. Pre-registration reserves the participant's place on a preliminary basis and gives the Family a priority position over Families who have not yet made any payment, for as long as the remaining balance is settled within the applicable deadline. Pre-registration alone does **not** constitute official enrollment in the Camp.

(b) Full Payment

Payment of the remaining balance of the camp fee (following pre-registration), or payment of the total camp fee in one instalment, does **not**, by itself, constitute official enrollment either. Having paid 100% of the camp fee secures the participant's priority position but does not complete the enrollment process on its own.

(c) Official Enrollment

A participant is only considered officially and validly enrolled in the Camp once: (i) the full camp fee has been paid; and (ii) proof of that payment has been uploaded through the designated link published on the Camp's official website, **campmarkopanic.com**. Enrollment is confirmed by the Camp administration upon verification of the uploaded proof of payment. Families who pay the full camp fee in a single instalment outside of this online process (for example, by direct bank transfer or in person) may instead formalize their

enrollment by completing the Camp's standalone **Enrollment Form — Full Payment**, as described in that document.

The Camp accepts no liability for places lost due to incomplete payment or due to a Family's failure to complete the proof-of-payment upload (or, where applicable, the Enrollment Form — Full Payment) within the deadlines communicated during registration.

B.2 Cancellation and Refund Schedule

A Family wishing to cancel a participant's enrollment must submit the official **Enrollment Cancellation Form** (issued separately by the Camp), duly completed and signed, stating the reason for cancellation together with the personal details of the minor, to **info@campmarkopanic.com** or **+48 518 455 007**. Cancellation shall only take effect upon the Camp's receipt of this signed form.

Refunds of amounts already paid will be issued in accordance with the following schedule, calculated by reference to the number of weeks remaining before the official start date of the Camp on the date the Cancellation Form is received:

Situation	Outcome
The Family completed pre-registration (payment of 50% of the total camp fee) but has not settled the remaining balance at least 6 weeks before the start of the Camp.	Place is forfeited. Deposit is not refunded.
The Family paid the full camp fee and requests cancellation 6 weeks or more before the start of the Camp.	100% refund
The Family paid the full camp fee and requests cancellation between 4 and 6 weeks before the start of the Camp.	50% refund
The Family paid the full camp fee and requests cancellation less than 4 weeks before the start of the Camp.	No refund

B.3 Force Majeure

If the Camp must be cancelled, suspended, or substantially altered due to causes beyond the reasonable control of the organization — including, without limitation, extreme weather events or natural disasters, political instability or civil unrest, border closures or travel restrictions imposed by public authorities, declared health emergencies, or any other event of force majeure — the Camp will refund **50% of the amounts already paid** by the Family. This reduced percentage, as compared to a full refund, reflects costs already irrevocably incurred by the organization prior to the event (venue reservations, staff contracts, equipment, and non-refundable supplier deposits) that cannot be recovered by the Camp.

Where feasible, and at the Family's request, the Camp may offer, as an alternative to the cash refund described above, a credit of equivalent value toward a future edition of the Camp. Whether a given event qualifies as force majeure shall be determined by the Camp's organization in good faith, having regard to objective circumstances beyond its reasonable control.

B.4 Refund Method and Bank Charges

All refunds due under this Policy will be issued exclusively by international bank transfer to the account from which the original payment was made, or to another account nominated in writing by the Family. Given that transfers between Bosnia and Herzegovina and European Union countries typically involve intermediary or correspondent bank charges, each party shall bear the fees charged by its own bank: the Camp shall bear any fees charged by its sending bank, and the Family shall bear any fees charged by its receiving bank or by intermediary banks in the transfer chain. Accordingly, the net amount received by the Family may be marginally lower than the gross refund amount calculated under Article B.2 or B.3, as applicable.

BLOCK C

Internal Code of Conduct, Disciplinary Regime & Expulsion Protocol

This block protects participants, coaches, and the organization by setting clear behavioral standards, classifying possible breaches by severity, and establishing the procedure and consequences applicable in the event of expulsion.

C.1 General Camp Rules

All participants, without exception, undertake to comply with the following rules of conduct throughout their stay at the Camp. These rules exist to guarantee the safety, health, and wellbeing of every participant and member of staff, and form an integral part of this Policy.

1. **Health.** Participants and families must report any allergy, health condition, injury, or pain, and must inform the Camp of any medication the participant needs to take.
2. **Respect.** All participants must treat coaches, staff, and fellow participants with respect at all times.
3. **Zero tolerance for violence.** Any act of violence will result in immediate expulsion from the Camp.
4. **Substances and weapons.** It is strictly forbidden to carry or possess any dangerous substances, weapons, or drugs on Camp premises.
5. **Punctuality.** Participants must arrive on time to all training sessions, meetings, and scheduled activities.
6. **Cleanliness.** Participants must keep all Camp facilities and shared areas tidy.
7. **Contact with families.** Parents or guardians requiring specific information about their child should contact the Camp supervisor or the designated responsible person.
8. **Phone use.** Mobile phones remain under the control of the supervisor, who will make them available to participants only during designated free time.
9. **Reporting concerns.** Participants must inform their coach or supervisor of any problem or difficulty they experience during their stay.

10. **Equipment.** Participants must bring handball shoes and a handball ball, plus general sports equipment; the Camp provides two t-shirts and two pairs of shorts.
11. **Lakes and open water.** Participants are forbidden from going to the lakes unaccompanied; they must always be accompanied by a coach or supervisor.
12. **Rest and quiet hours.** Participants must respect the rest and quiet hours established by the Camp schedule and remain in their assigned accommodation area overnight, unless accompanied by a coach or supervisor.
13. **Camp premises.** Participants are forbidden from leaving the Camp premises, or any scheduled activity, without the express prior permission of a coach or supervisor.

C.2 Disciplinary Classification of Offenses

For the purposes of this Policy, breaches of the rules set out in Article C.1 are classified into three levels of severity, each carrying a different consequence:

MINOR OFFENSES

Isolated, low-impact breaches that do not endanger any person, such as occasional lack of punctuality, minor untidiness, or disregard of a single instruction. **Consequence:** verbal warning from the coach or supervisor, recorded in the participant's file.

SERIOUS OFFENSES

Repetition of a minor offense after a warning, disrespectful behavior toward staff or peers, unauthorized use of a mobile phone, leaving an assigned area or activity without permission, or any conduct that disrupts the normal operation of the Camp or affects the wellbeing of others.

Consequence: written warning to the Family, immediate notification of the incident, and possible temporary exclusion from a specific activity, at the discretion of the Camp Director.

VERY SERIOUS OFFENSES

Any act of physical violence or aggression against another participant or a member of staff; the possession, use, or distribution of weapons, drugs, alcohol, or other dangerous substances; bullying, harassment, or any form of abuse; theft; serious vandalism or damage to Camp or third-party property; conduct that seriously endangers the safety of the participant or others; and the repetition of serious offenses after a prior written warning. **Consequence:** immediate expulsion from the Camp, under the protocol set out in Article C.3.

C.3 Expulsion Protocol

In the event of a very serious offense as described in Article C.2, the Camp reserves the right to immediately expel the participant, at the sole discretion of the Camp Director. This decision is final and takes effect immediately upon notification to the Family, without prejudice to the Family's right to raise any dispute in accordance with Article F.2 (Governing Provisions).

Financial consequence. Expulsion under this Article does not give rise to any right of refund of the camp fees paid, beyond what may already be due, if anything, under Article B.2.

Return travel costs. Where a participant is expelled, the cost of returning the participant to their country of origin — including a return flight ticket and, where the participant cannot travel unaccompanied under applicable airline policy or legal requirements, the cost of an accompanying staff member — shall be borne entirely by the parents or legal guardians, without any right of reimbursement from the Camp. The Camp will notify the Family without delay, ensure the participant's safety and supervision until return travel has been arranged, and reasonably cooperate with the Family and, where applicable, the relevant authorities, to ensure a safe and orderly return.

COMPLEMENTARY PROVISIONS

Medical Insurance & International Travel Documentation

D.1 Medical Insurance and Health Liability

Handball Camp Marko Panić does not provide, and is not responsible for arranging, any medical, accident, health, life, or repatriation insurance for participants.

Optional and recommended. Taking out a private insurance policy for the participant's stay is **optional** — it is not a requirement imposed by the Camp. That said, the Camp strongly **recommends** that every Family arrange private insurance cover for the duration of the stay, for the Family's own protection and peace of mind, given the considerations set out below.

Because the Camp takes place in Jajce, Bosnia and Herzegovina — a country that is not a member of the European Union — the European Health Insurance Card and other EU-based reciprocal healthcare arrangements are not valid or applicable there. For this reason, Families who choose to travel without private insurance should be aware that they would bear the full cost of any medical treatment, repatriation, or liability claim arising during the stay. Families who wish to arrange cover are encouraged to consider a private international travel and health insurance policy suited to their child's needs, including, as a reference, the coverages described in Article D.2 below.

Limitation of liability. Except in cases of proven negligence directly attributable to the Camp Director or to defects in the Camp's facilities, neither the Camp nor its organizers, coaches, or staff shall bear any responsibility for injury, illness, accident, or death occurring during a participant's stay. Responsibility for any such incident not arising from negligence on the part of the Camp shall rest exclusively with the participant's Family.

D.2 International Travel Documentation for Minors

As Bosnia and Herzegovina is located outside the European Union, families should be aware that additional documentation is customarily required, or strongly recommended, to ensure their child travels safely, legally, and with adequate protection. **The Camp does not issue, arrange, contract, or cover the**

cost of any of the documents described below; this Article is provided solely as guidance to help families organize their child's participation responsibly.

(a) International travel and health insurance policy

Parents or guardians are strongly encouraged to contract, prior to travel, a dedicated international travel insurance policy for minors/students (offered by specialized insurance providers) that explicitly includes, as a minimum: (i) medical assistance coverage for illness or accident, including hospital, medical, and medication expenses incurred in Bosnia and Herzegovina; (ii) medical repatriation coverage, guaranteeing emergency transport back to the participant's country of residence, including by air ambulance where medically necessary; and (iii) private civil liability coverage, protecting the Family in the event the participant unintentionally causes harm to a third party or damage to Camp property.

(b) Medical authorization clause

The Camp recommends that parents or guardians provide a medical authorization clause expressly permitting Camp staff to make emergency medical decisions on the minor's behalf — including arranging transport to a local hospital in Bosnia and Herzegovina — in situations where the Family cannot be reached in time or the participant is unable to communicate.

(c) Official travel authorization for minors

Depending on the participant's nationality and country of residence, national authorities may require a specific travel authorization for minors travelling abroad without one or both parents. For example, families residing in Spain must obtain the corresponding minor's travel permit ("permiso de salida de menores") issued by the Policía Nacional or the Guardia Civil. Families are responsible for identifying and obtaining any equivalent authorization required under the laws of their own country of residence, sufficiently in advance of the Camp's start date.

Practical recommendations. The Camp additionally recommends that families (i) provide their child with a printed copy of the insurance policy, including the 24-hour emergency assistance telephone number, having confirmed in advance that assistance is available in a language the family understands; and (ii) verify their mobile data roaming coverage before travel, since Bosnia and Herzegovina falls outside the European Union's zero-roaming-fee area, in order to avoid unexpected charges.

To be clear: the Camp does not provide, arrange, or cover the cost of any insurance policy or travel authorization referred to in this Article. This information is offered exclusively as guidance to help families travel safely and in accordance with applicable legal requirements. Procuring and validating all necessary insurance and documentation remains the sole responsibility of the participant's parents or legal guardians.

D.3 Documentation Overview

For Families' reference, the following summarizes what is required, what is legally dependent on the Family's country of residence, and what is optional or recommended, in connection with a participant's enrollment:

Required for official enrollment: proof of payment of the full camp fee, uploaded via the designated link on the Camp's official website, or — for Families paying in a single instalment outside that process — the Enrollment Form – Full Payment (Article B.1(c)).

Legally required, where applicable: an official minor travel authorization, where required under the laws of the Family's country of residence (Article D.2(c)).

Optional / recommended, not required by the Camp: a private international insurance policy for the participant (Articles D.1–D.2); and, only for Families who wish to object, the Image Rights Consent Form (Article A.5) — no action is needed from Families who are comfortable with the default position described there.

The Camp may decline to admit a participant whose official enrollment has not been completed in accordance with Article B.1(c), without this constituting grounds for a refund beyond what is established in Article B.2.

F.1 Acceptance of this Policy

This document is informative: no signature, checkbox, or field within it needs to be completed by the Family. Acceptance of this Policy takes place automatically and electronically when the parent or legal guardian clicks to accept the Camp's Terms and Conditions during the online enrollment process on the Camp's official website, campmarkopanic.com. That action constitutes the Family's full acceptance of this Policy in its entirety — including Block A (Privacy Policy and Personal Data Protection), Block B (Financial Terms: Enrollment, Cancellation and Refund Policy), Block C (Internal Code of Conduct, Disciplinary Regime and Expulsion Protocol), and the Complementary Provisions on medical insurance and international travel — and is a condition for the valid enrollment of any participant in the Camp.

*Families enrolling by way of a single, full up-front payment made outside the online process should instead refer to the standalone **Enrollment Form — Full Payment**, which does require a handwritten signature. Families wishing to decline the use of their child's image should refer to the standalone **Image Rights Consent Form**, which also requires a handwritten signature. Neither of those signature requirements applies to this document.*

F.2 Governing Provisions

This Policy constitutes the complete and binding agreement between Handball Camp Marko Panić and the enrolling Family with respect to the matters described herein, superseding any prior verbal or written communication on the same subject. Should any provision of this Policy be held invalid or unenforceable, the remaining provisions shall continue in full force and effect.

Any dispute arising from or in connection with this Policy shall be resolved in accordance with applicable law, without prejudice to any mandatory rights conferred upon consumers under the law of the Family's country of residence, to the extent such rights may not be lawfully waived.

Handball Camp Marko Panić

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