

OPTIONAL GRAVEL ENTRY REGISTRATION PROTECTION

Athletes can add protection to their event gravel race entry for \$4.99. Register with confidence, knowing that in the event of the following circumstances, you will be able to recover your entry fees:

- Injuries
- Family emergencies
- Unexpected illness
- Car accidents
- And more

The cost of protection is a nominal percentage of your total gravel entry, and you will be eligible for a 100% refund, including taxes and processing fees, if you need to cancel. This insurance does not cover event cancellation due to Acts of God (e.g., weather, pandemics, etc.).

What Is Refunded?

We reimburse you for the cost of a non-refundable, unused Gravel Entry, less any refunds, if you are unable to use your race entry due to one or more of the following reasons (with adequate documentation):

1. Any serious injury or unforeseen illness occurring to a Gravel Entry Holder that prevents them from attending the event. The Gravel Entry Holder must be examined by a physician within 72 hours of the claim, and the physician must advise the holder not to attend.
2. Any serious injury or unforeseen illness occurring to a Gravel Entry Holder's family member that requires the Gravel Entry Holder to provide primary care. The family member must be examined by a physician within 72 hours of the claim.
3. Any serious injury or unforeseen illness occurring to a Gravel Entry Holder's family member that is life-threatening or requires hospitalization. The family member must be examined by a physician within 72 hours of the claim.
4. The death of a Gravel Entry Holder on or within 30 days prior to the event.
5. The death of a Gravel Entry Holder's family member on or within 30 days prior to the event.

6. A Gravel Entry Holder being directly involved in a traffic accident on the day of the event, causing damage to the vehicle and creating an immediate need for repair to ensure its safe operation.
7. A mechanical breakdown of a Gravel Entry Holder's vehicle within 48 hours of the event, resulting in the vehicle's non-use for transportation. Proof of the mechanical breakdown, such as a tow truck or mechanic's receipt, or a police report, is required.
8. A Gravel Entry Holder on active military duty being deployed overseas at the time of the event.
9. A Gravel Entry Holder being directly or indirectly involved in a traffic accident en route to departure on a common carrier, resulting in missing transportation to the event. The transportation must have been scheduled to depart no more than 48 hours before the event, and the common carrier was unable to accommodate the Gravel Entry Holder on later transportation that would arrive in time.
10. A Gravel Entry Holder not arriving at the venue due to a delay by the common carrier used for transportation.
11. Severe weather conditions that prevent the Gravel Entry Holder from attending the event. The Gravel Entry Holder must be unable to reach the event by car or common carrier. This does not include weather such as heavy snowfall with open roads, ice on roads, or heavy rain unless authorities intervene. If the event is canceled due to weather, the Gravel Entry Holder will not qualify for a refund.
12. Fire, burglary, vandalism, or a natural disaster that makes the Gravel Entry Holder's home uninhabitable after purchasing the Gravel Entry and before the event.
13. Fire, burglary, vandalism, flood, or natural disaster that makes the Gravel Entry Holder's workplace unsuitable for normal business practices after purchasing the Gravel Entry and within 48 hours of the event.
14. The relocation of a Gravel Entry Holder's or spouse's job 100 miles or more from the Gravel Entry Holder's primary residence. Accepting a new job with another employer does not qualify for a refund.

What Your Gravel Entry Insurance Will Not Refund:

No refund will be provided, whether directly or indirectly, for the following:

1. Pre-existing conditions.

2. Intentionally self-inflicted harm, suicide, or attempted suicide by a Gravel Entry Holder.
3. Mental or nervous health disorders, including but not limited to anxiety, depression, neurosis, or psychosis, or related physical complications of a Gravel Entry Holder or a family member.
4. Alcohol or substance abuse, or related conditions or complications.
5. War (whether declared or undeclared), acts of war, military duty (unless specifically covered), civil disorder, or civil unrest.
6. Nuclear reaction, radiation, or radioactive contamination.
7. Terrorism.
8. Epidemic or pandemic.
9. Pollution or the threat of pollutant release.
10. Any unlawful acts committed by a Gravel Entry Holder or family member.
11. Event cancellation by the venue or promoter for any reason (including bad weather).
12. Dental treatment, except as a result of injury to sound natural teeth.
13. Participation in any military service, maneuver, or training exercise not overseas.
14. Submitting a false or fraudulent refund application or supporting a refund application with false or fraudulent documents, devices, or statements.
15. Submitting a refund request more than 45 days after the event.
16. Any expected or foreseeable events not listed under the “What We Will Refund” section.

General Conditions

- You must make all necessary arrangements to arrive at the event on time.
- You must not be aware of any material fact, matter, or circumstance, at the time the insurance was purchased, that may give rise to a refund request.
- You must take all reasonable precautions to prevent or reduce any request for a refund.
- Unless we agree otherwise:

- The language of this document and all communications will be English.
- All aspects of the contract, including negotiation and performance, are subject to English laws and the decisions of English courts.
- This insurance is non-refundable.

Definitions

- **Accident:** An unexpected, unintended, unforeseeable event.
- **Active Military Duty:** Serving in the armed forces.
- **Common Carrier:** An entity licensed to carry passengers for hire by air, or on land or water. This does not include vehicle rental companies.
- **Epidemic:** An outbreak of contagious disease that spreads rapidly and widely, identified by a recognized health authority.
- **Event:** An entertainment, theatrical, or recreational event for which a Gravel Entry is purchased.
- **Family Member:** The spouse, live-in employed caregiver, spouse's caregiver, parent, legal guardian, step-parent, grandparent, grandchild, child, foster child, ward, stepchild, sibling, step-sibling, in-law (parent, child, sibling), aunt, uncle, niece, or nephew of the Gravel Entry Holder.
- **Illness:** A sickness, infirmity, or disease that begins after purchasing the Gravel Entry, prevents the Gravel Entry Holder from attending, and is not a pre-existing condition.
- **Immediate Family Member:** The spouse, parent, child, foster child, stepchild, child-in-law, grandparent, grandchild, or ward of the Gravel Entry Holder.
- **Injury:** Bodily injury caused by an accident, independent of other causes, and sustained after purchasing the Gravel Entry and before the event.
- **Mechanical Breakdown:** A mechanical issue preventing a vehicle from being driven, such as a flat tire requiring professional roadside assistance. This does not include running out of fuel, routine maintenance, or lost keys.
- **Natural Disaster:** Flood, wildfire, hurricane, tornado, earthquake, tsunami, volcanic eruption, blizzard, or avalanche caused by natural events.
- **Pandemic:** An epidemic affecting a large geographic area and population.

- **Physician:** A licensed and qualified medical practitioner who can prescribe medication and perform surgery. A physician cannot reside in the holder's home or be an immediate family member.
- **Pre-Existing Condition:** An injury or illness occurring before the Gravel Entry purchase that required medical attention.
- **Refund:** Money returned by the event organizer or a credit/voucher for future events.
- **Spouse:** The lawful spouse of a Gravel Entry Holder, including civil unions and domestic partners.
- **Entry:** A single Gravel Entry, whether paper or electronic, to an event, paid for in full.
- **Entry Cost:** The total amount paid for one Gravel Entry, including taxes and fees.
- **Entry Holder:** The person to whom the Gravel Entry is issued and who has ownership of the entry