

REGISTRATION FEE REIMBURSEMENT: Terms and Conditions

Sun Multisport Events (SME) has partnered with 365Competitors, LLC to offer athletes that register for any of our 2012 races the option to participate in the Registration Fee Reimbursement program, an insurance service that allows a participant to receive a full refund of the registration event fee if he or she is unable to participate in the event due to sickness or injury.

SME will cover the cost of the Registration Fee Reimbursement program for all athletes that register for the 2012 Patriot Half, Whaling City Triathlon and Cranberry Trifest Sprint or Cranberry Trifest Olympic distance races **by December 31, 2011**. After that date the Registration Fee Reimbursement program will be available to athletes as an option during the registration process for an incremental fee. This program will also be made available for athletes registering for the Westborough Sprint Triathlon when registration for that race opens in January 2012.

Coverage Specifics

The participant will receive a full refund of the registration event fee if forced to withdraw due to sickness or injury, provided the participant sees a physician within 72 hours (weekday hours) of the event and is advised not to participate by the physician.

Proof of Loss

365Competitors will need a completed claim form, signed by your physician. 365Competitors will confirm with SME to verify that you did not participate, and then process the claim.

Important Coverage Notes

- Athletes must submit a claim within 60 days after the event in order to be eligible.
- The event participant himself/herself must have the sickness or injury; sickness or injury to a family member or spouse is not a coverage trigger for this insurance.
- This insurance depends upon the participant seeing the physician within a 72 weekday hours of the event and being advised by the physician not to participate.
- A participant who takes part in an event-sponsored deferment (chooses to put the current year's registration toward next year's event) will not be eligible for this coverage this year. If the insurance is in place for the following year, the participant would be eligible in that year.
- A participant who crosses the start line is not eligible for this insurance.
- Pregnancy is not a condition that will trigger coverage for this insurance.
- If the event is cancelled, this insurance is not valid. The SME event cancellation policy would apply.
- A family member wishing to be refunded for a deceased participant is eligible for a refund. Please call the contact number below for instructions on that process.

Contact Information

All questions regarding this coverage or the claims process should be directed to 365Competitors who are available by phone at 1-800-365-0198 or by email at Claims@365Competitors.com.