

Four Strokes Tournament Terms and Conditions

Participant Agreement

Effective September 9 2026

PLEASE READ THESE TERMS CAREFULLY. THEY AFFECT LEGAL RIGHTS, LIMIT CERTAIN LIABILITIES, REQUIRE INDIVIDUAL CLAIMS, AND INCLUDE A JURY TRIAL WAIVER. SEPARATE PARTICIPATION WAIVERS AND PARENTAL CONSENTS ALSO APPLY.

Purpose and scope. These Tournament Terms and Conditions govern participation in a Four Strokes swimming tournament identified on an event registration page. Four Strokes LLC controls the competition rules and registration system. The local Host identified on the Event Page controls the facility and on-site operations and collects tournament fees. Each adult participant, and the parent or legal guardian of each participant under 18, must accept these Terms before participation.

Party	Primary responsibility
Four Strokes LLC	Official Rules, registration system, eligibility administration, competition standards, and non-scoring tournament disputes.
Host	Facility, pool operations, on-site staffing and safety, fee collection, payment disputes, and refunds.
Participant and team	Accurate registration, eligibility, fitness certification, timely check-in, personal swim gear, and compliance with all event documents.

1. Agreement and Acceptance

By clicking an acceptance box, signing electronically, completing registration, or participating in a Tournament, the accepting person confirms that the person has read, understands, and agrees to these Terms and the incorporated event documents. An adult accepts for that adult only. A parent or legal guardian accepts for the minor participant identified in the registration record and confirms authority to do so.

No team captain, coach, parent, or other representative may accept these Terms for another adult participant. A team registration is not complete until every adult participant and every required parent or legal guardian has completed the applicable acceptance workflow, and all required certifications and separate waivers have been submitted.

Electronic records and electronic acceptance have the same effect as a signed paper agreement to the extent permitted by applicable law. Four Strokes and the Host may retain evidence of acceptance, including date, time, account, version, and event information.

2. Definitions

In these Terms, the following definitions apply.

Event Page. The registration listing for a specific Tournament, including its date, location, fee, refund deadline, schedule, accommodation deadline, prize details, and Host identity.

Four Strokes. Four Strokes LLC, a Florida limited liability company, with a principal and mailing address at 1314 E Las Olas Blvd #1669, Fort Lauderdale, Florida 33301.

Host. The facility operator, swim club, school, organization, or other legal person identified as the host on the applicable Event Page.

Official Rules. The then-applicable Four Strokes Official Tournament Rules governing match play, scoring, equipment, officiating, protests, and results.

Participant. A swimmer registered to compete, including an active swimmer or registered substitute.

Tournament. The Four Strokes competition identified on the applicable Event Page.

Tournament Parties. Four Strokes, the Host, their respective owners, affiliates, sponsors, officers, directors, managers, employees, contractors, officials, judges, volunteers, and agents, as applicable.

3. Event Documents and Priority

These Terms incorporate the Event Page, Official Rules, Code of Conduct and Minor Safety Policy, applicable liability waiver and assumption-of-risk form, parent or guardian consent materials, Privacy Policy, and any facility rules disclosed before participation.

If documents conflict, the Event Page controls event-specific details such as date, location, fee, refund deadline, check-in, schedule, accommodation deadline, and announced prizes. The Official Rules control gameplay, scoring, officiating, protests, and results. These Terms control registration, payment allocation, legal rights, liability, and disputes. Mandatory applicable law controls over all documents.

The version accepted during registration governs that registration, except that Four Strokes or the Host may make reasonable safety, operational, fairness, schedule, or rules changes under Section 9.

4. Eligibility and Accounts

A Participant must be at least 13 years old on the Tournament date and must have an individual Four Strokes account. Membership in a swim club, school, college team, or governing body is not required unless the Event Page expressly imposes an additional eligibility condition for a particular division.

Registration information must be complete, current, and accurate. A Participant may not register through another person's account, create duplicate accounts to gain an advantage, falsify age or eligibility, or permit another person to compete under the Participant's identity.

An adult Participant must self-certify that the Participant is physically able and sufficiently skilled to participate safely. For a minor Participant, a parent or legal guardian must certify the minor's fitness, and a coach must certify the minor's swimming ability. Four Strokes or the Host may request reasonable supporting information before allowing participation. Certification does not transfer responsibility for medical decisions to Four Strokes, the Host, or the certifying coach.

5. Team Registration and Rosters

Participants may begin registration as a complete team or as individuals. An individual registrant must join or create a team by the registration deadline stated on the Event Page. Four Strokes and the Host are not required to place individual registrants on a team.

A complete team consists of four active swimmers and may include up to two registered substitutes. The team must designate a captain. A team expecting to receive a prize must designate an adult captain who is at least 18 years old as the official prize recipient.

Roster changes are permitted only as stated on the Event Page or Official Rules. Registered substitutes may fill an active roster position through check-in. A team that is absent, late, or has fewer than four eligible swimmers at check-in is disqualified without a refund. Four Strokes or the Host may require identity and eligibility verification at any time.

6. Fees Payment and Registration Confirmation

The entry fee is charged per team in the amount shown on the Event Page. The Host collects and processes the fee. Unless the Event Page expressly states otherwise, Four Strokes does not receive payment as merchant of record and is not responsible for the Host's payment processing.

Registration is confirmed only after the Host confirms payment and all required Participants and parents or legal guardians complete the applicable forms, certifications, and electronic acceptances. A reservation, incomplete registration, or unpaid roster does not guarantee entry.

The entry fee pays for access to and administration of the Tournament. It is not a bet, stake, or wager, is not pooled to determine a prize, and does not increase or decrease based on results. Side betting and wagering connected to a Tournament are prohibited.

The Host handles payment disputes and chargebacks. A good-faith payment dispute does not by itself suspend or impair a Four Strokes account, although false information, fraud, or other separate violations may be addressed under these Terms or the Account and Acceptable Use Policy.

7. Participant Withdrawal and Refunds

The voluntary-withdrawal refund deadline is stated on each Event Page. If the payer cancels the team's registration before that deadline, the Host will issue a full entry-fee refund. After the deadline, voluntary withdrawals, roster failures, late arrivals, no-shows, and disqualifications are not refundable, except where applicable law requires otherwise.

An approved refund is issued by the Host to the original payment method. The Event Page or Host refund notice may state the expected processing period. Four Strokes is not responsible for a delay caused by the Host, payment processor, bank, or card issuer.

A Participant who is removed from a roster is not separately entitled to any part of a team refund. The payer and team are responsible for any private reimbursement arrangement among team members.

8. Cancellation Postponement and Rescheduling

If a Tournament is postponed or rescheduled, the team's registration automatically transfers to the replacement date. If the team cannot attend the replacement date and submits a timely request under the instructions provided by the Host, the Host will refund the full entry fee to the original payment method.

If a Tournament is permanently canceled and no replacement date is offered, the Host will refund the full entry fee to the original payment method. Except for that refund obligation, the Tournament Parties are not responsible for travel, lodging, meals, equipment, lost time, lost opportunity, or other costs resulting from cancellation, postponement, rescheduling, delay, or relocation, to the fullest extent permitted by law.

9. Schedule Format and Operational Changes

Four Strokes and the Host may make reasonable changes to schedules, lane assignments, heats, match order, event duration, check-in procedures, officials, equipment, facility areas, or competition format when reasonably necessary for safety, operations, fairness, legal compliance, facility needs, weather, or circumstances beyond their reasonable control.

A reasonable change under this Section does not create a refund right. If the Tournament is postponed, rescheduled, or permanently canceled, Section 8 applies. Four Strokes or the Host will provide notice by the Event Page, account notification, email, on-site announcement, or another reasonable method.

10. Equipment Facility and Personal Property

Four Strokes or the Host supplies the official cards, dice, and match materials used in competition. Participants must bring appropriate personal swimwear and personal swim gear required by the Event Page, Official Rules, and facility rules. Only authorized match materials may be used.

Participants must follow all facility requirements concerning pool access, deck conduct, starting blocks, lane lines, locker rooms, personal equipment, prohibited items, and emergency procedures. The Tournament Parties are not responsible for lost, stolen, or damaged personal property except to the extent liability cannot lawfully be excluded.

11. Officials Scoring Protests and Results

Judges and designated officials decide scoring, gameplay, and match issues under the Official Rules. Four Strokes decides registration, eligibility, conduct, document interpretation, and other

non-scoring Tournament disputes, after considering available information and any required process in the Official Rules.

Protests, corrections, and scoring appeals must follow the Official Rules, including any deadline and required submission method. Subject to any express appeal permitted by the Official Rules and applicable law, the authorized final decision is conclusive for Tournament administration, standings, and prize eligibility.

Four Strokes may correct clerical, data-entry, tabulation, or system errors and may amend results when reliable evidence establishes an error. A corrected final result controls rankings and prize eligibility.

12. Conduct Removal and Disqualification

Participants, parents, coaches, captains, and spectators must comply with the Official Rules, Code of Conduct and Minor Safety Policy, facility rules, official instructions, and applicable law. Prohibited conduct includes cheating, collusion, false information, use of an ineligible swimmer, tampering with cards or dice, harassment, bullying, threats, violence, unsafe conduct, disruption, unsportsmanlike behavior, refusal to follow an official or facility instruction, and fraud.

Four Strokes, the Host, or an authorized official may warn, remove, suspend, disqualify, or refer a person to facility security or law enforcement when reasonably warranted. Immediate action may be taken to protect safety or preserve competition integrity.

Disqualification ordinarily results in no refund and forfeiture of prizes. Four Strokes may impose a lesser remedy when proportionate and consistent with the Official Rules. Removal from the facility is controlled by the Host and does not require a separate Four Strokes decision.

13. Prizes Taxes and No Wagering

A Tournament may offer cash and noncash prizes only as announced on the Event Page or in official prize terms. Any announced prize must be fixed and supplied by Four Strokes or an independent sponsor without regard to the amount of entry-fee revenue. Entry fees are not contributed to, pooled for, or used to calculate the prize.

The designated adult team captain is the sole official recipient of a team prize. Delivery to that captain fully satisfies the prize-delivery obligation. The team decides how to allocate or share the prize, and Four Strokes, the Host, and sponsors have no responsibility for internal team agreements or disputes.

Before delivery, the recipient must complete identity verification and any tax forms reasonably required by Four Strokes, the Host, sponsor, or law. The recipient is responsible for all taxes. A prize may be withheld, substituted with an item of reasonably comparable value, or forfeited if the recipient is ineligible, fails verification, fails to provide required forms by the stated deadline, violates these Terms or the Official Rules, or cannot lawfully receive the prize.

Participants and spectators may not offer, accept, arrange, advertise, facilitate, or participate in any bet or wager tied to a Tournament. Four Strokes may cancel or modify a prize program if counsel, a regulator, or applicable law indicates that the announced structure may be unlawful.

14. Safety Medical Responsibility and Emergency Action

Swimming, diving, pool-deck movement, physical exertion, competition, and use of aquatic facilities involve risks of injury, illness, disability, property damage, and death. Each Participant must comply with the separate applicable liability waiver and assumption-of-risk form. A parent or legal guardian must complete the separate minor waiver and consent package for a minor Participant.

Participants and parents or legal guardians are responsible for evaluating health conditions, medications, allergies, restrictions, and readiness to participate. A Participant must stop and notify an official if the Participant experiences distress or cannot continue safely. Four Strokes and the Host may deny or end participation when reasonably necessary for safety.

The Host controls the facility emergency action plan and on-site response. If urgent assistance appears reasonably necessary, Tournament personnel may contact emergency services and provide information reasonably available to them. Consent to emergency assistance and responsibility for related costs are addressed in the applicable medical authorization and waiver documents.

15. Accessibility and Accommodations

A person requesting a disability-related accommodation must contact the Host by the accommodation deadline and method shown on the Event Page. The Host will coordinate with Four Strokes when an accommodation affects competition rules, scoring, or registration. Reasonable accommodations will be considered in accordance with applicable law, safety requirements, facility capabilities, and the essential nature of the competition.

16. Privacy Results and Communications

Four Strokes and the Host may process registration, eligibility, results, communications, safety, and payment-related information as described in the applicable Privacy Policy and Event Page. The Host is responsible for the payment information it collects. Optional photo, video, or publicity permission is governed by a separate release and is not required by these Terms unless the Event Page clearly states otherwise and applicable law permits.

Participants authorize operational communications concerning registration, deadlines, schedule changes, safety, results, disputes, and refunds through the contact information associated with the registration. Participants must keep that information current. Marketing choices are governed separately.

17. Allocation of Responsibilities

Four Strokes controls the Official Rules, registration system, eligibility administration, competition standards, and non-scoring disputes. The Host controls the premises, pool

operations, on-site staffing and safety, facility rules, fee collection, payment disputes, and refunds. Each party remains responsible for duties it expressly undertakes and for obligations imposed on it by law.

The Host is an independent business and not an employee, partner, joint venturer, or general agent of Four Strokes. Neither Four Strokes nor the Host may bind the other except under a separate written agreement. No Participant is a Tournament Party's employee or agent by participating.

18. Disclaimer of Warranties

TO THE FULLEST EXTENT PERMITTED BY LAW, THE TOURNAMENT, REGISTRATION SYSTEM, MATCH MATERIALS, FACILITY ACCESS, AND RELATED SERVICES ARE PROVIDED AS AVAILABLE AND WITHOUT ANY IMPLIED WARRANTY, INCLUDING WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, OR NON-INFRINGEMENT. THE TOURNAMENT PARTIES DO NOT GUARANTEE UNINTERRUPTED ACCESS, ERROR-FREE SCORING TECHNOLOGY, A PARTICULAR NUMBER OF MATCHES, PLACEMENT, RESULT, RANKING, PRIZE, OR EXPERIENCE.

Nothing in this Section excludes an express promise stated on the Event Page or a warranty that applicable law does not permit to be disclaimed.

19. Limitation of Liability

TO THE FULLEST EXTENT PERMITTED BY LAW, THE TOURNAMENT PARTIES WILL NOT BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, EXEMPLARY, PUNITIVE, OR CONSEQUENTIAL DAMAGES; LOST PROFITS, REVENUE, DATA, OPPORTUNITY, OR GOODWILL; OR TRAVEL, LODGING, MEAL, EQUIPMENT, OR SUBSTITUTE-ACTIVITY COSTS ARISING OUT OF OR RELATED TO A TOURNAMENT, EVEN IF ADVISED THAT SUCH LOSS MAY OCCUR.

TO THE FULLEST EXTENT PERMITTED BY LAW, THE AGGREGATE LIABILITY OF FOUR STROKES AND THE HOST FOR ALL DIRECT CONTRACTUAL DAMAGES ARISING OUT OF OR RELATED TO A PARTICULAR TOURNAMENT WILL NOT EXCEED THE TEAM ENTRY FEE ACTUALLY PAID TO THE HOST FOR THAT TOURNAMENT.

These limitations apply regardless of the theory of liability and to the maximum extent permitted in the applicable jurisdiction. They do not exclude liability that cannot lawfully be excluded or limited, including liability to the extent caused by conduct for which a limitation is prohibited by applicable law. Personal-injury and activity-risk issues are also governed by the separately executed waiver and assumption-of-risk documents.

20. Responsibility for Claims Caused by Misconduct

To the fullest extent permitted by law, an adult Participant, and a parent or legal guardian with respect to that adult's own acts and obligations, will defend, indemnify, and hold harmless the Tournament Parties from third-party claims, damages, fines, penalties, and reasonable costs arising from that person's fraud, intentional misconduct, material violation of these Terms, unlawful wagering, or damage to property caused by that person. This Section does not require

anyone to indemnify a Tournament Party for that Tournament Party's own conduct to the extent such indemnification is prohibited by law.

21. Informal Dispute Resolution

Before filing a lawsuit, the claimant and the responding Tournament Party must attempt in good faith to resolve the dispute informally for 30 days after complete written notice is submitted at <https://swim4strokes.com/contact>. The notice must identify the claimant, Tournament, relevant facts, supporting documents, requested relief, and contact information.

The 30-day requirement does not prevent a party from seeking urgent temporary relief when necessary to prevent immediate and irreparable harm, nor does it require a party to allow a limitations period to expire. Submission through the claims page is not acceptance of service of process.

22. Governing Law and Courts

Florida law governs these Terms and disputes arising from them, without regard to conflict-of-law rules. However, this choice does not deprive a consumer of a non-waivable protection provided by the law that would otherwise apply.

After completion of Section 21, the state courts located in Broward County, Florida, and the United States District Court having jurisdiction over Broward County have exclusive jurisdiction, and each party consents to personal jurisdiction and venue there, except where mandatory law requires another forum.

23. Individual Claims and Jury Trial Waiver

TO THE FULLEST EXTENT PERMITTED BY LAW, EACH PARTY MAY BRING A CLAIM ONLY IN THAT PARTY'S INDIVIDUAL CAPACITY AND NOT AS A PLAINTIFF, CLASS MEMBER, REPRESENTATIVE, PRIVATE ATTORNEY GENERAL, OR PARTICIPANT IN A CLASS, COLLECTIVE, CONSOLIDATED, COORDINATED, OR REPRESENTATIVE ACTION.

TO THE FULLEST EXTENT PERMITTED BY LAW, EACH PARTY KNOWINGLY AND VOLUNTARILY WAIVES TRIAL BY JURY FOR ANY CLAIM ARISING OUT OF OR RELATED TO THESE TERMS OR A TOURNAMENT. If a court determines that either waiver is unenforceable for a particular claim or person, the invalid waiver will be severed only to the minimum extent necessary, and the remaining provisions will continue to apply.

24. General Terms

Severability. If a provision is unlawful or unenforceable, it will be enforced to the maximum extent permitted and severed only to the minimum extent necessary. The remainder stays effective.

No waiver. A delay or failure to enforce a provision is not a waiver. A waiver must be in writing and applies only to the stated instance.

Assignment. A Participant may not assign registration or rights under these Terms except through an authorized roster change. Four Strokes may assign these Terms in connection with a merger, reorganization, sale of assets, or transfer of the Tournament business, subject to applicable law. The Host's rights and duties are governed by its agreement with Four Strokes.

Entire agreement. The incorporated event documents are the entire participant agreement concerning the Tournament and replace prior statements on the same subject. A separate Host license, facility agreement, employment agreement, or judge agreement is not part of the participant agreement.

Headings and interpretation. Headings aid navigation and do not limit meaning. 'Including' means 'including without limitation.' The singular includes the plural when context requires. These Terms will not be construed against a party solely because that party drafted them.

Survival. Provisions concerning results, prizes, taxes, privacy records, disclaimers, liability, indemnification, disputes, governing law, and general interpretation survive completion, cancellation, removal, or disqualification.

25. Contact and Legal Notices

Formal pre-suit claims must be submitted through

<https://swim4strokes.com/contact>. Four Strokes LLC's principal and mailing address is 1314 E Las Olas Blvd #1669, Fort Lauderdale, Florida 33301.

Questions about the facility, fees, payment processing, refunds, check-in, accommodation requests, or on-site operations should be directed to the Host using the contact information on the Event Page.