

REGISTRATION REFUND FAQ'S

WHAT IS REGISTRATION REFUND?

Registration Refund is an optional registration reimbursement program that provides registered participants protection for otherwise non-refundable registration expenses if they are unable to participate due to unforeseen qualified reasons.

WHAT DOES THIS PROTECTION COVER?

You will have the option to transfer your registration fees to another event within 12 months of the original event, or receive a refund of the basic registration fee required to participate, including taxes and service fees, if you are unable to participate due to the following:

Bad things such as:

- Injury or Unforeseen Illness
- Family member injury or illness
- Family member loss of life
- Involuntary Job Loss
- Unexpected covered travel delays

Good things such as:

- Pregnancy
- Childbirth
- Family member pregnancy or childbirth

Other occurrences include:

- Active duty military deployment
- Permanent Job Relocation

HOW DO I ENROLL IN THE REGISTRATION REFUND?

You will be presented with this option as you complete the registration for the event.

HOW DO I REQUEST A REFUND?

Requesting a refund is simple!

If you are unable to participate in this Event for any of the reasons listed above, you must notify us no later than 60 days after the Event Date or as soon as reasonably possible. Submit a refund request form, along with the appropriate supporting documentation, that shows you were unable to participate in the event. In the case of an injury, illness or pregnancy, a qualified medical practitioner must advise you not to participate in the event and will need to sign your refund request form.

REFUND PROCESS:

1. Request a Refund Request Form
 - a. You may use the refund request form provided on the Event Registration Page.
Or
 - b. You may also call Stonebridge Benefit Services Customer Service at 877-527-0956 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 along with any appropriate claim documentation.
3. Submit the completed refund request form along with supporting materials through one of the following channels.
 - a. Email (Preferred Method): EventRefund@Transamerica.com
 - b. Physical Mail: P.O. Box 17004, Mail Station A370, Baltimore, MD 21297-0428
 - c. Fax: 410-209-5930
4. A check with the registration and processing fees will be mailed to the address listed on the refund request form.
Note: To reduce delays in processing your refund, please remember to:

- a. Include the address to which you would like to us to mail the check.
- b. To use the name used in the registration process
- c. Write clearly
- d. Include all needed 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** 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. 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

HOW LONG WILL IT TAKE FOR ME TO RECEIVE MY REFUND?

Typically all refunds are reviewed and settled within 3 weeks from the time 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.

ARE THERE RESTRICTIONS ON THE TYPE OF EVENTS I CAN TRANSFER TO?

- We will be happy to transfer your registration to an event of the same race series. For example, if your original event was in the Rock 'n' Roll race series, we will transfer you to another Rock 'n' Roll event in the same series.
- We are unable to transfer you to an event that has been sold out.
- The new race must be within 12 months of original event.
- Other event specific restrictions and rules may apply.

CAN I TRANSFER MY REGISTRATION 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 IS NOT COVERED?

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

1. An intentionally self-inflicted injury or self-inflicted sickness
2. Physical complications resulting from alcohol or substance abuse
3. Natural disasters (unless as specifically covered)

In addition to the exclusions above, we will not reimburse the registration fee you paid for the Event if:

1. You have not made your full payment of the Registration Fee prior to the Event Date;
2. The Event is cancelled by the Event Administrator for any reason (including inclement weather) unless as covered herein;
3. You cross the start line on the day of the Event;
4. You:
 - a. Make changes to personal plans, OR,
 - b. Have a business or contractual obligation that prevents you from participating in the Event.