

## 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 a flat, non-refundable \$200, prior to any discounts or promotions, and due at the time of registration.

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 **cancel**s the event prior to the start of the event due EXCLUSIVELY to COVID-19 regulations or restriction placed upon the event provider by state, local or national government, OR by the parks/facility, teams that opt for event insurance will receive a full cash refund of their team entry fee (excluding the \$200 insurance fee and the initial, non-refundable deposit paid at the time of registration, any credits/funds carried over from the previous year(s)).

Impacted teams would receive their full refund of team entry fee within 30 days of the cancelation.

#### Participating Team Forced To Withdraw:

The COVID-19 event insurance also applies to teams that are forced to withdraw from an event due to travel restrictions imposed by authorities in the location in which the tournament is being held. Additionally, restrictions imposed by authorities in which the team resides, banning them from traveling to the tournament location will be covered.

In the case of an infectious COVID-19 disease outbreak within a team- impacting players, coaches, etc. - teams would be eligible for full refund as long as the following criteria is met:

- 1) A withdrawing team must provide proper written notification (confirmed by event organizer staff) within 15 days of the start date of the event that they are forced to withdraw.
- 2) A doctor's note mandating quarantine must be provided to the tournament staff.

Once those steps are complete, the team would receive a full refund of the team entry fee within 30 days of withdrawing.

### EXCEPTIONS AND EXCLUSIONS

Event insurance does NOT cover or involve souvenir apparel, spectator admission, and/or travel arrangements (hotel, rental cars, airfare, etc.) or the initial, non-refundable deposit, funds/credits carried over from previous year(s)/event(s). 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.

This insurance does not cover the following: civil unrest, flooding, non-COVID 19 government order, labor unrest, protests, riots, terrorism, tornado, non-COVID 19 venue closure, war, weather, or any illnesses, issues, restrictions impacting the team.

### 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.