



ICA2023 Refund Policy

- ▶ If a registrant is unable to attend the Congress (in-person or virtually), the registration can be transferred to someone else at any time. This includes all registration types.

- ▶ When the registrant is unable to attend (in-person or virtually), and is not able to transfer their place to another person, then the following refund arrangements apply unless exceptional circumstances:
 - *90 or more days of the Congress:*
 - In-Person registrants may transfer to a virtual registration and the difference (of the equivalent early bird or full rate) will be refunded.
 - In-Person and Virtual registrants can cancel with no penalty.
 - *Within 90 days (or less) of the Congress:*
 - In-Person registrants may transfer to a virtual registration, but no refunds are applicable.
 - In the event of the registrant's cancellation, refunds are not applicable for In-Person or Virtual registrants. This applies across all registration types.

- ▶ If the In-person component of ICA2023 is cancelled and hosts a virtual Congress only:
 - In-Person registrants will be transferred to a virtual registration and the difference (of the equivalent early bird or full rate) will be refunded.
 - Virtual registrations will not be refunded.

- ▶ If ICA2023 is postponed:
 - All registration types will be automatically held for the postponed Congress.
 - Refunds will be provided upon request.

- ▶ If ICA2023 is cancelled:
 - ▶ All registrants will be refunded.

Note: Where no refunds are applicable, The Actuaries Institute may review this policy in the case of exceptional circumstances, where sufficient evidence is provided.