

Registration Refund Program 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 events such as injury, illness, or other specific qualified items.
What does registration refund provide?	<p>A registered participant who chose the registration refund option will receive a refund of the basic registration fee required to participate, including taxes and service fees, if the registered person is unable to participate due to the following:</p> <ul style="list-style-type: none"> • Injury • Illness • Childbirth/Pregnancy • Active Military Duty • Job Relocation • Unexpected Travel Delay • Involuntary Unemployment • Mechanical breakdown of vehicle • Injury/Illness/Childbirth of a family member <p>Injury or illness requires a physician to certify you are unable to participate and the refund request form is to be completed by the physician.</p>
What does this protection cover?	<p>You may receive a refund of the registration fees you pay if you are unable to participate due to:</p> <ul style="list-style-type: none"> • An injury, or an unforeseen illness • Normal pregnancy or childbirth including complications of pregnancy • If you are on Active Military Duty and receive unanticipated reassignment or deployment orders or have personal leave revoked, except for disciplinary reasons • Job Relocation • Unexpected Travel Delay (on the way to the event) • Involuntary Unemployment • Mechanical breakdown of vehicle more than 100 miles from home • Injury/Illness/Childbirth of a family member
How do I request a refund?	You will need to submit a refund request form along with proof that is acceptable to us that shows that you were unable to participate in the event. In the case of an injury, illness or pregnancy, the physician must advise you not to participate in the event and will need to sign your refund request form. You may obtain a refund request form by contacting the program administrator.
Where can I get a refund request form?	You may call or email the registration refund administrator who will be happy to email you a refund request form that you can

	complete and return to the Claims department. Please complete the form and include all required documentation. The form will tell you exactly what you need to provide.
Where can I review the details of the registration refund program?	The complete terms and conditions including limitations of this program are available on the event registration website.
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.
Registration Refund Option Details:	<ul style="list-style-type: none"> • The registration refund option covers the registered participant only. • The registered participant must notify us no later than 60 days after the Event Date to be eligible. • Refund approval requires the participant to see a physician and be advised by the physician not to participate. • Registration Reimbursement will require a completed refund request form including the physician signature or documentation for non-medical reasons. • If the event owner cancels the event, the registration refund option is not valid. The registered participant should review the event owner’s event cancellation policy and contact the event owner. • Crossing the start line on the day of the event but failing to finish the course is not covered. • If the registered participant is a member of a relay team, a relay team refund request may be eligible if all members do not participate due to one or more members being eligible for a refund.
What will you consider a valid refund request?	<p>A participant who chose the registration refund option at time of registration and meets the following:</p> <ul style="list-style-type: none"> • You suffer from an Injury or an unforeseen Illness, normal pregnancy, or childbirth including unforeseen complications of pregnancy which prevents you from participating in the Event. A Physician 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. You must provide us a copy of the orders you receive. • 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 your attendance at the Covered Event. • You are not able to arrive in time to participate in the

	<p>Event due to a delay by the Common Carrier you used for transportation to the Event Location.</p> <ul style="list-style-type: none"> • Any Injury or an unforeseen illness, normal pregnancy, or childbirth including unforeseen complications of pregnancy occurring to your Family Member. Your Family Member must be examined by a Physician within 72 weekday hours of the Event Date. • Your automobile having a Mechanical Breakdown within 48 hours of the Event which results in the vehicle being inoperable to be driven to the Event. • You, after having been with the same employer for at least three continuous years, are terminated or laid off, through no fault of Your own, after you enroll as a participant in the 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.
<p>What is not covered?</p>	<p>We will not reimburse the registration fee you paid for the Event if you are unable to participate in the Event due to:</p> <ul style="list-style-type: none"> • An intentionally self-inflicted injury or self-inflicted sickness • Physical complications resulting from alcohol or substance abuse. • Natural disasters (unless as specifically covered); <p>In addition to the exclusions above, we will not reimburse the registration fee you paid for the Event if:</p> <ul style="list-style-type: none"> • You have not made your full payment of the Registration Fee prior to the Event Date; • The Event is cancelled by the event owner for any reason (including bad weather) unless as covered herein; • You cross the start line on the day of the Event; • You: a) make changes to personal plans or b) have a business or contractual obligation that prevent you from participating in the Event;
<p>How long will it take for me to receive my refund?</p>	<p>Typically all refunds are reviewed and settled within 3 weeks from the race date or from the time we receive the paperwork – whichever occurs later. We are unable to process any refunds until after the race when it is determined who has participated.</p>
<p>Can I request a refund before an event?</p>	<p>Refunds are only possible if you have not participated in an event due to a covered reason. If you will be unable to attend your event you may contact the program administrator to obtain the request form, however no refunds can be processed until after the event date. If you submit your form and paperwork prior to the event date, we will not be able to process until after the race when it is determined who has participated.</p>
<p>What is the process for requesting</p>	<p>You must contact the program administrator and obtain the</p>

and receiving a refund?	refund request form. You will need to fill out the refund request form and e-mail or mail it to the claims department who will then handle your request. If you submit your form and paperwork prior to the event date, we will not be able to review and process the refund until after the race when it is determined who has participated. Once the refund request is approved after the race date, your refund check will be mailed to you.
How will I receive the refund?	Once the refund request is approved after the race date, your refund check will be mailed to you. We are unable to issue a refund electronically to your account or back to the credit card. If you submit your form and paperwork prior to the event date, we will not be able to process the refund until after the race when it is determined who has participated.