

REGISTRATION TERMS & CONDITIONS

VIG Chief Underwriters' & Claims Managers' Conference 2024 (hereinafter the "Event") is organised by VIG (hereinafter the "Organiser") on 13-15 May in Istanbul, Turkey.

Event Agency OKSİJEN ETKİNLİK VE YÖNETİM DANIŞMANLIĞI LTD. ŞTİ. (hereinafter "Agency") supports the Organiser in the organisation of the event, providing the following services: Registration management, Event logistics.

By registering to the Event, participants (hereinafter "participant" or "participants") are entering an agreement with Organiser Name and Event Company Name, for which all participants are requested to read and acknowledge the Terms & Conditions set out below.

EVENT SECRETARIAT

All registration inquiries should be sent to the Event Secretariat at muge@oksijenevents.com.tr

REGISTRATION & FEES

Participants are required to register via the online registration system.

Registration fees are published on the following webpage <http://www.vigconference2024.istanbul>

All fees are in EUR (€) and include the applicable VAT rate: Please note that the standard Turkish VAT rate is between %12 - 20%. The rule is to apply this rate on all registrations (there may be exceptions to this general rule).

METHODS OF PAYMENT

The online registration platform is a secured site. Major credit cards (VISA, MasterCard) are accepted. Payments by bank transfer are accepted until 1 April 2024. From 2 April 2024 onwards, registrations will be proceeded on site.

For payments by credit card, the payment confirmation is notified upon completion of the registration process. Participants will receive a confirmation email including a link to their digital invoice. The invoice will reflect the amount paid by credit card. Participants who do not receive a confirmation email should contact the Event Secretariat at muge@oksijenevents.com.tr. In case of a rejected online credit card payment, the Participant is recommended to contact the credit card issuer in order to check if online transactions are being declined by the issuer.

The payment gateway provider is İyzico.

For payments by bank transfer, an invoice is issued upon completion of the registration process. Participants will receive a confirmation email including a link to their digital invoice.

The invoice will reflect the amount to be processed by bank transfer. Participants who do not receive a confirmation email should contact the Event Secretariat at muge@oksijenevents.com.tr

PAYMENTS BY BANK TRANSFER

The Participant's full name, the invoice number as well as the name of the event must be indicated in the payment reference.

All fees should be paid either in EUR (€) or Turkish currency, free of any bank charges, to the following bank account:

BANK NAME : GARANTI BBVA
ACCOUNT NAME : OKSIJEN ETKINLIK VE YONETIM DANISMANLIGI LTD.STI.
BRANCH NAME : ELMADAG
ACCOUNT NUMBER: 234 - 9067763 (EURO)
BANK CODE : 0062
SWIFT CODE : TGBATRISXXX
IBAN : TR50 0006 2000 2340 0009 0677 63

All payments by bank transfer must be received until 1 April 2024.

This payment method will not be available as of 2 April 2024.

INVOICE

Participants are issued with an invoice upon completion of the registration process.

All participant's registering to represent a company/organisation with registered VAT Number should provide their VAT Number during the registration process. VAT Numbers are verified by the Organiser in order to prevent fraud. Invoices are issued based on details provided in the payment page of the registration process.

REGISTRATION CANCELLATION, TRANSFER & REFUND POLICY

All registration cancellation requests should be sent by email to the Event Secretariat at muge@oksijenevents.com.tr

The following conditions will apply:

- **Cancellations received until 1 April 2024 included:** 50% refund minus a EUR 150.00 administration fee
- **Cancellations received from 1 April 2024 onwards:** no refund

All refunds are made in EUR (€) and are subject to prevailing exchange rates. Refunds will be processed within 30 days from the end of the Event, and in the same manner as the original payment was received. If bank charges apply, they will be deducted from the refunded amount.

Registration replacement requests should be sent in writing to muge@oksijenevents.com.tr until 1 April 2024 and will be proceeded at no costs.

MODIFICATION & CANCELLATION OF THE CONGRESS

The Organiser reserves the right to modify the Congress programme, which is published as an indication only.

In the event of cancellation of the Congress, at any time, as a result of any event of 'force majeure' or for other reasons that are beyond the control of the Organiser, the registration fee shall be refunded minus EUR (€) admin fee (excl. applicable VAT). The Organiser shall not be held liable for any other costs or losses incurred, such as transportation costs, accommodation costs, financial losses, etc.

In case the event is postponed to another date, the registration will be automatically deferred and valid for the new date at the same applicable rate.

In case the participants are not able to attend the event with the new selected date or prefer to be reimbursed, participant should inform the event secretariat by sending an email to muge@oksijenevents.com.tr no later

than 15 days after the official announcement. In case the participant decides to register after having been reimbursed, the new applicable rate may apply.

USE OF MATERIAL

Without any prior consent from the Organiser, Participant must not: reproduce, copy or translate the Event materials; create derivative works from the Event materials; modify the Event materials; commercially exploit the Event materials. All information collected through the registration process can be used for marketing purposes.

PHOTOS & VIDEOS

Filming and photography will take place during the Event. Unless explicitly communicated in written form at muge@oksijenevents.com.tr, you consent to your image and likeness being used in marketing and films (now and in the future) and to waive any right to compensation or remuneration. However, to help ensure the privacy of individuals, images will not be identified using full names or personal identifying information without written approval from the photographed subject.

During such events individuals often take photographs or make videos on their mobile telephones. The Organiser is not responsible in policing this practice but would ask any participant who plans to do this to seek permission from fellow Event attendees.

LIABILITY

In the case of government intervention or regulation, military activity, strikes or any other circumstances that make it impossible or inadvisable for Event to take place at the time and place as announced, the participant shall waive any claim for damages or compensation except the amount paid for registration after deduction of actual expenses incurred in connection with the Event and there shall be no future liability for either party.

DISCLAIMER & FORCE MAJEURE

The Organiser shall not be deemed responsible for any bodily injury/death or property damages (including theft) sustained by participants during the Event, unless such damages are a direct result of the negligent or unlawful act or omission thereof.

In any event, the Organiser does not accept liability for damages in the event of bodily injury/death, property damage, disruption to travel plans and costs incurred as a result of force majeure.

Force majeure reasons include but are not limited to war or threat of war, riots, civil strife, terrorist activity, industrial disputes, natural or nuclear disaster, adverse weather conditions, epidemics, pandemics, health risks, fire and closure of airports or airspace.

EVENT RULES & REGULATIONS

Whilst participating in the Event, you are required to comply with any policies or directions (such as but not limited to security, health, and safety regulations) in force at the time of the Event, given by the VIG or Event Agency Oksijen or any other relevant third party, including the person responsible for the premises where the Event takes place or any competent authority.

The Organiser VIG or Event Agency Oksijen accept no responsibility for any belongings that Participants bring at the Event. Any loss or damage to such belongings is at the Participant's own risk.

DATA PROTECTION & PRIVACY POLICY

The European General Data Protection Regulation (EU GDPR) entered into force on 25 May 2018, and it involves some additions to protection of the protection and privacy of Participants.

The Organiser VIG and Event Agency Oksijen take your privacy very seriously. The Data Protection and Privacy Policy can be consulted at any time at the link [here](#).

For any questions regarding the Data Protection and Privacy Policy, Participants are invited to contact the Data Protection Officer at the following e-mail address: muge@oksijenevents.com.tr

GOVERNING LAW

Any dispute resulting from the above terms and conditions will be subject to the law of Turkey, and by accepting these terms you are submitting yourself to the exclusive jurisdiction of the courts of Turkey.