

ADVENTURE ADVOCATES EVENT MEMBERSHIP LEVEL EVENT REGISTRATION FEES

Cancellation and Postponement Disclaimer

Adventure Advocates will provide a full or partial refund of your registration fee to you should the Patriot Half 2021 be canceled or postponed for one of the following reasons and not rescheduled within 90 days. Adventure Advocates is not providing an insurance plan to you. Adventure Advocates is providing a refund guarantee on behalf of the Event that you are participating in should the event be canceled due to certain circumstances. Please note, for the refund to be paid, the Event that you are participating in must maintain its Event Membership in Adventure Advocates until the event has occurred or has been canceled per the terms of this Disclaimer. Adventure Advocates will provide the refund money to haku App Corporation, Inc. ("haku"), who will then distribute the refunds back to the credit or debit cards that were used to originally register for Patriot Half 2021.

Adverse weather - means any adverse weather that involved conditions that posed a serious threat to the safety of those individuals attending or setting up the insured event or made it physically impossible to use the venue due to physical damage of the venue or complete inaccessibility to the venue.

Natural Catastrophe – means earthquake, tsunami, flood, volcanic eruption, hurricane, tornado, forest fire and/or any other extraordinary meteorological event causing widespread damage.

Terrorism – 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 organization(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. Notwithstanding the forgoing, this does not cover any loss, cost or expense directly or indirectly arising out of, contributed to or caused by, or resulting from or in connection with: 1. Any fear of a potential act of terrorism; 2. Any threat of an act of terrorism, except that this policy is extended to include loss or damage as a result of an threat of an act of terrorism in which such threat results in a public safety civil authority issuing a written order resulting in the inability to hold the insured event as scheduled; or 3. Any act of terrorism involving a nuclear weapon or device or the emission, discharge, dispersal, release or escape of any chemical or biological agent.

Please note that we will not provide any refund should an event be canceled 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 2021 be canceled 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 organizer.”