

Terms & Conditions

Business Name: Victory Ranch

Website: www.victoryranch.org | **Email:** smith@victoryranch.org | **Phone:** 731-659-2880

Physical Address: 4330 MECKLINBURG Dr., Bolivar, TN 38008

Mailing & Billing Address: PO Box 599, Bolivar, TN 38008

These Terms & Conditions apply to your use of the Victory Ranch website and to reservations, registrations, payments, camps, retreats, events, lodging, facility rentals, activities, and related services offered by Victory Ranch ("Victory Ranch," "we," "us," or "our").

By making a reservation or registration, submitting a payment, participating in an activity, or using our website, you agree to these Terms & Conditions.

Reservations and Payments

Victory Ranch offers camps, retreats, events, lodging, facility rentals, meals, activities, and related services. Availability is limited, and a reservation or registration is not confirmed until any required deposit or payment has been received and Victory Ranch sends confirmation.

Prices are in U.S. dollars unless otherwise stated. By submitting payment information, you authorize Victory Ranch and its payment processor to charge the selected payment method for the amount shown, including any disclosed deposits, installment payments, taxes, fees, or approved add-ons.

The person making a reservation or registration is responsible for providing complete and accurate information. If registering a minor, that person represents that they are the parent, legal guardian, or otherwise authorized to enroll the participant.

Victory Ranch may cancel, reschedule, or modify a reservation, activity, schedule, lodging arrangement, meal service, or program when reasonably necessary because of weather, safety concerns, staffing, facility conditions, emergencies, or other circumstances outside our reasonable control.

Cancellations and Refunds

Unless a specific camp, retreat, event, facility-rental agreement, registration form, invoice, or written agreement provides different terms, this policy applies:

All deposits are nonrefundable.

Cancellation requests must be submitted in writing to smith@victoryranch.org.

If Victory Ranch receives a cancellation more than 30 days before the scheduled start date, we may, at our sole discretion, issue a full or partial refund of payments made beyond the nonrefundable deposit or provide an account credit for a future Victory Ranch program, reservation, event, or service.

Cancellations made 30 days or fewer before the scheduled start date are not eligible for a refund or credit, except where required by law or approved by Victory Ranch in writing.

No refund or credit is provided for late arrivals, early departures, missed activities, unused services, or removal for misconduct or failure to follow Victory Ranch rules and safety instructions.

If Victory Ranch cancels a program, event, or reservation for reasons other than a participant's misconduct or failure to comply with these Terms, Victory Ranch may offer a rescheduled date, account credit, or refund of amounts paid for the canceled portion of the service.

Approved refunds will be issued to the original payment method whenever reasonably possible. Please allow 7–10 business days for processing, plus any time required by your financial institution.

Program Changes and Conduct

Outdoor and group activities may be affected by weather, road conditions, illness, staffing, safety concerns, or other operational circumstances. Victory Ranch may adjust activities, schedules, instructors, facilities, meals, lodging, transportation arrangements, or program content when reasonably necessary. Reasonable program changes do not automatically create a right to a refund.

All participants and guests must follow posted rules, staff instructions, safety procedures, and applicable laws. Victory Ranch may remove a participant or end a reservation without refund when conduct is unsafe, unlawful, disruptive, abusive, damaging to property, or inconsistent with Victory Ranch rules.

Risk and Property

Camp, retreat, and outdoor activities may involve risks, including uneven terrain, weather, water activities, sports, animals, equipment, transportation, and physical activity. Participation is voluntary. Participants must follow safety instructions and promptly report injuries, medical concerns, unsafe conditions, or emergencies to Victory Ranch staff.

Victory Ranch may require a participant or a participant's parent or legal guardian to sign a separate waiver, release, health form, or activity-specific agreement before participation.

Victory Ranch is not responsible for lost, stolen, or damaged personal property, including electronics, sporting equipment, clothing, cash, valuables, or vehicles, except where responsibility cannot legally be waived. Guests and participants are responsible for damage they cause to Victory Ranch property, facilities, lodging, equipment, vehicles, or grounds beyond ordinary wear and tear.

Website, Privacy, and Disputes

You may use the Victory Ranch website only for lawful purposes. You may not submit false information, use another person's payment method without authorization, interfere with website operation, or attempt unauthorized access to the website or payment systems.

Victory Ranch handles personal information in accordance with its Privacy Policy. Payment-card information is processed through third-party payment processors; Victory Ranch does not store full card details on its own systems.

If you believe a charge was made in error, contact Victory Ranch at smith@victoryranch.org or 731-659-2880 before contacting your bank or card issuer. We will make reasonable efforts to review and resolve billing concerns. To respond to payment disputes, Victory Ranch may provide relevant reservation, registration, payment, agreement, communication, attendance, and service records to its payment processor, bank, card network, or other appropriate parties.

Governing Law and Changes

These Terms & Conditions are governed by the laws of the State of Tennessee. Any dispute related to these Terms, to the extent permitted by law, will be handled in the appropriate state or federal court serving Hardeman County, Tennessee.

Victory Ranch may revise these Terms & Conditions from time to time. The current version will be posted on the website. Continued use of the website or services after an update means you accept the updated Terms.

Contact Us

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