

REGISTRATION REFUND FAQ'S

What is Registration Refund?

Registration Refund is an optional registration reimbursement program offered at the time of registration, providing protection for otherwise non-refundable registration expenses if the athlete is unable to participate due to specific covered reasons.

What specifically does this protection cover?

You will be able to receive a refund of your race registration fee, including taxes, service fees and the one day USAT membership fee, if you are unable to participate due to the following covered reasons:

- Personal injury or unforeseen illness
- Family member injury or illness
- Involuntary job loss
- Loss of Life
- Family member loss of life
- Unexpected covered travel delays
- Pregnancy
- Childbirth or Adoption
- Family member childbirth
- Active military duty or deployment
- Permanent job relocation

Note: The date of the qualified reason must occur after the date you purchased the Plan.

How do I buy Registration Refund?

Registration Refund coverage is available in many events throughout the country, including many Transamerica-sponsored events and is optional. You will be presented with this option as you complete the registration for the event.

Are relay teams provided coverage under this plan?

Yes, coverage is provided for relay team participants if one or more members of a relay team are unable to participate due to a covered reason and the team is unable to race.

How do I request a refund?

Requesting a refund is simple. If you are unable to participate in a covered event for any of the specific reasons listed above, you must submit a Refund Request Form with supporting documentation as soon as reasonably possible but no later than 60 days following the Event Date. In the case of an injury, illness or pregnancy, a qualified medical practitioner must advise you not to participate in the event and is required to sign your refund request form.

What is the refund process?

1. **Request a Refund Request Form:**

- a. Call Customer Service at 877-527-0957 or email us at EventRefund@Transamerica.com. We will be happy to send the form via e-mail.
2. **Complete** a Refund Request Form.
 - a. Complete the Refund Request Form and provide any required claim documentation.
3. **Submit** the completed Refund Request Form and supporting materials through one of the following channels:
 - a. Email (Preferred Method): EventRefund@Transamerica.com
 - b. Postal Mail: 300 Eagleview Blvd, Exton PA 19341
 - c. Fax: 1-888-228-5402
4. **Receive** a check with the registration and processing fees mailed to the address listed on the Refund Request Form.

Note: To reduce delays in processing your refund, please remember to include the address where the check should be mailed, use the same name as in the registration process, and include all required documentation at the time of submission.

Do I need to visit a doctor?

Injury or illness requires a qualified medical practitioner to certify you are unable to participate and the refund request form is to be completed by the practitioner.

Who is a Qualified Medical Practitioner?

A qualified medical practitioner is a person licensed as a medical doctor. This includes physicians, licensed physical therapists, occupational therapists and chiropractors along with the Nurse Practitioners, and Physicians Assistants allowed to act on their behalf. He/she must be practicing within the scope of his/her license for the service or treatment given and may not be the covered individual or a family member of the covered individual. We reserve the right to expand the list where appropriate.

How are relay teams provided coverage?

In a Team where one person, the Payer, pays the Registration Fee and the Plan fee for the entire Team in one payment a reimbursement will only be provided if at least one of the Team members (including the payer) is unable to participate due to a qualified reason and that prevents the entire Team from participating in the Event. A refund will not be issued if the remaining members participate as a Team.

For security reasons we only issue a check to the Payer; the person who paid the Event registration fees for the entire Team.

If a Team member, who is not the Payer, has the qualified reason for not attending the Event which forces the entire Team not to attend both the Payer and the Team member initiating the claim must submit the same refund request from.

If the payer has the qualified reason for not attending the Event, which forces the entire Team not to attend then the Payer would be the only person to complete and submit the refund request form.

How long will it take for me to receive my refund?

Typically, all refunds are reviewed and processed within 1 month from when we receive all the required documentation. This includes the time to process the refund and mail the check to the address on the refund request form.

How will I receive the refund?

Once the refund request is approved, your refund check will be mailed to you.

Can I transfer my registration refund coverage to another individual?

No, this is not permitted.

Who is the program provider?

This program is being provided by the event owner/registration service provider and is administered by a third party, Stonebridge Benefit Services, on behalf of the event.

What specific reasons are covered by Registration Refund?

You will be reimbursed for the registration fee you paid if you are unable to participate in the covered event for any one of the following covered reasons:

- You suffer from an injury or unforeseen illness prior to the start of the covered event. A qualified medical practitioner must certify that you are not able to participate in the event.
- You are pregnant. A qualified medical practitioner must certify that you are not able to participate in the event.
- You are on active military duty and receive unanticipated reassignment or deployment orders or revocation of personal leave, except for disciplinary reasons. A copy of the orders you receive must be provided with your Refund Request.
- You are directly involved in a traffic accident on the day of the covered event that causes either an injury to you or damage to the automobile that creates an immediate need for repair to ensure the safe operation of the vehicle and prevents you from attending the event.
- A delay by the Common Carrier you used to the covered event location causes you to miss the race.
- Any injury or an unforeseen illness occurring to a family member. Your family member must be examined by a qualified medical practitioner within 72 weekday hours of the date of the covered event.
- A family member pregnancy.
- Your vehicle has a mechanical breakdown within 48 hours of the covered event and is inoperable, resulting in you missing the event.
- After being employed with the same employer for at least three continuous years, you are terminated or laid off, through no fault of your own, after you enroll as a participant in the covered event.
- You or your spouse are relocated by your or your spouse's current employer to a location that is at least 100 miles from your primary residence.
- The death of a family member. You must provide us a copy of the death certificate via a process outlined in the benefit request form.

What is not covered?

The Plan will not reimburse the following items

1. Any additional charges or fees that are in excess of the basic Registration Fee required to participate in the event. (unless as specifically covered)
2. Any additional donations contributed to a charitable organization in connection with your participation.

We will not reimburse the registration fee you paid for the event if you are unable to participate in the event due to:

- An intentionally self-inflicted injury or self-inflicted sickness.
- Physical complications resulting from alcohol or substance abuse.
- Natural disasters (unless as specifically covered).
- You have not made your full payment of the registration fee prior to the event date.
- The event is cancelled by the event administrator for any reason (including inclement weather) unless as covered herein.
- You cross the start line on the day of the event.
- You make changes to personal plans or have a business or contractual obligation that prevents you from participating in the event.

Are there additional coverage details?

- This plan covers registered participants only.
- The customer must notify us no later than 60 days after the event date to be eligible for a refund. Full documentation must be received within 365 days from the event date.
- To receive a refund, we require a completed refund request form including the Qualified Medical Practitioner's signature. Other documentation for proof of loss is required for non-medical reasons.
- Registration Refund does not cover event cancellation. In case of event cancellation, contact the event owner regarding their refund policies.
- Crossing the start line on the day of the event but failing to finish the race is not covered.

Registration Refund Terminology

- **Accident** means an unexpected, unintended, unforeseeable event causing injury.
- **Active military duty / deployment** means serving in the United States Armed Forces on a full-time basis.
- **Common carrier** means an entity licensed to carry passengers for hire by air. Common carrier does not mean a vehicle rental company, intra-urban Amtrak rail service, commuter rail or subway service.
- **Covered event** is the event you signed up for that is eligible for a registration refund.
- **Domestic partner** means a person who is at least eighteen years of age and you can show: 1) evidence of financial interdependence, such as joint bank accounts or credit cards, jointly owned property, and mutual life insurance or pension beneficiary designations; 2) evidence of cohabitation for at least the previous 6 months; and 3) an affidavit of domestic partnership if recognized by the jurisdiction within which they reside.
- **Event** means a participating event in the registration refund program where the participant has paid the registration fee in full for this event as indicated on the registration receipt.

- **Family member** means your dependent, spouse, child, spouse's child, son-daughter-in-law, parent(s), sibling(s), grandparent(s), grandchild, step brother-sister, step-parent(s), parent(s)-in-law, brother-sister-in-law, aunt, uncle, niece, nephew, guardian, domestic partner, foster-child, or ward.
- **Felonious assault** is an act of violence against you requiring medical treatment by a qualified medical practitioner.
- **Illness** means a sickness, infirmity or disease that causes a loss that begins while you are eligible for protection.
- **Injury** means bodily Injury caused by an accident or felonious assault, directly and independently of all other causes and sustained on or after you become eligible for protection and before the Event Date.
- **Mechanical breakdown** means a sudden and accidental breakage or failure of a part or assembly of your vehicle while you are more than 100 miles from your primary residence, which makes the part or assembly unable, when properly serviced or cleaned, to perform the function for which it is designed, and makes your vehicle inoperable or unsafe to operate.
- **Normal pregnancy or childbirth** means a pregnancy or childbirth that is free of complications.
- **Payer** means the participant who paid the registration fee for the team.
- **Qualified medical practitioner** means a person licensed as a medical doctor by the jurisdiction in which he/she is resident to practice the healing arts. This includes physicians, licensed physical therapists, occupational therapists and chiropractors along with the Nurse Practitioners, and Physicians Assistants allowed to act on their behalf. He/she must be practicing within the scope of his/her license for the service or treatment given and may not be the covered individual or a family member of the covered individual. We reserve the right to expand the list where appropriate.
- **Registration fee** means the total amount paid for the registration, including any service and handling fees.
- **Relay team** means a pair or group of participants who register to participate in the event under the relay team category as defined in the event guidelines, where one person (the payer) paid the total registration fees for all the teammates at one time in one payment.
- **Sickness** means an illness or disease of the body which requires examination and treatment by a qualified medical practitioner and commences while you are eligible for protection

Can I still participate in the event once my claim is approved?

No, once you are approved you are no longer allowed to race in the event.

Legal Disclaimers

Categories of Information We Disclose and to Whom We Disclose It

Except as expressly set forth herein, we will not disclose any personal information about you. Please be advised that this information will be shared with Stonebridge, the Registration Refund Program administrator, for the servicing of the product that you have purchased and/or to prevent fraud. In addition, you may receive promotional materials from Stonebridge or one of its Transamerica affiliates. These are only examples and there may be other disclosures authorized by law.

Fraud and Liability Statement

Please be aware that once you have filed a claim with Stonebridge Benefit Services, Inc. ("SBSI") and have attested to the fact that you are unable to participate in the covered event for one of the reasons set forth above, your proceeding to participate in the covered event (without first receiving the written approval of the

Event Owner or SBSI) is fraud, and will result in disqualification from the Covered Event and prosecution to the fullest extent of the law. Further, the Event Owner will have the right to ban you from participating in future events.

You also do hereby release, discharge and hold harmless Stonebridge Benefit Services, Inc., Event Owner, and any of its members, officers, directors, employees, sponsors and administrative office, from any and all liability by reason of any damage, loss, expense, or injury arising from my participation in this Covered Event, including that caused solely or in part by the fault (including but not limited to negligence, gross negligence, and recklessness) of the above-named parties. This release and Waiver of Liability shall be binding on my heirs, executors, administrators, successors, and assigns.