

**TO:** UREG Brokerage Staff, Independent Contractors, &/or Affiliates

**REVISION DATE:** November 12, 2024

**RE: CONVENTION LAY-A-WAY PROGRAM**

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United Real Estate Gallery's new United Real Estate Convention Lay-a-way program will allow agents to make four installment payments (initial deposit + 3 monthly installments) via credit card and/or deduct a specific amount of money from each closing (approval is required and conditions apply), and apply it toward your United Real Estate Annual Convention trip. These payments will be held in a UREG account until the full price of the convention ticket and/or convention ticket and hotel accommodations have been received. At that time, the convention ticket and hotel accommodations will be transferred into the agent's name.

**NOTE:** All payments must be received in full by Friday, February 14, 2025. Cancellations: All monies, minus any non refundable items cancellations fees assessed by United Real Estate Corp and/or the hotel, will be returned to the agent if the agent is unable to attend convention or is no longer licensed with United Real Estate Gallery. Cancellation policies vary, and are subject to change without notice and/or control of United Real Estate Gallery. United Real Estate Gallery encourages everyone to consider purchase protection for your United Real Estate Convention Registration Costs, terms and conditions included herein (If purchased, cancellations will be handled through the protection plan with Agent directly). If protection plan is not purchased, UREG cannot guarantee refunds of any kind or for any reason.

The 2025 United Real Estate Convention is scheduled Wednesday, March 19 – Saturday, March 23, 2025, and will be held at the Loews Arlington Hotel and Convention Center in Arlington, TX (adjacent to the Dallas Cowboys stadium – we deeply apologize for your view in advance - #FlyEaglesFly). Rooms are available at the Loews Arlington Hotel and Convention Center. If you book your hotel accommodations through the United Real Estate Gallery Lay-A-Way program, we will book your reservation. \$259/night (1 King or 2 queens) + tax/fees.

To participate in the United Real Estate Gallery Convention Lay-A-Way Program, the agent must return the signed agreement and automatic credit card authorization form to [Accounting@UREGCorp.com](mailto:Accounting@UREGCorp.com) no later than end of business day, Friday, November 29, 2024.

## Convention Lay-a-way Program Application

The United Real Estate Gallery’s United Real Estate Convention Lay-a-way program allows agents to make monthly payments toward your United Real Estate Annual Convention trip. These payments will be held in a UREG account until the full price of the convention ticket and/or convention ticket and hotel accommodations have been received. At that time, the convention tickets will be purchased in the agent’s name, and hotel accommodation reservations will be transferred to the agent’s name, if applicable.

The 2025 United Real Estate Convention is scheduled Wednesday, March 19 – Saturday, March 23, 2025, and will be held at the Loews Arlington Hotel and Convention Center in Arlington, TX (adjacent to the Dallas Cowboys stadium – AGAIN, we deeply apologize for your view in advance - #FlyEaglesFly).

**LAY-A-WAY DEADLINE:** To take advantage of the United Real Estate Gallery’s United Real Estate Convention Lay-a-way program, you must register no later than end of business day, Friday, November 29, 2024.

**Please select one payment plan available below:**

	OPTIONS	OPTION DESCRIPTION	TOTAL LAY AWAY AMOUNT	DUE W/ APPLICATION	DUE DEC 15, 2024*	DUE JAN 15, 2025*	DUE FEB 15, 2025*
<input type="checkbox"/>	Option 1A	Agent Convention Registration	\$726.28	\$126.28	\$200.00	\$200.00	\$200.00
<input type="checkbox"/>	Option 1B	Agent Convention Registration & 4 Nights Hotel Accommodations	\$1,949.12	\$449.12	\$500.00	\$500.00	\$500.00
<input type="checkbox"/>	Option 1C	Agent Convention Registration & 5 Nights Hotel Accommodations	\$2,254.83	\$454.83	\$600.00	\$600.00	\$600.00
<input type="checkbox"/>	Option 2A	Agent Convention Registration & Registration Protection	\$806.17	\$206.17	\$200.00	\$200.00	\$200.00
<input type="checkbox"/>	Option 2B	Agent Convention Registration, Registration Protection, & 4 Nights Hotel Accommodations	\$2,029.01	\$529.01	\$500.00	\$500.00	\$500.00
<input type="checkbox"/>	Option 2C	Agent Convention Registration, Registration Protection, & 5 Nights Hotel Accommodations	\$2,334.72	\$534.72	\$600.00	\$600.00	\$600.00
<input type="checkbox"/>	Option 3A	Agent Registration & After Party Guest Ticket	\$829.73	\$229.73	\$200.00	\$200.00	\$200.00
<input type="checkbox"/>	Option 3B	Agent Registration & After Party Guest Ticket & 4 Nights Hotel Accommodations	\$2,052.57	\$552.57	\$500.00	\$500.00	\$500.00
<input type="checkbox"/>	Option 3C	Agent Registration & After Party Guest Ticket & 5 Nights Hotel Accommodations	\$2,358.28	\$558.28	\$600.00	\$600.00	\$600.00
<input type="checkbox"/>	Option 4A	Agent Registration, After Party Guest Ticket, & Registration Protection	\$921.00	\$321.00	\$200.00	\$200.00	\$200.00
<input type="checkbox"/>	Option 4B	Agent Registration, After Party Guest Ticket, Registration Protection, & 4 Nights Hotel Accommodations	\$2,143.84	\$643.84	\$500.00	\$500.00	\$500.00
<input type="checkbox"/>	Option 4C	Agent Registration, After Party Guest Ticket, Registration Protection, & 5 Nights Hotel Accommodations	\$2,449.55	\$649.55	\$600.00	\$600.00	\$600.00
<input type="checkbox"/>	Option 5	4 Nights Hotel Accommodations Only	\$1,222.84	\$322.84	\$300.00	\$300.00	\$300.00
<input type="checkbox"/>	Option 6	5 Nights Hotel Accommodations Only	\$1,528.55	\$328.55	\$400.00	\$400.00	\$400.00

Agent registration includes a convenience fee charged by the website when processing. This fee is not negotiable and beyond UREG’s control.

\*Monthly payments will be made on, or around, the date specified, and may be processed a day or two before or after to accommodate heavy work flow, weekends, and/or holidays.

**If hotel accommodations are included in your lay-a-way plan, please choose your preferred room (select one):**                    \_\_\_ 1 King bed                    \_\_\_ 2 Queen Beds

**Email completed application, and credit card authorizations, to [Accounting@UREGCorp.com](mailto:Accounting@UREGCorp.com).**

AGREED AND SIGNED:

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Agent's Printed Name

Signature

Date

**UNITED REAL ESTATE CONVENTION LAY-A-WAY PROGRAM  
AUTOMATIC CREDIT CARD AUTHORIZATION FORM**

**Authorization Agreement**

I hereby authorize **RaySon Partners, LLC. and United Real Estate Gallery** to initiate automatic debits to my credit card account described below (VISA, MASTERCARD, DISCOVER, &/or AMERICAN EXPRESS ONLY); on, or around, the fifteenth (15<sup>th</sup>) day of each month; for the payment option(s) chosen for this program. I also authorize **RaySon Partners, LLC. and United Real Estate Gallery** to make debits to this account in the event that a credit entry is made in error.

Further, I agree not to hold **RaySon RaySon Partners, LLC. and United Real Estate Gallery** responsible for any delay or loss of funds due to incorrect or incomplete information supplied by me or by my financial institution or due to an error on the part of my financial institution in depositing funds to my account.

This agreement will remain in effect until **RaySon Partners, LLC. and United Real Estate Gallery** receives a written notice of cancellation from me or my financial institution, or until I submit a new Automatic Credit Card Authorization form to the Accounting Department.

**Authorization Amount & Account Information**

Monthly payment Amount: \_\_\_\_\_

Name as it appears on the card: \_\_\_\_\_

Company Name (if applicable): \_\_\_\_\_

Credit Card Account Number: \_\_\_\_\_

Credit Card Billing Address: \_\_\_\_\_

Expiration Date: \_\_\_\_\_

Credit Card Security Code: \_\_\_\_\_

\*last 3 digits found in signature field on back of the card

\*\*Amex cards only: the 4 digits, on the front of the card, above the credit card number

**Signature**

Authorized Signature (Primary): \_\_\_\_\_ Date: \_\_\_\_\_

Authorized Signature (Joint): \_\_\_\_\_ Date: \_\_\_\_\_

# Terms and Conditions

## Purchase Protection Terms and Conditions

Purchase Protection is not an insurance policy. It is a service by Purchase Protection LLC that will refund you 100% of your event fees, taxes, and dues should you be prevented by unforeseen circumstances from attending the event.

### All the Legal Mumbo Jumbo in Human Legible Format

This stuff is important. We made these terms to be fun to read, so make sure you read and understand these terms.

These are the terms and conditions for Purchase Protection, a service by Purchase Protection LLC. Last updated October 22nd, 2024.

#### Section 1: What Purchase Protection Is, What It Is Not

Purchase Protection is an optional, refund service provided by Purchase Protection, LLC to attendees which refunds 100% of the event fees, taxes, dues should the ticket holder/registrant is prohibited from attending the event for certain qualified unforeseen circumstances.

Qualifying unforeseen circumstances include Health & Medical Related Events, Death, Covid-19, Non-medical emergencies and crime, Transportation related events, Weather related events, Employment related events, and legal obligations. Please read sections 3 and 4 for specifics on each type of circumstance we cover and **don't** cover.

Be sure to understand what Purchase Protection covers (and does not cover) and how it works before upgrading your event purchase.

Purchase Protection is not insurance, not an insurance company, there is no insurance company or carrier involved.

Purchase Protection does not apply to the event organizer, host, speaker or act, only to attendees. Purchase Protection does not apply should the event get canceled or postponed, but you may request a refund of the Purchase Protection fee.

To be eligible for a refund, the following 4 conditions must be met.

1. **Valid Purchase:** You must have upgraded and paid your event ticket/registration with Purchase Protection before the event. While you'd think this is obvious, you'd be surprised. Purchase Protection fees are captured separately from your event fees and charged to your credit card. Sorry, no cash, check, Venmo, crypto, or bribes. If you fight the credit card charge, your service is terminated and you're ineligible for the service in the future.
2. **Valid Circumstance:** You are prevented from attending an event due to certain unforeseen and qualified circumstances (we have a list) that occur prior to the event. Purchase Protection covers a lot, and we take a very generous stance on claims, but we cannot reliably offer the service if we refund everyone should they change their mind, run out of money, or their dog barfs. Before upgrading your event with Purchase Protection, be sure to read all the terms that cover valid circumstances.
3. **Valid Claim:** Surprisingly, we cannot read your mind and we are not like the government spying on you knowing your every move. In order to receive a refund, you will need to file a claim at [PurchaseProtection.com/claims](https://PurchaseProtection.com/claims) and provide details about your unforeseen circumstance. To help speed the process along, you'll need your Unique Identifier number issued to you after purchase and the approved coverage amount. As much as we want to take your word for it, every claim must be substantiated with documentation because, yes, we get a fair amount of liars (and yes we can tell).
4. **Valid Time Period:** Unless otherwise stated, the unforeseen circumstance occurred no more than 7 days prior to the event and your claim was received within 48 hours after the event. Certain qualifying circumstances may have a wider window, but generally it's 7 days before the event. Depending on the situation, we will make exceptions to the time period, but it better be a good reason and not because you have a conflict because your college friends now want to do a trip to Vegas.

## Section 2: Partial Refunds

Purchase Protection allows you to obtain a 100% refund of your event purchase including taxes, fees, should you be prevented from attending the event due to certain unforeseeable events (defined, sometimes with humor, below).

There are a few situations where you may receive partial refunds.

- 1: Group Reservations: For groups, families, couples, friends (and friends with benefits) on the same ticket reservation/registration, refunds will apply only to the affected individual and not the entire group. Certain circumstances will be considered to refund more than the affected attendee.
- 2: Merchandise: Purchase Protection does not cover the price of merchandise purchased with your event. You can contact the event organizer for a refund for these purchases or heck, you might still even want these items even though you didn't attend. Kinda like those who wear sweatshirts for colleges they never attended (looking at you USC).
- 3: Charitable Donations: Purchase Protection does not cover the amount of a charitable donation you made in relation to the event. If you want a refund for your donation, you would have to ask the organizer directly. Though we imagine that might be a bit awkward.
- 4: Event Cancellation: Purchase Protection does not cover event organizers nor refunds your event fees should your event get canceled. But if the event does get canceled, you can request a refund of the Purchase Protection fee.
- 5: Accidental or Unauthorized Charge: If you purchased Purchase Protection by mistake, or your toddler stole your credit card and somehow figured out how to add Purchase Protection without your authorization, you can request a refund of the Purchase Protection fee and get some free parenting tips. If you made an event reservation for the wrong event, date, or location, you'll need to request a modification or refund from the event organizer and can request a refund of the Purchase Protection Fee.
- 6: Upgrades and Modifications to Your Event Ticket / Registration: Purchase Protection does **not** cover any changes, modifications, or upgrades to your event ticket / registration after purchase. For example, if you bought 2 tickets for NSYNC's reunion tour with Purchase Protection and then later modified your order (example: added 2 more tickets or upgraded the seats), you are only entitled to a refund of your original purchase total, not the upgraded total. Since you didn't pay for the additional coverage, you don't get any additional refund. Yes, it's sad we have to put that in writing, but some people have tried to hack the system. The eligible refund amount is clearly displayed in your confirmation summary and is the amount you will be refunded.

## Section 3: Valid and Qualifying Unforeseen Circumstances (With Exclusions)

### Health & Medical Related Events

- **What is Covered:** Purchase Protection covers a sudden injury (yes, even a pickleball injury even though you know you're too old to be playing); significant illness such as explosive diarrhea, a pregnancy emergency (running out of your favorite gelato is serious but doesn't count); an emergency surgery, or similar unplanned medical procedure within the 7 days prior to the event.
- **What is NOT Covered:** Pre-planned medical appointments/events, elective events (e.g., scheduling LASIK or a physical after the ticket/registration is bought/booked for the date of the event), or rescheduled medical events. Botched Botox procedures, bad hair days and otherwise embarrassing cosmetic results are not valid reasons/excuses. "I accidentally got too much filler in my cheeks" is not gonna work. Pre-existing conditions where you should not have considered going to an event any way are not covered.
- **Documents Required for Refund Request:** In the case of an injury, illness, or emergency medical procedure, a letter, declaration, or affidavit from the medical provider who provided care, or a treatment record from the procedure itself, hospital discharge papers, or note from your doctor. Any fraudulent documents provided will not receive a refund and we'll shame you for trying to lie to us.

### **Covid-19**

- **What is Covered:** A positive Covid-19 diagnosis of you or a member of your immediate household (not your friend, neighbor, or mailman) within seven (7) days before an event. Purchase Protection does not apply if someone at your work tests positive for Covid-19 before an event and you don't test positive, no matter how much you like your coworkers.
- **What is NOT Covered:** Purchase Protection does not apply if you are afraid of contracting Covid-19 during the event or unhappy about the event's protective measures against Covid. Purchase Protection does not apply if the event is canceled or postponed because of Covid-19. Purchase Protection does not apply if you test positive for Covid but yet continue to go to work and yet miss the event because that is just wrong.
- **Documents Required for Refund Request:** In the case of a COVID-19 positive test, please provide a picture of a test result showing a positive result either from a Rapid/antigen, PCR, or other test. Or, if you don't have a picture of your test result (i.e., you received your test results over the phone or in person with no documentation provided), please provide us these details: the date of your test, date of your test result, the type of test you took (rapid/Antigen, or PCR), and the location of your test (home, office, medical facility). Note: if you send us a picture of someone else's positive Covid-19 test, or send us one you downloaded from the internet (yes, this happens), we won't cover that.

### **Death**

- **What is Covered:** Purchase Protection covers the death of an attendee, spouse, or immediate family member within 30 days before the event date. Heaven forbid any of that happens. If you die your surviving family members may make a claim on your behalf.
- **What is NOT Covered:** Purchase Protection will not apply if your favorite celebrity dies or if you simply feel like you are dying inside. (If you feel like you're dying inside because your favorite celebrity dies, you've got some other stuff to work through besides Purchase Protection.) If the death is not of an immediate relative, such as a Nigerian Prince who has promised the kingdom's wealth to you and your second cousin, Purchase Protection will not apply.
- **Death of an Animal:** Purchase Protection covers the death of licensed and/or registered service animal (not an emotional support cockroach) should you have a bonafide disability and require the use of a service animal. What may be covered: In the event a family pet (other than a goldfish) dies, we will consider the refund request on a case-by-case basis.
- **Documents Required for Refund Request:** In the case of death, a copy of the death certificate, memorial service program, obituary, or other official documentation confirming the date and time of death. In the case of the death of a service animal, documentation about your disability/condition, the service animal's licensure, registration, or training, and date and time of death. We hope and pray you never have to file a claim for this reason, but if you do, we extend the claim period for 60 days after the death to make a claim.

### **Non-Medical Emergency Events, Crimes.**

- **What is Covered:** a bodily crime against you or your spouse in the seven (7) days prior to the event; a home emergency (structural damage, leak, fire, burglary, tornado, etc.) to your home, in the seven (7) days prior to the event, requiring your immediate attention.
- **What is NOT Covered:** A crime or emergency that occurred to a friend, relative, or a sad story you read on GoFundMe. Eating Taco Bell does not constitute as a crime against your body no matter how long you stayed in the bathroom. Purchase Protection does not apply

for insults, mean tweets, hurt feelings, or embarrassment over your karaoke performance. A bad hair day, social phobia, and a new episode of the Kardashians do not qualify as an emergency.

- Documents Required for Refund Request: Insurance/repair documents (such as a claim form, an estimate for repairs, an invoice for repairs, a receipt for work performed); police report from the theft/incident.

### **Transportation-Related Events**

- What is Covered: if your car breaks down within 7 days of the event (but not if you're doing a cross-country roadtrip two weeks before; that's fun but does not apply), you wreck your car and it's totalled 14 days before the event, your flight is canceled the day of the event (you seriously booked Spirit Air, again?), or public transportation (subway, bus) is canceled the day of the event.
- What is NOT Covered: Traffic delays, Apple maps steering you wrong (again), problems with your Uber or Lyft reservation, a friend giving you a ride bailed; you decide to get your car serviced the day of the event; you ran out of gas because you tried to see how far you could go on empty (you were so close!); or your hybrid/electric car battery died and you couldn't make it to a charging station (blame Tesla, not us). Purchase Protection doesn't apply if the cost of transportation to the event is higher than you planned, such as the price of airline tickets or hotel reservations were too expensive. Purchase Protection doesn't apply if your car breaks down more than 14 days before an event nor does it apply if you entered your vehicle in a show and it no longer can pass smog, or sound, or if a special part hasn't been received yet.
- Documents Required for Refund Request: Estimate/invoice for car repair; insurance claim, notice of flight cancellation, notice of cancellation of public transportation by the relevant transportation agency.

### **Weather Related Events**

- What is Covered: When severe weather renders reasonable modes of transportation inoperable or dangerous, such as torrential rain and flooding, excessive snow or ice, etc. that results in closed roads, subways, bus terminals or airports. Purchase Protection covers your means of getting to the event.
- What is NOT Covered: If the event is canceled because of seasonal/normal weather; if you are delayed due to normal traffic conditions (e.g., horrific traffic in Los Angeles); if you missed the event because the waves were awesome that day; or if customary seasonal weather makes attending the event uncomfortable, such as rain in the pacific northwest, high humidity in the south, snow in the winter, or extreme heat in the Central Valley of California.
- Documents Required for Refund Request: Documentation confirming the weather, such as a notice from a local governmental transportation or weather agency/body, and confirmation of a road closure. A screenshot from the weather app on your phone won't count.

### **Employment-related Events**

- What is Covered: If you are physically relocated for work after your event is booked; forced to work at the date/time of booked event without notice, such as military, police, fire, or first responder; legally obligated by virtue of a job (such as a judge, attorney, bailiff or court-employed court reporter) to attend a legal proceeding scheduled after your event was booked.
- What is NOT Covered: If you're too busy at work to attend, wanted to work to get more overtime, in a bad mood because your boss was mean, or the office happy hour went a little long and you couldn't make it in one piece (again, sounds fun, but not our problem). If you're self-employed, Purchase Protection does not apply if you are self-employed and "your boss" (which is you) made you work, take a meeting, a project went long, needed to pursue a lucrative opportunity, had a better gig, or a new client that conflicted.
- Documents Required for Refund Request: Correspondence or documentation from a supervisor; or a record of the legal proceeding that prevented attendance at the event.

### **Legal Obligations**

- What is Covered: responding to a subpoena, summons, or notice served on you after your event was purchased.
- What is NOT Covered: Reporting for jury service, which is set weeks or months in advance (and can often be rescheduled); being unable to attend due to being in police/law enforcement custody (or jail/prison) for any reason, before the event, or on the day of the event. If



you are in custody or in jail or prison, you will have bigger problems to address than this one. And you probably shouldn't use your one jailhouse call to call us about this.

- Documents Required for Refund Request: summons, subpoena, or other documentation concerning the legal event at issue.

#### **Section 4: When Purchase Protection WON'T Apply**

There are a number of circumstances that are not covered with Purchase Protection. Be sure to read these to avoid a wrong expectation on our service, or a denied refund request.

- You Changed Your Mind, or Got a Better Option: Purchase Protection will not apply if you simply changed your mind (e.g., if you decide you no longer like the act, such as your favorite Milli Vanilli cover band), or if you got Taylor Swift tickets instead, have something else to do, or have sign up to attend another event.
- Absence of Babysitting or Childcare: Purchase Protection won't apply if you have a babysitter cancel or you cannot secure childcare ahead of the event. We can't reliably offer this service if it is based on flakey teenagers. If you bought Purchase Protection assuming we cover child care circumstances, we are happy to refund your Purchase Protection fee.
- Accidental Event Purchase: Purchase Protection won't apply if the purchase of the event was on accident or through a misunderstanding with others. Perhaps you forgot you already bought tickets and bought the same tickets again and can't find anyone else who wants the same Backstreet Boys reunion experience, or a significant other or friend bought you tickets also. If you chose the wrong option, ticket level, or package by mistake (we all make that mistake once in a while), please contact the event organizer to correct the mistake as user error is not covered by Purchase Protection.
- Gifts For Others: While we like your generosity, if you bought tickets or registrations as a gift for someone else, and they are unable to attend due to a scheduling conflict, such as that first-time colonoscopy they've been dreading since their 20's, Purchase Protection won't apply.
- Lateness: You didn't leave enough time to get to an event, forgot about the event until the last minute, Apple maps got you lost (you should know better), or otherwise were unable to attend the event by virtue of your own scheduling snafu including forgetting to change your clock for daylight savings. "Siri didn't remind me" isn't a legitimate excuse.
- Lost ticket(s) / confirmation: Purchase Protection won't apply if you lose your tickets or confirmation and you don't make a reasonable effort to get a replacement ticket / confirmation before the day of the event.
- Changed Relationship Status: Purchase Protection won't apply if you're no longer dating/married to the person you were going to attend the event with. It will also not apply if you got dumped and decided to consume an entire carton of ice cream. Neither will Purchase Protection apply if you drown your sorrows in overconsumption of alcohol (tequila Tuesdays, wine Wednesdays, etc.) and have a hangover.
- Your Fears. Purchase Protection does not apply, no matter how much notice you give us, if you are afraid to attend an event because you have a fear of people, awkward conversations, small talk, or someone you have been avoiding might show up. It's why we do Thanksgiving dinner and high school reunions, so you can conquer those fears.
- Fears of Infection: Purchase Protection does not apply should you wish to avoid an event because you're afraid of contracting a cold, virus, coronavirus, or other illness by attending the event or accidentally licking a restroom door handle (we've all been there, but don't do it).
- Conflicts with Pre-Planned events: Purchase Protection will not apply if you can't make an event because you had a pre-scheduled medical appointment, travel plan, employment obligation, educational obligation, or body hair waxing obligation.
- Bad Event Management: Purchase Protection won't apply if the line to get into the event was too long and you missed some or all of the event; or if the parking was a nightmare, toilets were flooded, or if you were turned away at the door because the event was full/oversold.
- Dissatisfied with Event: Purchase protection won't apply should you be unhappy with the event experience such as if the event starts late, ends early, was oversold, the main act doesn't show, or only shows up part of the time, or a cover band ruined your favorite song. Purchase Protection won't apply if you feel like the event was inadequate such as poor parking, lack of shade, no food, bad food, or porta-potties instead of heated toilet seats. All of that is a bummer, but Purchase Protection won't apply.

- **Financial Hardship & Financial Regret:** if your crypto holdings crash (e.g., you went big into FTX) and you can't afford to attend your event, or you wish you'd never purchased the tickets in the first place (like if you wanted to see The Dixie Chicks and now you're just seeing "the Chicks" after their name change), we can't cover that. We all regret certain decisions, but we can't cover them.
- **Partial Event Attendance:** if you attend any portion of an event, whether the event is one day or one month long, but are not able to attend the rest of the event, Purchase Protection will not apply. If there's a completely unforeseeable, unexpected, and tragic situation we may reconsider a refund request on a case-by-case basis, but the general rule is if you attend your event at all, Purchase Protection won't apply.
- **Event Postponed or Rescheduled:** If an event is postponed, Purchase Protection will not refund the Purchase Protection fee or the ticket/registration price. However, Purchase Protection will apply should you be prevented from attending the rescheduled event for qualified reason.
- **Event Canceled by Venue, Host, Act or Promoter:** If an event is canceled by the host, venue, promoter, or act, Purchase Protection will refund the price you paid for the Purchase Protection coverage upon request, but not the ticket / registration price you paid for the event.
- **Event Canceled by Police:** If an event is canceled by the police or other law enforcement authority, or military, Purchase Protection will refund the Purchase Protection fee, but will not refund the event price.
- **Event Canceled because of Armed/Military Conflict, Acts of Nature, Civil Disturbance:** If an event is canceled by the promoter, venue, act or any civil or military authority because of armed/military conflict, Acts of Nature, or civil disturbances, Purchase Protection will not apply, and we've all got bigger problems on our hands.
- **Fraudulent/Illegal Events:** Purchase Protection does not apply to events that are determined by Purchase Protection to be fraudulent or illegal in any manner, or to be the result of actions that are later determined to be in violation of any applicable laws.
- **Fake/Bogus Documentation Submitted to Us:** If you provide already used documents (like from a prior request we accepted), fake, falsified, stolen, inaccurate, or otherwise bogus documentation in support of a refund request, we won't honor that, because we double check the documents you send us ("Trust, but verify") and homie don't play that.
- **Theft:** if Purchase Protection was purchased using the credit or debit card of a third person, without their permission, Purchase Protection will refund the Purchase Protection fee, but will not refund the ticket / registration price.
- **Chargeback:** If the fee for Purchase Protection is disputed by the purchaser and the credit or debit card company reverses the fee, Purchase Protection is canceled and no claim will be honored.
- **Misrepresentations:** if you provided inaccurate information to Purchase Protection, the service will not apply.
- **No/Inadequate Documentation:** If you fail to provide sufficient supporting documents (detailed in these terms ) to support the refund request, Purchase Protection will not apply.
- **Late Refund Request:** if you (the attendee) submit your refund request more than forty-eight (48) hours after the event, no refund will be provided.
- **Passport Issues, International Travel outside the USA or otherwise.** We get it, international travel is fun. But if you can't cross a border, if you forgot to renew your passport, forgot to get a passport, didn't travel because you don't like your passport picture, or were turned away by customs, an airline, international authorities, or were detained, or prevented from getting to your event destination for any reason other than those specific ones listed above, that's on you. Yes, getting a new passport is annoying, and no, no one looks their best in the passport picture, but we all live with this.
- **Fyre Festival 2.0.** Should the organizers of Fyre Festival attempt another party on a remote, secluded, largely amenity-free Caribbean island, Purchase Protection is not valid and you should really question your judgment. We love the Caribbean but we don't love scam events and won't cover losses that result from them.

## **Section 5: How to Make a Refund Request, How to Get Approved, How Purchase Protection Processes Refund Requests.**

Where to Submit Refund Requests: please visit [PurchaseProtection.com/claims](https://PurchaseProtection.com/claims). You will be asked to provide the Purchase Protection Claim ID, Your ticket / registration confirmation number, the event name, and event date. You will also be required to attach supporting documentation to substantiate your claim in the process.

**When to Submit Refund Requests:** Unless otherwise noted here, all refund requests must be submitted within forty-eight (48) hours after the event. Some exceptions will be considered. If, because of a qualified reason, you need to submit a refund request before your event, you may do so, but no earlier than thirty (30) days before an event. We understand life happens, but if you simply change your mind after buying a ticket for the 2042 Spice Girls Reunion, we won't refund the Purchase Protection fee or the ticket fee, no matter how much notice you give us.

**What Documents Are Needed for Refund Requests:** as more fully explained above, specific documents may be required to process refund claims.

- *Note on Medical Privacy Laws* (e.g., HIPAA): Purchase Protection may require the submission of medical or medical-related records that may be subject to various local, state or federal privacy protections, including HIPAA (for more information, go here: <https://www.hhs.gov/hipaa/for-individuals/guidance-materials-for-consumers/index.html>).
- Purchasers seeking refunds consent to the disclosure of private, confidential medical information/records to Purchase Protection for the specific and limited purpose of Purchase Protection's processing of a refund request, and further agree that Purchase Protection's use of the documents/information submitted complies with HIPAA's rules and regulations, and poses no violation of any applicable (federal, state, local) privacy rules and regulations. And Purchasers agree not to file, make, or join, any claim, complaint, charge or other action, in any federal or state court, or to any federal or state agency, against Purchase Protection in connection with Purchase Protection's receipt and review of any private or confidential medical records/information submitted by Purchaser/you.
- Purchase Protection will not use the submitted documents for any other purpose and will not provide them to any third parties unless required to by court order or by written request of the individual submitting the documents. Subject to these exceptions, Purchase Protection will not sell, transfer, assign or otherwise distribute the refund claimant's submitted documents or information to any person(s) or entities. Purchase Protection will, if legally required to do so by applicable privacy laws, respond to any requests by you to view, edit, delete, or obtain copies of your information.
- If you refuse to provide the required documentation or information, Purchase Protection reserves the right to deny the refund request.
- Purchasers who provide fake, falsified, stolen, inaccurate, or otherwise bogus documentation in support of a refund request – like if you download a picture of a medical diagnosis off the internet – will not have their refund request honored, because we double check the documents you send us, and we reserve the right to not only deny your claim, but call you out, make an example of you, and make clear that you made a bad decision and need to work on your life choices. As Doctor Evil said to his son Scott in Austin Powers, "How about no?"
- **Questions Regarding Your Documents:** you will be notified by Purchase Protection if there are any issues with the documents you submitted with your refund request.
- **Be Nice and Don't Lie:** Our team is very kind and their goal is to get all valid claims approved. If they ask for additional information or clarification, know they are trying to help. Being mean, rude, or making legal threats won't endear us to you. Kindness and reasonableness will go a long way as we help you. Also, if you lie and we catch you, just own it and be friendly. Who knows, maybe we will still help you in the end.
- **Notification of Refund Status:** While most claims are responded to within a few business days, an official decision on your refund may take longer depending on the nature of your claim, your response time, and the provided documentation. On average, most claims are resolved within 10 business days. Once a decision has been made on your claim and it is approved, you will receive notice of your claim via email and will be mailed a check within 5 business days. Delivery of your check depends on the USPS so if it's late, blame them not us.
- **Cancellation of Tickets / Registration.** Once Purchase Protection is claimed, your ticket/registration will be canceled and the ticket/registration will not be honored at/by the event. If you are unable to attend for a qualified reason, you can submit a request for refund OR give your ticket/registration to another attendee – you may not claim a refund and transfer/assign/sell your ticket/registration to a third party. In the case of tickets purchased on behalf of a group: if one member of a ticketed/registered group cannot attend, he or she, or the group, may request a refund of one ticket/registration.
- **Chargebacks:** as noted above, if the fee for Purchase Protection is disputed by the purchaser, or the credit or debit card company reverses the fee, Purchase Protection is canceled and no refund request will be honored.

- Refund Payment: payments for approved refund requests are typically made in check format within thirty (30) days of submission of claim. Refunds will be paid on behalf of Purchase Protection and not the event organizer, host, venue or act. We know checks are not anyone's favorite, but it's the fastest and easiest way to issue you a refund. No, we aren't paying you in crypto, cash, or Schrute Bucks, so don't ask.
- Appeal of Refund Decision: Purchase Protection's determination is final. You may ask us to review it again by providing additional/new documentation and information, but without new information or clarification, all decisions of claims are final.

#### **Section 6 – Your Consent to Key Terms (boring stuff our attorney makes us add)**

- When you click the button to complete the purchase of Purchase Protection, you are submitting a request to purchase Purchase Protection, which request is considered an offer by you that may be declined.
- When you click the button to complete the purchase of Purchase Protection, you are affirming that all the information you have provided is accurate to the best of your knowledge and agree to pay the calculated price of Purchase Protection.
- You further affirm that you are the owner and rightful user of the credit or debit card information you submitted.
- You further acknowledge, understand, and agree that Purchase Protection obtained with intentionally inaccurate/fraudulent information will be considered void and the Purchase Protection may be canceled. And if you do so, you also agree you are a miserable human being.
- You agree to receive all documents and notices from Purchase Protection electronically. Let's be honest, no one likes receiving snail mail these days anyways.
- You agree to provide the required documentation/evidence to substantiate your refund claim. While we are trusting people, we "trust but verify."
- You consent to the review of your documents, data and information by Purchase Protection for the purpose of Purchase Protection's determination of your entitlement to a refund of your ticket/registration price and/or service fee. If you tell us a dog ate your proof, we're going to respond like your teacher would.
- Purchase Protection will not distribute your user information, identity information, or financial information to any third party, subject to the following: Purchase Protection may need to disclose certain information if it has a good-faith belief that it is needed to protect or defend our or your rights, interests or property or comply with any law or legal mandate, or if it is otherwise required or allowed by law. Purchase Protection will take reasonable care to disclose only as much of such data as is needed.
- You agree that you have read [Purchase Protection's Privacy Policy](#) that describes how Purchase Protection collects, stores, and manages your data (hint: we don't sell it, share it, transfer it to third parties, or anything like that, and we do give you the option of seeing what data of yours we have, and you can view it, edit it, correct it, delete it, or get copies of it), you understand and agree to its terms.

#### **Section 7 – General Terms & Conditions (Again, Blame Our Lawyer)**

- Disputes & Arbitration: Any disputes arising from or related to your refund request, your use of Purchase Protection, or these Terms that cannot be resolved informally by you and Purchase Protection shall be resolved by arbitration before the American Arbitration Association (AAA), in Sacramento, California, with you and Purchase Protection sharing equally the costs associated with the arbitration. The arbitrator shall be selected by you and Purchase Protection. If you and Purchase Protection cannot agree on an arbitrator, you and Purchase Protection shall each select an arbitrator and the group of resulting arbitrators shall select one arbitrator to adjudicate the dispute. The arbitration shall follow the Commercial arbitration rules, incorporate California's Discovery Act for discovery purposes, and the arbitrator shall render his/her decision within ninety days, and the decision of the arbitrator shall be final and binding on the parties and all of their respective heirs, successors and assigns. Judgment rendered by the arbitrator may be entered in any court having jurisdiction. The prevailing party shall be entitled to recover attorney's fees and costs, but no punitive or exemplary damages may be awarded. You understand and agree that you are waiving your right to trial before a court and/or a judge in civil court. You understand and agree that this provision is a material provision of these Terms and you had an opportunity to consult with legal counsel before agreeing to this provision. Any action or proceeding by you relating to these Terms must commence

within one year after the cause of action accrues. If you wait longer a than a year to raise an issue, or make a claim against Purchase Protection, you will be barred.

- **Limitation of Liability; Damages:** You understand and agree that Purchase Protection, LLC's cumulative liability to you, for any claim(s) made by you against Purchase Protection, LLC, under any theory of liability, shall be limited to the amount of the ticket, registration or event price you paid for in connection with your purchase of Purchase Protection. In other words, no matter what claims you bring against Purchase Protection, under any theory, the most you can recover from Purchase Protection is the amount you paid for the ticket or event registration at issue. You cannot recover any punitive damages against Purchase Protection.
- **Venue & Choice of Law:** as noted, all disputes will be heard in binding arbitration in Sacramento, California, and nowhere else. There's fun stuff to do in Sacramento, so it's not all bad. And, you understand and agree that California law (and only CA law) will apply to the interpretation and application of these Terms, and California law shall govern any dispute(s) over these Terms, your use of Purchase Protection, any refund request you make with Purchase Protection. In other words, California law applies to you, us, and the interpretation of these Terms, and any dispute that may occur.
- **Being Nice to Us and Our Clients:** Purchase Protection reserves the right to deny refund requests, or appeals of refund request decisions, if you are a jerk to Purchase Protection, LLC's staff, customers, clients, or others. If you, or anyone affiliated with you, curses, berates or otherwise demeans Purchase Protection, LLC's staff or related parties, expect your refund request, or the appeal of any initial decision on a refund request, to be denied. Life is too short to put up with demeaning behavior, and we don't put up with that.

If you have reached this point in the terms and conditions and read all of it, we would like to hear from you because most people don't read this stuff. You'd make our team's day by letting us know – and perhaps you might even have a suggestion for a better joke. Either way, we love hearing from people like you and you can send us a message at [help@purchaseprotection.com](mailto:help@purchaseprotection.com).

Additionally, specific questions about these terms can be directed to us via email at [help@purchaseprotection.com](mailto:help@purchaseprotection.com) or you can snail mail us at the following address:

Purchase Protection LLC  
120 K Street  
Sacramento, CA 95814

Questions sent by snail mail may take up 6-12 weeks to receive a reply. Consider yourself warned. We recommend using a carrier pigeon instead. No, not really. But let us know if you try this, we'll keep an eye out.

Purchase Protection is not an insurance policy. It is a service by Purchase Protection LLC that will refund you 100% of your event fees, taxes, and dues should you be prevented by unforeseen circumstances from attending the event. Purchase Protection is currently available for event organizers using the ticketing and registration platforms of TicketSpice, RegFox, and RedPodium.