

# EVENT REGISTRATION FEES

## CANCELLATION and POSTPONEMENT DISCLAIMER

haku will provide a full or partial refund of your registration fee to you should the (Patriot Half) be cancelled or postponed for one of the following reasons and not rescheduled within 90 days, and the cancellation claim is approved by the insurance company that has issued the haku Event Cancellation Refund Insurance Policy. Refunds can only be issued if the haku Insurance policy pays a claim to haku.

haku is not providing an insurance plan to you. haku is providing a refund guarantee on behalf of the Event that you are participating in should the event be cancelled due to certain circumstances.

**Adverse weather** - that is outside of what can be expected on a day to day basis, which occurs or is occurring in the period up to 72 hours prior to the Event and within 100 mile radius of the organised event location. It does not mean the threat of Adverse Weather.

**Natural Catastrophe** - earthquake, tsunami, flood, volcanic eruption, hurricane, tornado, forest fire and/or any other extraordinary meteorological event causing widespread damage within 100 mile radius of the organised event location. It does not mean the threat of a Natural Catastrophe.

**Terrorism** - this means an act or series of acts, including the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s), committed for political, religious or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes in the period up to 72 hours prior to the Insured Event(s) and within 100 mile radius of the organised event location. It does not mean the threat of an act of Terrorism.

Please note that we will not provide any refund should an event be cancelled once it has started. We will also not provide a refund if the event is rescheduled to take place within 90 days of the original commencement date of the event or if the covered Event also provides refunds for the same perils listed above.

Should the (Patriot Half) be cancelled for any other reason than explicitly stated above haku is unable guarantee a refund of your registration fee, however you may be due one from the event organiser.”