CANCELLATION, REFUND, TRANSFER

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

1. BIG Independent 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.

2. TO CANCEL OR TRANSFER A Event, call (909) 809 4451

3. FULL REFUNDS will be issued if you cancel a registration 30 days prior to the event.

4. NO REFUNDS* will be issued if you cancel a event 30 days or less prior to the event.

5. 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**: BIG Independent 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 30 days prior to the scheduled time of the original event, and

- There is space available in the event you with to transfer to.

BIG Independent Group Membership Refund/Cancellation Policy

- Brokers Independent Group reserves the right to refuse/cancel a membership in the Group

- If BIG Independent Group refuses a new or renewing membership, registrants will be offered a refund.

Membership Cancellation by Participant

- Membership cancellations received within 7 days of registration may be eligible to receive a full refund. Cancellations received after the stated deadline will not be eligible for a refund.

- 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 BIG Independent Group

- 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 BIG Independent Group memberships unless otherwise noted in the corresponding program materials. Please read all individual program information thoroughly.