

About PAX Aus Event Badge Insurance

You can insure your PAX Badge purchase against unexpected situations with PAX Badge Insurance. By having PAX Badge Insurance you can protect yourself against being unable to attend if it falls within our agreed claim categories. Currently if you are unable to attend you cannot claim back the cost of your PAX Badge for any reason.

PAX Aus offers this insurance to try to protect fans from having to pay re-sellers inflated prices or leaving a fan out of pocket who is unable to pass on their PAX Badge for a good reason. Where a PAX Badge has been returned, PAX Aus will make the PAX Badge available to other fans.

Who can purchase PAX Badge insurance?

Anyone buying a PAX Badge to PAX Aus through the PAX website will be given the option to purchase insurance at the time of payment. Insurance can only be purchased on new on line transactions up until 1 month prior to the event, providing PAX Badges are still available to purchase and are not sold out. PAX Badge insurance is only offered for PAX Badges purchased online via the approved website to the registered buyer and not for any PAX Badges purchased or provided by third parties or to persons who are not the named buyer.

What is the total amount I am covered for?

The most that PAX Aus will pay on an unused PAX Badge is the face value of the PAX Badge. PAX Badge insurance only covers the cost of the PAX Badge if you are unable to attend the event due to a claimable circumstance. It does not cover the amounts paid for postage or other items purchased at the same time as your PAX Aus badge.

What sorts of things does it cover?

<u>Claimable circumstances</u> are injury or sickness to you (or family member if you need to act as their primary carer during PAX), national/civil service, redundancy from full time employment and death. Claims need to be made up to 2 weeks prior to the event. Claims made after this date are invalid and will not be paid.

Badge insurance <u>does not cover</u> change of mind, change of availability due to other events, exams or school commitments, cancelled leave, cancelled flights, work commitments or other circumstances not explicitly mentioned above. It <u>also doesn't cover</u> you losing your badge, lost badges due to address changes not reported before the cut-off date and to Australia Post.

What is the period of cover?

Cover starts as soon as the insurance is issued and ends 1 week prior to the event start. After this period no replacement PAX Badge or refund will be offered. This is to allow PAX Aus time to process the claim and offer the PAX Badge to other fans.

What happens when I make a PAX Badge Insurance claim?

All insurance claims must be made in writing to info@paxaustralia.com.au, providing

- a) the reason for the claim from one of the valid claimable circumstances above,
- b) the confirmation ID of the order and
- c) evidence of the claim (eg. A doctor's certificate, a death certificate, a letter confirming a surgery date).

PAX Australia reserves the right to determine what is acceptable evidence. Claims made without evidence will not be considered. If your claim has been approved by PAX Australia you may need to provide payment details to facilitate the refund. If your badge has already been mailed to you by the time of your claim you will need to return it to PAX PRIOR to the event dates. Badges returned once PAX Aus has started or is over, will not be refunded.



How to purchase PAX Badge Insurance?

PAX Badge insurance is offered as an opt-in during the online checkout process on the Billing Page.

Once your order is complete, information is included on the online confirmation page acknowledging that PAX Badge insurance has been purchased. You will also receive a confirmation email stating that insurance was purchased.

What if I don't purchase insurance during checkout?

You cannot purchase PAX Badge insurance once you have checked out. Tickets without badge insurance are non-refundable under any circumstance.

Cooling off Period and Refunds

Cooling off period

A 14-day cooling off period is applicable from the day the policy is issued. During this time, you can cancel and the full premium will be refunded (provided you have not travelled to the event and do not wish to make a claim against the policy). After the 14-day cooling off period, you can still cancel your policy but PAX Aus will not issue a refund.

Cancelling a policy

If you wish to cancel your policy, email your details including your policy number and customer name to info@paxaustralia.com.au

Evidence Required For Claims

Claim	Evidence
Sickness or Injury	 Signed and dated doctor's certificate indicating sickness or injury would either prevent you to travel or work during the dates of PAX Aus. A confirmation letter from a doctor, clinic or hospital confirming an upcoming planned surgery during the dates of PAX Aus. Signed and dated Doctor's certificate indicating the need for you to care for a seriously ill family member that would prevent you attending PAX Aus during the dates of PAX Aus.
Death	A death certificate of the ticketholder, spouse or family member to whom the ticketholder would be dependent.
Civil or Military Service	 A copy of a jury summons on or immediately before the date of PAX. A copy of statement from a branch of the armed services for training or deployment during PAX.
Redundancy (n.b. does not include leaving employment by choice or being dismissed)	 A letter from the previous employer offering or confirming redundancy. A form or notice from Centrelink confirming assistance due to redundancy and that you are still unemployed during the event dates of PAX Aus.