

ACADEMY & TRAINING PROGRAMMES TERMS & CONDITIONS

Updated 25 Mar 2026

This document sets out the terms and conditions of Quarterdeck Life Ltd ("QD"), a company incorporated and registered in England and Wales with company number 08712742 and registered office at Zeeta House, 200 Upper Richmond Road, Putney, London, United Kingdom, SW15 2SH.

These terms apply to all QD academy and training programmes, including Sailing Academy, Skipper Academy, Host Academy and Culinary Academy (each a "Course").

These terms govern both your purchase of a Course and your participation in it. In the event of any conflict between these terms and any other general website, platform or service terms published by QD, these terms shall prevail in relation to the booking, purchase and participation in a Course.

By applying for, purchasing or participating in a Course, you agree to comply with these terms and with any reasonable safety, operational and conduct requirements communicated by QD from time to time, including the Quarterdeck Code of Excellence to the extent relevant to students and course participants.

A Course may be delivered wholly or partly on board a yacht, in marinas, at shore-based venues, in training kitchens, or at any other training location designated by QD.

In these terms:

"Course" means the QD academy or training programme you have booked.

"Course Location" means any yacht, marina, port, shore-based venue, kitchen, accommodation, or other location used for or connected with delivery of the Course.

"Instructor" means any QD-appointed instructor, trainer, academy manager, chef instructor, skipper, host lead, or other person responsible for delivering or supervising any part of the Course.

"Skipper" means, where applicable, the person appointed by QD who has authority in relation to the operation and safety of a yacht used in connection with a Course.

"Date of Acceptance" means the date on which QD sends the Confirmation Email accepting your booking in accordance with these terms.

Please read this document carefully before applying for or purchasing a Course. You are advised to contact QD or seek independent legal advice if you do not understand any part of these terms.

The words including, include, in particular, for example and similar expressions are illustrative only and do not limit the meaning of the words preceding them.

References to "you" and "your" mean the applicant, purchaser, student or participant named in the booking. References to "we", "our" and "us" are references to QD.

1. GENERAL

These terms constitute the Booking Terms for academy and training programme bookings made with QD and shall apply to the exclusion of any inconsistent site-level terms to the extent permitted by law.



All Course bookings are subject to availability and acceptance by QD.

Your booking for a Course shall be deemed to be accepted only when QD issues you with a confirmation email ("Confirmation Email"). The contract between you and QD will come into existence on the date of the Confirmation Email (the "Date of Acceptance").

You must be at least 18 years old, or the age of legal majority in your country of residence if higher, to book or participate in a Course unless QD expressly agrees otherwise in writing.

Before the Date of Acceptance, QD reserves the right to:

- decline any booking;
- alter the price of a Course;
- amend or correct any pricing, description or administrative error; and
- make changes to these terms.

After the Date of Acceptance, QD may make reasonable changes to these terms where such changes are necessary for legal, regulatory, safety or operational reasons. Where any such change is material, QD will use reasonable endeavours to notify you.

By applying for or purchasing a Course through QD's website or any other booking channel approved by QD, you confirm that you have read and agreed to these terms.

2. THE "COOLING OFF" PERIOD

You may cancel your booking within 7 days from the Date of Acceptance and receive a full refund of all sums paid to QD in respect of that booking, provided that the Course start date is more than 28 days after the Date of Acceptance.

Where the Course start date falls within 28 days of the Date of Acceptance, this 7-day cancellation right shall not apply, and any cancellation shall be governed by the cancellation and refund provisions set out below.

3. PAYMENT

Course places are limited and demand may exceed availability. For this reason, payment deadlines are linked to the Date of Acceptance in order to secure commitment and enable QD to plan and allocate Course capacity effectively.

The total price payable for the Course will be the price confirmed by QD at the time of booking, together with any clearly disclosed fees or charges applicable to that booking.

Unless otherwise agreed by QD in writing, the payment schedule for QD academy and training programmes is as follows:

- A deposit of 20% of the Course fee is due within 7 days of the Date of Acceptance.
- A further 40% of the Course fee is due 30 days after the Date of Acceptance.



- The final 40% of the Course fee is due 100 days after the Date of Acceptance.

If the Course start date is within 100 days of the Date of Acceptance, the full Course fee shall be due within 7 days of the Date of Acceptance.

QD may agree to a different payment schedule in writing on a case-by-case basis.

If you fail to make any payment when due, QD may cancel your booking and retain or refund sums paid by you in accordance with these terms.

It is your responsibility to ensure that all payments are made on time. If you believe you may be unable to make a payment by the due date, you must contact QD as soon as possible to request an extension. Any extension or alternative payment arrangement will only be binding if confirmed by QD in writing.

4. CHANGING COURSE

If you wish to request a change to your booked Course or Course start date, you must do so in writing by email to info@quarterdeck.co or any other email address notified by QD. Your request must clearly state the Course, start date and, where applicable, the alternative Course or start date requested. Any such request shall be deemed received by QD on the next working day after it is sent.

QD is under no obligation to agree to any requested change to a booked Course or Course start date. Any such change shall be entirely at QD's discretion and will only be considered if there is availability on the requested alternative Course or start date.

Subject to availability, QD may permit you to transfer your booking to a later Course in the same calendar year or in the following calendar year.

If no place is available on the requested alternative Course or start date, QD will notify you and you may either:

- attend the Course originally booked; or
- cancel your booking in accordance with the cancellation and refund provisions set out in these terms.

Any approved change to a Course or Course start date shall not create a new booking and shall not alter the original Date of Acceptance or the original Course start date for the purposes of payment deadlines, cancellation rights or refund entitlement. All payment and refund provisions under these terms shall continue to be calculated by reference to the original booking and the original Course start date, and not by reference to any rearranged or transferred Course.

Unless otherwise agreed by QD in writing, no charge shall apply for changing to an alternative Course or Course start date, save that:

- if the price of the alternative Course is higher than the original booked Course, you must pay the difference in price; and
- if the price of the alternative Course is lower than the original booked Course, no refund of the difference shall be payable.

QD reserves the right to charge any reasonable administrative costs directly incurred as a result of a requested change. QD will use reasonable endeavours to keep any such costs to a minimum, but shall not be liable for any additional costs incurred by you as a result of the requested change.

5. CANCELLATION BY YOU AND REFUNDS

If you decide to cancel your booking, you must notify QD in writing by email to info@quarterdeck.co or any other email address notified by QD. Any cancellation request shall be deemed received on the next working day after it is sent.



If you cancel your booking, you shall be entitled to a refund of the sums paid to date as follows:

- Where cancellation occurs more than 120 days before the Course start date, you shall receive a refund of 100% of the sums paid to date.
- Where cancellation occurs 101 to 120 days before the Course start date, you shall receive a refund of 50% of the sums paid to date.
- Where cancellation occurs 61 to 100 days before the Course start date, you shall receive a refund of 30% of the sums paid to date.
- Where cancellation occurs 60 days or fewer before the Course start date, you shall receive a refund of 0% of the sums paid to date.
- No refund shall be available after the Course start date.

6. CANCELLATION BY QD

QD reserves the right to cancel a Course or any booking in relation to a Course where this is necessary due to low registration numbers, low expected attendance, safety concerns, operational requirements, instructor unavailability, venue or vessel unavailability, weather conditions, local restrictions, or any other circumstance reasonably requiring cancellation.

QD may exercise this right at any time prior to the Course start date.

QD shall notify you of the cancellation in writing using the contact details provided in your booking and refund all sums paid by you to QD in respect of the cancelled Course or booking.

QD shall not be liable for any flights, accommodation, transfers, insurance costs, loss of opportunity, loss of enjoyment, or any other costs or losses incurred by you in connection with the cancelled Course, except where such liability cannot lawfully be excluded.

7. CANCELLATION DUE TO EVENTS OUTSIDE QD'S REASONABLE CONTROL

Without limiting QD's rights under the clause above, if QD cancels a Course due to events outside its reasonable control, including epidemic, pandemic, public health restrictions, government action, travel restrictions, weather events, natural disaster, venue closure, vessel unavailability, or other operational disruption, QD may offer you either:

- a transfer to a later Course date, subject to availability; or
- a refund of all sums paid by you to QD in respect of the affected Course.

If you choose to cancel your booking due to such circumstances and QD has not cancelled the Course, your cancellation shall be treated as a cancellation by you and the cancellation and refund provisions set out in these terms shall apply.

8. TRAVEL INSURANCE

It is a condition of your booking and participation in the Course that you obtain and maintain valid travel insurance for the full duration of the Course.

Your insurance must be appropriate to the Course booked and must provide cover for the relevant activities and risks associated with that Course, which may include sailing, water-based activities, travel disruption, illness, medical expenses, personal accident and cancellation.



QD reserves the right to request reasonable evidence of your insurance cover at any time before or during the Course. If you fail to provide satisfactory evidence of such insurance within a reasonable time, or if your insurance does not provide appropriate cover for the Course booked, QD may cancel your booking or refuse your participation in the Course, and the cancellation and refund provisions set out in these terms shall apply.

9. NATURE OF THE COURSE, INHERENT RISK AND OPERATIONAL AUTHORITY

You acknowledge that the Course is a practical training programme which may be delivered wholly or partly on board a yacht, in marinas, at shore-based venues, in training kitchens, or at other Course Locations designated by QD, and that participation may involve physical activity and inherent risks, including accident, injury, illness, property damage, delay, disruption or other loss arising from the nature of the Course, the environment, weather, sea conditions, equipment, venue conditions, the acts or omissions of other participants, or your own acts or omissions.

By purchasing and participating in the Course, you accept those inherent risks to the extent permitted by law.

Where any part of the Course is delivered on board a yacht, the Skipper or other QD-appointed person in charge shall have final authority in relation to vessel operation, onboard safety and immediate operational decisions. In any shore-based, marina-based or kitchen-based setting, the relevant Instructor or other QD-appointed person in charge shall have authority in relation to safety and operational matters in that environment. You must comply promptly with all reasonable instructions and decisions given by such persons.

QD may make reasonable changes to the Course, including changes to Course Locations, yachts, venues, instructors, activities, schedules, routes, menus, ingredients or delivery format, where reasonably necessary for safety, weather, operational, logistical, legal, regulatory or staffing reasons. Such changes shall not of themselves entitle you to a refund except as expressly set out in these terms.

You are responsible for taking reasonable care of your own health, safety, belongings and conduct during the Course, and for complying with these terms and all safety, operational, insurance and medical disclosure requirements applicable to the Course.

Nothing in these terms shall exclude or limit any liability which cannot lawfully be excluded or limited.

10. YOUR BEHAVIOUR, SAFETY AND COMPLIANCE

You must behave in a safe, respectful and responsible manner at all times during the Course.

You must comply promptly with all reasonable instructions given by QD, any Instructor, and, where applicable, any Skipper or other QD-appointed person in charge of the Course or Course Location, including all instructions relating to safety, conduct, operational matters, use of equipment, participation in activities, and protection of other participants, staff, crew, venue personnel and property.

You must attend and comply with all safety briefings, inductions, operational rules and reasonable requirements communicated by QD from time to time in connection with the Course. This includes any safety, health, welfare, conduct or participation requirements introduced by QD where reasonably necessary for the safe or proper delivery of the Course.

You must not behave in a manner which, in QD's reasonable opinion, is unsafe, disruptive, abusive, intimidating, discriminatory, harassing, sexually inappropriate, unlawful, reckless, or otherwise inappropriate, or which may place you or any other person at risk, damage property, interfere with the delivery of the Course, or bring QD into disrepute.



You must not attend or participate in any part of the Course while impaired by alcohol, illegal drugs, or any medication or substance which makes your participation unsafe. QD operates a zero-tolerance policy in relation to illegal substances.

You must promptly report to QD or the relevant Instructor any accident, injury, near miss, unsafe condition, welfare concern, or other issue affecting your safe participation in the Course or the safety or wellbeing of others.

If, in QD's reasonable opinion, you breach this clause or otherwise pose a risk to yourself, other participants, staff, crew, venue personnel, property, or the safe or proper delivery of the Course, QD may, without liability to you:

- remove you from any activity, session, Course Location, yacht or venue;
- suspend or terminate your participation in the Course;
- cancel your booking; and/or
- require you to leave the Course immediately.

If QD takes any action under this clause, no refund shall be due except as expressly provided elsewhere in these terms, and QD shall not be liable for any travel, accommodation, transfer, insurance or other incidental costs incurred by you, except where such liability cannot lawfully be excluded.

QD reserves the right to inform the relevant law enforcement or other competent authorities where it reasonably considers it appropriate to do so.

11. IMAGE COLLECTION

QD may photograph, film or otherwise record you during the Course for promotional, marketing, editorial, training and internal business purposes.

By applying for, purchasing or participating in a Course, you agree that QD may use, reproduce, edit, adapt, publish and share such photographs, video or other recordings in connection with QD's business, including on websites, social media, promotional materials and other marketing or communications channels.

You acknowledge that such content may be edited, cropped, combined with other materials or otherwise adapted by QD, provided that such use is not misleading or defamatory.

If you do not wish to be included in such photographs, video or recordings, you must notify QD in writing by email to info@quarterdeck.co or any other email address notified by QD prior to the start of the Course. QD will use reasonable endeavours to respect such request, but cannot guarantee that you will not appear incidentally in background group content captured during the Course.

All intellectual property rights in photographs, video and other recordings created by or on behalf of QD in connection with the Course shall remain vested in QD or its licensors.

12. DATA PROTECTION

QD will process your personal data in accordance with applicable data protection law and QD's Privacy Policy.

QD may use your personal data for purposes connected with administering your booking and the Course, including customer service, payment processing, course delivery, operational planning, safety and welfare management, assessment, internal record-keeping, service improvement, marketing, and business analysis.

QD may share your personal data with third-party service providers, instructors, contractors, agents, venue



partners and other persons engaged by QD where reasonably necessary for the administration, delivery, operation or improvement of the Course or QD's services.

You are responsible for ensuring that the personal information you provide to QD is accurate and up to date, and you must notify QD as soon as possible of any relevant changes.

Your rights in relation to your personal data are set out in QD's Privacy Policy, available at www.quarterdeck.co/legal/.

13. SPECIAL REQUIREMENTS, MEDICAL DISCLOSURES AND FITNESS TO PARTICIPATE

You must inform QD in writing, as soon as reasonably possible and in any event before the start of the Course, of any medical condition, injury, illness, allergy, disability, mobility issue, dietary requirement, medication, accessibility requirement or other circumstance which may affect your safe participation in the Course or which may require reasonable adjustments, additional support, safety planning or logistical arrangements.

You must ensure that all such information provided to QD is complete, accurate and up to date. If, before or during the Course, you become aware of any change in your health, fitness, medical condition or other circumstance which may affect your safe participation in the Course, you must inform QD as soon as reasonably possible.

QD may request further information, including a doctor's certificate or other appropriate supporting documentation, where QD reasonably considers this necessary to assess your suitability to participate safely in the Course or to make reasonable adjustments.

QD will use reasonable endeavours to consider and, where appropriate, accommodate notified requirements, but QD does not guarantee that every Course, Course Location or activity will be suitable for every individual or that all requested adjustments will be possible.

If you do not provide information required under this clause, or if QD reasonably determines that your participation would be unsafe for you or others, or that QD is unable reasonably to accommodate your requirements in the context of the Course booked, QD may refuse, restrict, suspend or terminate your participation in all or part of the Course. In such circumstances, the cancellation and refund provisions set out in these terms shall apply.

If you provide personal data about another person, including an emergency contact, you confirm that you have their permission to provide that information to QD.

14. COMPLAINTS

If you are dissatisfied with any aspect of the Course, or if you wish to raise any concern relating to safety, welfare, conduct or the delivery of the Course, you should notify a member of QD's staff or the relevant Instructor as soon as reasonably possible.

QD will use reasonable endeavours to investigate the matter and, where appropriate, seek to resolve it promptly. Many concerns can be addressed during the Course, but where necessary the matter may be referred to a more senior member of QD's team for further review.

15. SEVERABILITY

If any provision of these terms, or any part of a provision, is found by a court or other authority of competent



jurisdiction to be unlawful, invalid or unenforceable, that provision or part-provision shall be deemed deleted to the extent necessary, and the validity and enforceability of the remaining provisions of these terms shall not be affected.

16. ASSIGNMENT

You may not transfer, assign or otherwise deal with any of your rights or obligations under these terms without QD's prior written consent. QD may transfer or assign its rights and obligations under these terms to another entity within its group or to any person acquiring all or substantially all of the business or assets relating to the Course, provided that this will not adversely affect your rights under these terms.

17. RE-SELLING

QD does not permit the resale, transfer for value, or other unauthorised onward sale of any Course booking without QD's prior written consent.

If you resell, attempt to resell, or otherwise transfer a Course booking in breach of this clause, QD may cancel the relevant booking and refuse admission or participation to any person claiming through that booking, without refund, except where such refund is required by law.

18. GOVERNING LAW & JURISDICTION

These terms, and any dispute or claim arising out of or in connection with them, their subject matter or formation (including non-contractual disputes or claims), shall be governed by and construed in accordance with the law of England and Wales.

The courts of England and Wales shall have exclusive jurisdiction to settle any such dispute or claim.