

CANCELLATION, REFUND, TRANSFER

of registration for Events, Classes or Programs sponsored by Brokers Insurance Group, LLC.

1. Brokers Insurance Group, LLC reserves **the right to cancel any event that does not meet minimum enrollment requirements** . Should this occur, we will call registered participants to reschedule. If the alternative date is not convenient for you, a full refund will be issued.
 - Events affected by inclement weather may be rescheduled, or you may request a full refund.

2. TO CANCEL OR TRANSFER A Event, call (888) 528-6510

3. FULL REFUNDS will be issued if you **cancel a registration 15 business days prior to the event.**

4. PARTIAL REFUNDS* will be issued if you **cancel a registration less than 10 business days, but more than 72 hours prior to the event**, a refund for half (50%) of the registration fee will be issued.

5. NO REFUNDS* will be issued if you **cancel a event 3 business days or less prior to the event.** (Example: A cancellation received on Friday for an event scheduled on Monday is not eligible for a refund.)

6. ALL REFUNDS will be issued by in the manner in which we received the original payment for classes. If you paid by check, a refund check will be mailed to the address you specify within four weeks of cancellation. Credit card transactions will be refunded within 10 business days after cancellation.

7. **TRANSFER REGISTRATION TO ANOTHER Event:** Brokers Insurance Group will make every effort to accommodate your request to transfer to the same class held at another date or time.
 - If your request is received at least 2 business days prior to the scheduled time of the original event, and
 - There is space available in the event you wish to transfer to.

B.I.G. Membership Refund/Cancellation Policy

- Brokers Insurance Group (BIG) reserves the right to refuse/cancel a membership in the BIG.
- If BIG refuses a new or renewing membership, registrants will be offered a refund.

Membership Cancellation by Participant

- Membership cancellations received within 14 days of registration may be eligible to receive a full refund.
- Cancellations received after the stated deadline will not be eligible for a full refund, yet a prorated refund will be issued.
- Cancellations will be accepted via phone, fax or e-mail, and must be received by the stated cancellation deadline for a full refund.
- All benefits and incentives received by participant must be cancelled/returned to B.I.G..
- All refund requests must be made by the attendee or credit card holder.
- Refund requests must include the name of the attendee and/or transaction number.
- Refunds will be credited back to the original credit card used for payment.

These above policies apply to all B.I.G. memberships unless otherwise noted in the corresponding program materials. Please read all individual program information thoroughly.