

# Travel Insurance and Event Cancellation Protection

## Travel Insurance

The Kountry Klub recommends that Members purchase third-party travel insurance to help offset their financial obligation should the Member decide to cancel their participation in a Special Event or International Rally. The Kountry Klub does not recommend specific third-party insurance providers nor does the Kountry Klub have financial interest in the sale of third-party travel insurance.

## Optional Event Cancellation Protection Benefit

As a benefit to Kountry Klub Members, the Kountry Klub offers Members the opportunity to purchase Optional Event Cancellation Protection. Like third-party travel insurance, the Kountry Klub Event Cancellation Protection Benefit lessens the Members' financial obligation when the Member cancels their registration for a Kountry Klub Special Event or International Rally. The Optional Event Cancellation Protection Benefit is priced at \$100.00 per participant, per event registration, and must be purchased at the same time as the Member's initial event registration. This benefit does not apply to events led by third parties on behalf of the Klub, such as cruises or co-branded caravans.

When purchased, the Optional Event Cancellation Protection Benefit provides the following:

- Should the Member cancel their event registration for any reason at any time, they are not responsible for the \$100 per person cancellation fee.
- Should the Member cancel their event registration for any reason at any time 30 days or more prior to the event start date, they will receive a full refund of all event payments.
- Should the Member cancel their event registration for any reason at any time less than 30 days prior to the event start date, they will receive credit for the portion of their settled payment that would not otherwise be refundable per the Special Events and International Rally Cancellation and Refund Policy.
- A credit from the Optional Event Cancellation Protection Benefit may be applied toward the Member's payment for future land-based Special Events or International Rallies where the Member's registration for the future event occurs within two years of the start date of the event with the cancelled registration.
- Credits from the Optional Event Cancellation Protection Benefit are not transferable and may expire without the Member's opportunity to apply the credit to an event suitable to the Member. Unused credits will not be refunded.