## EVENT INSURANCE / FULLY REFUNDABLE TOURNAMENT OPTION

By opting for event insurance for your team, you and your participant families can enjoy the peace of mind associated with a fully refundable tournament if the event organizer must cancel and/or if your team must withdraw from an event under specific circumstances. The cost of purchasing event insurance is 10% of the total published team entry fee for the event, prior to any discounts or promotions. Your team's decision to purchase event insurance (or not) shall be considered final at the time of registration, and participating teams cannot elect event insurance retroactively (after registration).

## **TERMS AND CONDITIONS**

**Event Organizer Cancels Event:** If the event organizer cancels the event prior to the start of the event, teams that opt for event insurance will receive a full cash refund of their team entry fee if the event is cancelled for any of the following reasons: civil unrest, flooding, government order, labor unrest, pandemic, protests, riots, terrorism, tornado, venue closure, war, weather, or any other Act of God or extraordinary circumstance that is beyond the control of the event organizer. Impacted teams would receive their full refund of team entry fee within 30 days of the cancelation.

**Participating Team Forced To Withdraw:** Event insurance also applies to teams that are forced to withdraw from an event due to travel restrictions imposed by authorities and/or an infectious disease outbreak within a team impacting players, coaches, etc. In order to be eligible for full refund under these circumstances, a withdrawing team must provide proper written notification (confirmed by event organizer staff) within 15 days of the start date of the event, and the team would receive full refund of team entry fee within 30 days of the cancelation.

## **EXCEPTIONS AND EXCLUSIONS**

Event insurance does NOT cover or involve souvenir apparel, spectator admission, and/or travel arrangements (hotel, rental cars, airfare, etc.), and event insurance does NOT apply to an event once the event has started. In the instance that a team withdraws from an event within 15 days of the start date of the event (for any reason whatsoever), the withdrawing team will be subject to the normal published refund policies of the event organizer.

FOR TEAMS THAT DO NOT OPT FOR TEAM INSURANCE

**Consult Event Organizer Rules and Policies**: Any team that does not opt for event insurance at the time of registration shall be subject to the event organizer's normal published policies regarding refunds, credits, etc.