

By registering for RISKWORLD 2024 (the Event), you hereby acknowledge and agree that you have read, understand, and will comply with the terms and conditions set forth in this Agreement.

If you are registering on behalf of another individual, it is your responsibility to ensure the person participating is aware of these terms and accepts them. By completing the registration on behalf of another individual you are warranting that you have made the Participant aware of these terms and that they have accepted these terms listed below.

- RISKWORLD COVID-19 VACCINATION POLICY Currently, there are no COVID-19 vaccine mandates or requirements in place for RISKWORLD 2024. RIMS will follow all applicable communicable disease vaccination and/or testing requirements in place in the city of San Diego. RIMS will communicate the city's requirements to registrants as part of the registration process and will keep registrants informed of any changes to such policies.
- 2. RIMS Event Waiver and Release The Risk and Insurance Management Society, Inc. (RIMS) has taken steps to help reduce the risk of the spread of COVID-19. However, COVID-19 is understood to be contagious and spread mainly by person-to-person contact. Therefore, attending any in-person event with others, including your attendance at RISKWORLD 2024 ("Event"), could increase your risk of contracting COVID-19. RIMS cannot guarantee that you will not contract COVID-19 or any other illness.

By registering for this Event, you agree to comply with any procedures put in place by RIMS, including, but not limited to, social distancing, always wearing a mask at the Event site, providing proof of vaccination, and not attending the Event if you are feeling unwell or are exhibiting signs or symptoms of illness.

You further acknowledge and agree to the following Release and Waiver of Liability:

You agree that you are fully aware of the risks associated with COVID-19 and voluntarily assume any risk of exposure to or infection by COVID-19 or any other communicable illness at the Event and that such exposure could result in personal injury, illness, hospitalization, or death. You understand that, despite any steps RIMS may have taken to limit risk, you may be exposed to COVID-19 or other communicable illnesses as a result of the actions, omissions, or negligence of others, including other Event attendees, RIMS staff, or Event vendor employees.

You knowingly and voluntarily assume such risks, known and unknown, relating to attendance at the Event and hereby forever release, waive, discharge, relinquish, hold harmless, and covenant not to sue RIMS or its officers, directors, managers, employees, agents, contractors, or other representatives, or their successors or assigns (collectively, "RIMS"), from any and all claims, losses, damages, liabilities, costs and expenses of any kind, whether known or unknown ("Damages") arising out of or relating to your attendance at the Event, including, but not limited to those Damages related to the risks listed above of personal injury, illness, hospitalization, or death, or any other loss, and including but not limited to alleged claims of acts, omissions, or negligence of RIMS.



3. Membership Status and Pricing - RIMS will assign the lowest possible registration rate based on your membership status and category. RIMS members must be in good standing (dues are up to date) at the time of registration and at the time of the event. If someone registers as a member and their membership expires prior to the event, RIMS has the right to adjust the registration fee to non-member status and issue a balance due for the difference in member to non-member fees. If a registrant does not renew their membership or pay the non-member rate differential, their registration status will be changed from "confirmed" to "pending."

Third-member organizational membership discount must meet the qualifying criteria:

- Must maintain two confirmed and active organizational professional members' full conference registration. Discount will be removed for registration not meeting the above qualifying criteria, registration fee will be adjusted with a balance due.
- Advance Registration Rates end February 28, 2024; Regular Rate ends May 4, 2024. Registration deadlines are based on Eastern Time Zone
- Registration processed online beginning May 5, 2024, will be charged the Online Onsite Rate, and registration processed at the registration counter onsite at the San Diego Convention Center will incur a US \$50 processing fee.
- 4. **Promotional Codes and Discount Codes -** RIMS will void promotional and discount codes if the registrant is not the authorized user. Registration status will be "pending" until the appropriate fee has been paid. Combining promotional and discount codes is prohibited and cannot be combined with any other offers.
- 5. Diversity, Equity and Inclusion RIMS is driven to empower us all to build a highly diverse, equitable, and inclusive culture of belonging in our global risk community. RISKWORLD is designed to welcome everyone of all backgrounds.
- 6. Conference Code of Conduct- RIMS is dedicated to providing a harassment-free Event experience for everyone, including speakers, sponsors, exhibitors, staff, vendors, and attendees. We do not tolerate unacceptable behavior by conference participants in any form.

"Unacceptable behaviors" include intimidating, harassing, abusive, discriminatory, derogatory or demeaning conduct by any participant at the Event or related events.

"Harassment" includes offensive verbal comments, stalking or following, harassing photography or recording, sustained disruption of talks or other events, or inappropriate physical contact.

If a participant is asked to stop any unacceptable behavior, the participant is expected to comply immediately. If a participant does not comply, he or she may be asked to leave the Event without a refund at the sole discretion of RIMS.



We encourage you to help us create a positive Event environment for everyone and ask you to be mindful of your surroundings and of your fellow participants. Please alert conference staff if you notice a dangerous situation, see someone in distress or have any concerns.

7. Prohibited Conduct - Disruptive Conduct. You acknowledge and agree that RIMS reserves the right to remove you from the Event if RIMS, in its sole discretion, determines that your participation or behavior creates a disruption or hinders the enjoyment of the Event content by other attendees.

Recording, Live Streaming, and Videotaping. Participants may not record or broadcast audio or video of sessions during the Event.

Unethical/Non-Compliant Business Practices. RIMS reserves the right to deny participation to anyone who engages in or is reputed to engage in unethical or non-compliant business practices.

### **Under 21 Registration Code of Conduct**

At RISKWORLD 2024, RIMS is committed to maintaining a safe and respectful environment for all participants, including registrants under the age of 21. To ensure that everyone's experience is positive, RIMS has established the following code of conduct for registrants under the age of 21:

- Alcohol and Substance Use: Registrants under the age of 21 are expected to comply with all local, state, and federal laws regarding the consumption and possession of alcohol and controlled substances. RIMS prohibits individuals under the age of 21 from consuming or possessing alcohol or controlled substances at any RIMS venue or event.
- **Responsible Behavior:** RIMS expects all registrants, regardless of age, to exhibit responsible and respectful behavior towards fellow attendees and staff. Disruptive or inappropriate conduct, including any form of harassment, will not be tolerated.
- Under 21 Prohibition at Sunday Opening Reception: The Sunday Opening Reception for RISKWORLD is strictly for attendees who are 21 years of age or older. Due to local regulations and the service of alcoholic beverages, individuals under the age of 21 will not be permitted to attend the Sunday opening reception.
- **Consequences:** If an attendee violates any of these policies, RIMS reserves the right at its sole discretion to take disciplinary action, up to and including immediate removal from the event and expulsion from the remainder of RISKWORLD.

By registering and attending RISKWORLD 2024, registrants under the age of 21 agree to abide by these policies and uphold the highest standards of personal conduct. RIMS believes that a respectful and responsible community benefits everyone, and RIMS is dedicated to creating an inclusive and safe environment for every

**8. Photography** - Photographs may not be taken of any sessions except by the press or the official photographer designated by RIMS.



- 9. Photo/Video Release By registering and participating in the Event, you acknowledge and accept that photographs or videos taken of you by the Risk and Insurance Management Society, Inc. (RIMS) or its service providers, may be used for promotional materials of RIMS, including but not limited to use in annual reports, magazines, future conference programs or other promotional material, and on the Internet by RIMS and its service providers. RIMS reserves the right to publish the names of Event participants in production materials and on the Internet by RIMS and its service providers. Attendee shall have no right of approval, no claim to financial compensation, and no other claim arising out of such use of the attendee's name, likeness, image, voice, statements, and/or surroundings.
- 10. Video & Hybrid Videotaping and hybrid events (including webcams, webinars, and streaming video content) are prohibited inside the San Diego Convention Center unless you have written permission from the RIMS Chief Executive Officer or RIMS Chief Events and Sales Officer. In the event that RIMS authorizes videotaping and use of equipment, videos may not be taken for any exhibitor booth or product other than that of your own company, except by approved press or the official videographer designated by RIMS.

#### 11. RIMS Respects Your Privacy

**Mailing List:** RIMS provides the attendee mailing list to exhibitors for one-time usage (no emails included). If you wish to be excluded from the mailing list, check the respective box during the registration process.

**12. Demographic and Contact Information -** Your name, address, phone number, email address, and individual and company demographic information are part of your registration. If you attend a sponsored session/event, you will be releasing your information to that exhibitor/sponsor.

By registering or attending the Event, you give permission for your contact information to be shared with associated third-party vendors and sponsors and be included in the RIMS attendee list.

**13. Badge Ethics, Counterfeiting and Theft -** Only persons registered for RISKWORLD and wearing the proper badge will be admitted to RIMS events that take place during RISKWORLD.

Anyone found to be counterfeiting, copying, or sharing conference name badges, or using a guest badge when they are not eligible for a guest badge, may be subject to sanctions up to and including removal from the conference and revocation of RIMS membership.

- **14. Badge Reprint -** A US \$250 non-refundable fee will be charged to replace a badge for any reason, including lost or stolen badges.
- 15. Attendee Housing Policies View the Housing Policies for RISKWORLD 2024. Hotel Reservations and Cancellation Policies RIMS has negotiated special rates for RISKWORLD attendees. Hotel accommodations are available

exclusively to registered attendees. You may secure your hotel reservation through March 21, 2024 however, availability will be limited. After March 21, 2024, availability and pricing cannot be guaranteed.

Don't be a no-show! Failure to arrive on the confirmed arrival date will result in forfeiture of one night's



room and tax, and loss of your entire room reservation. If you need to cancel your hotel reservation, please contact Connections Housing at <u>RIMS@ConnectionsHousing.com</u> or by phone at +1-404-378-6024.

A reservation will only be considered canceled with a cancellation number from Connections Housing or the hotel. Do not contact RIMS offices for hotel reservations or cancellations.

The RIMS hotel block offers a range of hotels in terms of proximity, affordability, and style to meet your needs and preferences.

Hotels sell out quickly. We recommend booking your reservation as soon as you register. Please note, hotel reservations will be processed on a first-received basis and are confirmed based on hotel availability. The cut-off date to reserve your hotel at the discounted meeting rates is March 29, 2024.

We have worked closely with San Diego hotels to guarantee you a competitive room rate. You must register for RISKWORLD before your hotel reservation can be confirmed.

### **EXPRESS HOTELS**

The Hard Rock, Marriott Marquis and Pendry Hotels are reserved as Express Hotels. This category of hotels includes badge and conference bag pick-up at your hotel and event concierge service throughout stay. A 3-night pre-paid minimum stay is required at the time of booking, with no refund allowed after 12/31/2023.

#### **EXCLUSIVE HOTELS FOR RIMS MEMBERS**

The Hilton Bayfront, Hilton Gaslamp Quarter, Marriott Gaslamp, and the Omni Hotels are reserved exclusively for RIMS members who purchase a full-conference registration and require a minimum stay of three (3) nights. \*Accommodation at Express Hotels is subject to billing arrangements as described above.

#### 16. Onsite Registration Policies and Procedures

RIMS accepts American Express, VISA, MasterCard, and corporate/personal/travelers checks payable in U.S. dollars drawn from a U.S. bank for payment of registration fees.

Please note: Onsite registration fees are non-refundable.

Registration materials will be released only to the individual whose name appears on the badge. Photo identification (driver's license or passport) or a credit card will be required. Business cards are not an acceptable form of identification. Badges are non-transferable.

#### 17. Payment Instructions - RIMS Federal Tax ID# 13-1860397

**Online Registrations** completed with credit card payment are processed immediately. RIMS accepts American Express, MasterCard, and Visa.



For registrations that require a request for invoicing, please register online at <u>www.RIMS.org/Register</u>. The option to be invoiced is available online.

Checks, ACH, and wire transfers are processed as soon as practicable after receipt by RIMS. Please note the following deadlines:

Checks payments must be received by April 29, 2024. Wire transfer and ACH payments must be received by April 29, 2024. After these deadlines, RIMS cannot guarantee that payments will be processed prior to the beginning of the Event, and you may be asked to provide a credit card for payment to receive badges onsite at the event.

### All checks must be made payable to: Risk and Insurance Management Society, Inc.

Check payments via **regular mail** must be sent to: Risk and Insurance Management Society, Inc., Mail Code: 7396 P. O. Box 7247 Philadelphia, PA 19170-7396

Bank transfers are payable only in U.S. dollars drawn from a U.S. bank. The registrant is responsible for all bank charges, including a US \$30 RIMS wire transfer fee, which must be added to the total amount transferred. RIMS is not responsible for any of the bank fees related to this wire transmittal. You must specify to your bank that **ALL BANK FEES MUST BE PREPAID BY YOU**, including currency exchange fees, all wire fees, bank transfer fees, etc., or your registration may not be paid in full after these charges are deducted from your payment and you will be required to remit the balance by credit card onsite before receiving badges.

Your bank must include your name, company name, and registration badge number with any ACH or wire transmittal. Without this information, we may not be able to properly credit your account.

Please contact <u>FinanceTeam@RIMS.org</u> for ACH/Wire transfer information.

RIMS is not responsible for delayed mail or incorrectly addressed correspondence. Please note: Registration is pending until full payment is received.

### 18. Cancellations, and Refunds

- All registration cancellations must be in writing by emailing <u>RIMS\_Regitration@goeshow.com</u>.
- Cancellations prior to February 29, 2024 will receive a full refund minus a US \$250 cancellation fee.
- Cancellations after February 29, 2024 are nonrefundable.
- All administrative fees and additional registration items such as the continuing education credit are non-refundable.
- If RIMS cancels or postpones the Event, attendees can request a full refund or transfer their registration fee to another RIMS event within the next 12 calendar months at no additional cost.



- Attendees who do not attend the Event and/or do not contact RIMS via written correspondence during the set window as directed above will be responsible for the full attendee registration fee.
- RIMS reserves the right to cancel the Event if force majeure conditions warrant.
- Refunds will be processed after the conference no later than June 30, 2024.

\*Policy subject to change

### 19. Substitutions and Downgrade

- All registration downgrades must be submitted in writing by emailing <u>RIMS\_Registration@GoEshow.com</u>. The deadline to request a downgrade is February 29, 2024. All requests are subject to a US \$100 administrative fee.
- Substitution of registrations is permitted prior to the Event and will include an administrative fee of US \$100. Send the name of the registrant and the substitute attendee's name and contact information.
- Transfer requests must be received no later than May 2, 2024, and must be sent by email to <u>RIMS\_Registration@GoEshow.com</u>. Substitution requests received after May 2 will not be processed. Substitution requests must be submitted and completed onsite at the registration counter with a hard copy of the substitution letter and pay an onsite fee of US \$200.
- Only one substitution is permitted per original registrant.
- If a RIMS member transfers their registration to a nonmember, the nonmember must do one of two things: Pay the difference between the RIMS member and nonmember price at the time of the transfer, or become a RIMS member at the time of transfer.
- **20. RISKWORLD Schedule -** Please register in advance for the sessions and special events that you wish to attend. Although sessions are on a first-come, first-served basis, completing your selections in advance helps RIMS assign each session an appropriately sized room to accommodate all interested participants.

Only individuals registered and badged may attend RISKWORLD events. Attendees must have an appropriate badge to attend educational sessions, breakfasts, lunches, and all networking events. If you are under the age of 21, there is a specific code of conduct in order to participate in RISKWORLD and all conference-related events. Refer to the <u>under 21 code of conduct</u>.

**21. Continuing Education and Legal** credits are offered in this program for a non-refundable application fee of US \$175 for RIMS members and US \$230 for non-members. This single fee covers all license types inclusively; you will not need a separate fee for each license. Session seating is not guaranteed, so please arrive early to your selected sessions. Details are available at <a href="http://www.RIMS.org/CeCredits">www.RIMS.org/CeCredits</a>.

### 22. Opening Reception Event Ticket – US \$165

Each attendee is permitted to purchase up to 5 event tickets for colleagues to access the Opening Reception. This ticket **includes** RIMS shuttle bus transportation between a RIMS hotel and the Opening Reception location. This ticket **does not include** access to any other RIMS event. Access to the Opening Reception is limited to people 21 years of age and older (5 tickets limit per registrant).



### 23. Guest Registration – US \$330

A guest is defined as a spouse, significant other, family member or friend whose occupation is unrelated to the risk and insurance management profession. A co-worker or associate within the profession is not eligible for guest registration. Guest registration includes RIMS shuttle bus transportation between a RIMS hotel and the San Diego Convention Center, attendance at the Opening Reception, General Session and Opening Keynote, and Conference Finale and Closing Keynote. Guest registration does not include access to educational sessions, and thus guests are not eligible for continuing education credits, nor does the guest badge permit access to the Marketplace (exhibit hall). Please note: Guests of attendees will receive different badges from other participants. It is against RIMS policy to register someone in the guest category who does not meet with the criteria. Guest access is limited to people 21 years of age and older. Guest Registration is limited to 1 and may be purchased by a full conference registration process or through the <u>Attendee Service Center</u>.

24. Use of Site Material - The contents of the Event website are protected against unauthorized use in the United States and other countries by copyright and other intellectual property laws. RIMS authorizes you to view and download a single copy of the material on this website solely for your personal, noncommercial use. You must retain all copyright and other proprietary notices contained in the original material on any copy you make of the site material. You may not sell or modify our site material or reproduce, display, publicly perform, distribute, or otherwise use the material in any way for any public or commercial purpose. The names, marks, and logos appearing on this website are, unless otherwise noted, trademarks owned by or licensed to RIMS. The use of these marks, except as provided in these terms and conditions, is prohibited. If you violate any of these terms, your permission to use the site material automatically terminates and you must immediately destroy any copies you have made of the material.

### 25. EXHIBITION POLICY/NO SUITCASING

Any conference visitor who is observed to be soliciting business in the aisles or other public spaces, in another company's booth, or in violation of any portion of the Rules and Regulations, will be asked to leave immediately. Additionally, penalties may be applied. Please report any violations you may observe to Show Management. Show Management recognizes that suitcasing may also take the form of commercial activity conducted at an official RIMS sanctioned event. For the purposes of this policy, suitcasing violations may occur at venues other than the exhibition floor and at other events.

### **RIMS Outboarding Policy**

Outboarding is defined as any non-permanent exhibit, demonstration, event, or branded activity that lasts for more than one day during RISKWORLD 2024, and events and activities that occur outside of contracted space with RIMS. This includes events at hotel suites, meeting rooms, ballrooms, restaurants, clubs, etc.

RISKWORLD 2024 is organized so that the industry partners can showcase and demonstrate their latest products and services, meet with existing clients, and generate new leads. Nearly 10,000 delegates attend RISKWORLD, and our sponsors and exhibitors work hard to accomplish their goals: brand recognition and business development. However, the integrity of the show is diminished, and the value becomes diluted when companies seek - in an unofficial capacity - to "piggyback" off RISKWORLD without directly partnering with RIMS.



Outboarding is unethical, and unfair and should not be enabled or tolerated in any capacity. RIMS works diligently to protect our exhibitors' and sponsors' investment in the conference by taking a firm stance against outboarding. We encourage official exhibitors to host parties and special events to enhance RISKWORLD 2024 before and after show hours, but these activities should never be functions that compete against those who are making an additional investment in their brand at RIMS. During show hours, it is strictly prohibited to conduct education inside of meeting rooms or to promote any activity that directly competes with RISKWORLD 2024. Sponsorship activation spaces and cafes within the confines of the RIMS space are opportunities to position brands and offer customers heightened experiences.

Companies who outboard inconvenience attendees and hurt the overall industry. Outboarding violates RIMS policy and goes against the International Association of Exhibitions and Events (IAEE) guidelines and best practices. When RIMS determines that outboarding has occurred, RIMS will enforce the rule against the participating company and may impose penalties for violations.

RIMS offers a variety of opportunities outside of the exhibit hall, including suites, hotel rooms, convention center spaces, and event venues. We are committed to working with any industry entity to help our partners achieve their strategic goals as it relates to the risk and business insurance disciplines.

**TO OUR MEMBERS AND ATTENDEES:** we ask that you decline invitations that conflict with official RIMS activities and programming, and that you report violations to RIMS. The more that these unsupportive competing events take place, the more it erodes the integrity of RISKWORLD. It is important to remember that all these events exist because of RISKWORLD's presence. Any company that is not exhibiting or sponsoring the conference is "coat-tailing" off of the RIMS experience, often in an aggressive manner with guerilla marketing efforts purposefully intent on detracting from RIMS and RISKWORLD. These practices damage the RIMS experience, and the partners and companies that significantly invest in the entire industry by participating in RISKWORLD. Thank you for your support to RIMS and for your efforts to stop these damaging practices.

### **Under 21 Registration Code of Conduct**

At RISKWORLD 2024, RIMS is committed to maintaining a safe and respectful environment for all participants, including registrants under the age of 21. To ensure that everyone's experience is positive, RIMS has established the following code of conduct for registrants under the age of 21:

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  - By registering and attending RISKWORLD 2024, registrants under the age of 21 agree to abide by these policies and uphold the highest standards of personal conduct. RIMS believes that a respectful and responsible community benefits everyone, and RIMS is dedicated to creating an inclusive and safe environment for everyone.