

Terms & Conditions

Effective: 1 December 2017



TERMS & CONDITIONS

§ 1 Scope of application

1. The present General Terms and Conditions of Business of Deutsche Aktuar-Förderprojekte gGmbH, Hohenstaufenring 47 – 51, 50674 Cologne, Germany (hereinafter referred to as "DAF gGmbH") shall apply to all services within the framework of ICA 2018. DAF gGmbH is a wholly-owned subsidiary of Deutsche Aktuarvereinigung e.V. who is hosting the ICA 2018 in conjunction with the International Actuarial Association.

§ 2 Registration and conclusion of contract

1. Registration for the ICA as an attendee can only be done bindingly via the internet registration tool <https://register.ica2018.com> and must be done no later than 31 May 2018 (23:59 CEST).
2. Acceptance of the registration of an attendee by DAF gGmbH shall only be binding when formal confirmation of the registration has been issued by DAF gGmbH. Confirmation and invoice as well as announcements will only be communicated by email. Attendees are therefore requested to ensure that they provide the correct e-mail address and to inform DAF gGmbH of any change to their email address as quickly as possible.
3. DAF gGmbH shall withdraw the acceptance of attendees' registrations in the event of serious grounds for objection (e.g. unjustified registration as an Academic shall be subject to cancellation at the organizer's discretion). No right to attendance hall arise.
4. Numbers of attendees are limited for some events, which means selection may be restricted.
5. Registrations will be processed in chronological order of booking, which is particularly relevant for events with a limited number of attendees (e.g. included or optional tours, limited attendance experiences, graffiti workshop, ESTREL tour).
6. If a package or an activity is fully booked and where possible, a waiting list will be established. If an attendee place becomes available, persons on the waiting list will be informed by email in chronological order of booking (with a delay of 12-hours between bookings) and they can then register online. Deadlines may be imposed.

7. The deadline for selecting tours and limited attendance experiences during the registration process is 30 April 2018 (23:59 CEST). Later registrations may require tours to be selected manually. Registrants must consider that numbers of attendees are limited for some events and selection may be restricted.
8. For any changes to be made regarding the invoice recipient please contact registration@ica2018.org
9. Attendees are requested to keep their confirmation of registration safe and to bring it with them to the Congress.

§ 3 Fees

1. Registration fees published at time of booking on <https://register.ica2018.com> are valid for your registration.
2. Discounted registration fees are available for attendees working full-time as academics, as well as confirmed ICA 2018 speakers. DAF gGmbH will send out registration links for speakers and speaker academics.
3. Delegates may be joined at the congress by up to 2 accompanying persons who are non-business affiliates. An accompanying person is considered to be a spouse or partner, friend, or family member of the attendee. Recruiters or other business affiliates are not considered accompanying persons and must register and pay the appropriate fee. Accompanying persons will be classified at the organizer's discretion. Aside from the "Launching the ICA 2018-" and "Passing the baton on to Sydney" ceremonies, accompanying persons shall not attend parallel or plenary sessions. Accompanying persons are also not entitled to refreshment breaks or lunches (unless included in the accompanying person optional tours/activities, or specifically included in the accompanying person registration package). Congress refreshments may, on request, be booked additionally via DAF gGmbH, please contact registration@ica2018.org.
4. Registrations must be RECEIVED before 31 January 2018 (23:59 CET) to qualify for the discounted early registration fees "Early Bird 1".
Early registration fees "Early Bird 2" apply to registrations received between 1 February 2018 (00:00 CET) and 31 March 2018 (23:59 CEST).
All registrations received from 1 April 2018 (00:00 CEST) will be subject to the "regular" registration fees.
5. The attendance fee shall be per person plus, where applicable, the prevailing statutory Value Added Tax valid at the time.
6. Non-Attendance or reduced attendance of congress shall not entitle the attendee to a price reduction for the registration package.
7. A handling fee of EUR 8.50 will be charged for every attendee.

§4 Payment terms

1. Invoices shall be issued by DAF gGmbH by email.
2. Attendees shall contact registration@ica2018.org to claim changes to the invoice (e.g. recipient, address).

3. The total fee is due immediately and has to be paid without deduction within 14 days of registration, or registration will be subject to cancellation at the organizer's discretion. All payments must be made no later than 31 May 2018 (23:59 CEST) or registrations will be subject to cancellation, at the organizer's discretion.
4. Payment using PayPal/credit card (Visa, MasterCard, American Express): Attendees shall make credit card payment online during the registration process. This may require using or creating a PayPal account. A receipt will be sent via email once payment has been processed.
5. Payment via bank transfer: DAF gGmbH is able to offer payment via bank transfer until 18 May 2018 (23:59 CEST) for registrants with a German billing address. Payment via bank transfer to DAF gGmbH must be received by the organizers within 14 days of date of registration and no later than 31 May 2018 (23:59 CEST):

HypoVereinsbank – Member of UniCredit
Address: Unter Sachsenhausen 37, 50667 Cologne, Germany
BLZ: 370 200 90
Account No.: 159 727 42
VAT ID No.: DE815485602
IBAN: DE81370200900015972742
BIC/SWIFT: HYVEDEMM429

Attendees must always state the invoice number when effecting payment and include their name if space is available.

6. Registration fees will be debited in Euro (EUR) at the exchange rate prevailing on the transaction date.
7. All bank charges must be paid by the attendee.

§ 5 Travel and accommodation, food and beverage

1. Travel and accommodation costs are not included in the ticket price. Attendees shall be responsible for their own travel and accommodation. Charges shall be settled directly with the hotel and/or travel suppliers by the attendee. Attendees find information about in packages included food & beverage on the website www.ica2018.org and in the registration tool at <https://register.ica2018.com>.

§ 6 Safety and security

1. All attendees shall be responsible for their own safety and security. This applies in particular to conduct in road traffic e.g., during tours and events.

§ 7 Cancellation by the attendee

1. Cancellation of registrations is only possible until 30 April 2018 (23:59 CEST) and must be done via the registration tool at <https://register.ica2018.com>.

2. ICA 2018 registration fees (packages) will be refunded for cancellations received by the DAF gGmbH office before 30 April 2018 (23:59 CEST), less a cancellation fee per registered delegate/accompanying person as follows.

Delegates und Accompanying persons (Regular)					
Cancellation fee					
Delegate		Cancellation 1	Cancellation 2	Cancellation 3	No Cancellation
Full Week		Fee € 250.00	Fee € 250.00 + € 125.00	Fee € 250.00 + € 250.00	starting 1 May 18
Regular	Fee	1 Dez 17 - 31 Jan 18	1 Feb 18 - 31 Mar 18	1 Apr 18 - 30 Apr 18	
Early-Bird 1	€ 1,380.00	€ 250.00	€ 375.00	€ 500.00	€ 1,380.00
Early-Bird 2	€ 1,505.00		€ 375.00	€ 500.00	€ 1,505.00
Regular	€ 1,630.00			€ 500.00	€ 1,630.00
Cancellation fee					
Delegate		Cancellation 1	Cancellation 2	Cancellation 3	No Cancellation
Half Week		Fee € 150.00	Fee € 150.00 + € 75.00	Fee € 150.00 + € 150.00	starting 1 May 18
Regular	Fee	1 Dez 17 - 31 Jan 18	1 Feb 18 - 31 Mar 18	1 Apr 18 - 30 Apr 18	
Early-Bird 1	€ 835.00	€ 150.00	€ 225.00	€ 300.00	€ 835.00
Early-Bird 2	€ 910.00		€ 225.00	€ 300.00	€ 910.00
Regular	€ 985.00			€ 300.00	€ 985.00
Cancellation fee					
Acc. Pers		Cancellation 1	Cancellation 2	Cancellation 3	No Cancellation
Full Week		Fee € 70.00	Fee € 70.00 + € 90.00	Fee € 70.00 + € 170.00	starting 1 May 18
Early-Bird 1	€ 380.00	€ 70.00	€ 160.00	€ 240.00	€ 380.00
Early-Bird 2	€ 470.00		€ 160.00	€ 240.00	€ 470.00
Regular	€ 550.00			€ 240.00	€ 550.00
Cancellation fee					
Acc. Pers		Cancellation 1	Cancellation 2	Cancellation 3	No Cancellation
Half Week		Fee € 40.00	Fee € 40.00 + € 55.00	Fee € 40.00 + € 105.00	starting 1 May 18
Early-Bird 1	€ 235.00	€ 40.00	€ 95.00	€ 145.00	€ 235.00
Early-Bird 2	€ 290.00		€ 95.00	€ 145.00	€ 290.00
Regular	€ 340.00			€ 145.00	€ 340.00
Speakers (Reduction 1)					
Cancellation fee					
Delegate		Cancellation 1	Cancellation 2	Cancellation 3	No Cancellation
Full Week		Fee € 250.00	Fee € 250.00 + € 110.00	Fee € 250.00 + € 225.00	starting 1 May 18
Regular	Fee	1 Dez 17 - 31 Jan 18	1 Feb 18 - 31 Mar 18	1 Apr 18 - 30 Apr 18	
Early-Bird 1	€ 1,280.00	€ 250.00	€ 360.00	€ 475.00	€ 1,280.00
Early-Bird 2	€ 1,390.00		€ 360.00	€ 475.00	€ 1,390.00
Regular	€ 1,505.00			€ 475.00	€ 1,505.00
Cancellation fee					
Delegate		Cancellation 1	Cancellation 2	Cancellation 3	No Cancellation
Half Week		Fee € 150.00	Fee € 150.00 + € 65.00	Fee € 150.00 + € 135.00	starting 1 May 18
Regular	Fee	1 Dez 17 - 31 Jan 18	1 Feb 18 - 31 Mar 18	1 Apr 18 - 30 Apr 18	
Early-Bird 1	€ 775.00	€ 150.00	€ 215.00	€ 285.00	€ 835.00
Early-Bird 2	€ 840.00		€ 215.00	€ 285.00	€ 910.00
Regular	€ 910.00			€ 285.00	€ 985.00

Academics (Reduction 2)					
Cancellation fee					
Delegate		Cancellation 1	Cancellation 2	Cancellation 3	No Cancellation
Full Week	Fee	Fee € 250.00	Fee € 250.00 + € 100.00	Fee € 250.00 + € 200.00	starting 1 May 18
Regular		1 Dez 17 - 31 Jan 18	1 Feb 18 - 31 Mar 18	1 Apr 18 - 30 Apr 18	
Early-Bird 1	€ 1,180.00	€ 250.00	€ 350.00	€ 450.00	€ 1,280.00
Early-Bird 2	€ 1,280.00		€ 350.00	€ 450.00	€ 1,390.00
Regular	€ 1,380.00			€ 450.00	€ 1,505.00
Cancellation fee					
Delegate		Cancellation 1	Cancellation 2	Cancellation 3	No Cancellation
Half Week	Fee	Fee € 150.00	Fee € 150.00 + € 60.00	Fee € 150.00 + € 120.00	starting 1 May 18
Regular		1 Dez 17 - 31 Jan 18	1 Feb 18 - 31 Mar 18	1 Apr 18 - 30 Apr 18	
Early-Bird 1	€ 715.00	€ 150.00	€ 210.00	€ 270.00	€ 835.00
Early-Bird 2	€ 775.00		€ 210.00	€ 270.00	€ 910.00
Regular	€ 835.00			€ 270.00	€ 985.00
All cancellation fees shall be understood per person.					

3. In the event of later cancellation or in the event of a no-show, the complete registration fee shall be paid.
4. If attendees wish to switch from a half week package to a full week package or vice versa attendees should contact DAF gGmbH. The following cancellation fees shall be due if a switch is made:
 - No cancellation fees will be charged if attendees switch from a half-week package to a full-week package before expiry of the cancellation deadline.
 - No cancellation fees will be charged if attendees switch from a half-week package to another half week package before expiry of the cancellation deadline.
 - Two fifths of the cancellation fee for a full-week package shall be charged if attendees switch from a full-week package to a half-week package before expiry of the cancellation deadline.
5. Substitutions can be made until 31 May 2018 (23:59 CEST) by written request via email to DAF gGmbH (registration@ica2018.org) by the original registrant and must include the full first and last name, email and billing address of the substitute attendee. Substitutions will incur an administrative fee of EUR 150 for Delegates. There is no additional administrative fee for accompanying persons; however, an attendee's registration can only be re-booked in its entirety. If an attendee nominates a replacement attendee he/she shall not be obliged to pay the registration fee once the substitute attendee has paid the registration fee, which would have occurred in the event of a regular binding registration of the replacement attendee.
6. Electronic congress content, optional tours, the graffiti workshop, the ESTREL tour and additional catering options can be cancelled free of charge until 30 April 2018 (23:59 CEST). In the event of later cancellation or in the event of a no-show, the complete registration fee shall be paid.
7. Handling and/or administrative fees shall not be refunded.

§ 8 Cancellation by DAF gGmbH

1. DAF gGmbH shall be entitled to extraordinary termination of the contract if the attendee falls into arrears with payment of the attendance fee and/or payment is not made by the expiry of a period of grace set for the attendee. The right to extraordinary termination for other reasons shall remain unaffected.
2. DAF gGmbH reserves the right to cancel optional parts of the event if the minimum number of required participants is not reached.
3. Registrations based upon fraudulent representations are subject to cancellation at any time prior to, or during, ICA 2018 at the sole discretion of the organizer.
4. In the event that the premises where ICA 2018 is to be held become, in the sole determination of DAF gGmbH, unfit or unavailable for occupancy, or are substantially affected because of fire, flood, storm or any other such cause or as a result of government intervention, malicious damage, act of war, strike, lock-out, labour dispute, riot or any other cause over which DAF gGmbH has no control, or should DAF gGmbH decide that, as a result of any such cause, it is necessary or advisable to cancel, shorten, postpone or re-locate the event or reduce the planned period for preparation, construction, setting-up or dismantling, DAF gGmbH shall not be liable for indemnifying or reimbursing the attendee or accompanying persons in respect of any damage or loss direct or indirect as a result thereof. Further-reaching claims of the attendee against DAF gGmbH shall be excluded, in particular there shall be no claim to reimbursement of travel and overnight accommodation expenses, optional tour costs or fees and loss of work unless the expenditure originates as a result of grossly negligent or deliberate conduct on the part of DAF gGmbH.

§ 9 Deviations in performance

1. The content of the program can deviate from the announced content. DAF gGmbH shall be entitled to substitute announced speakers and to make other necessary changes and reductions at any time before and during the congress while maintaining the overall character of the ICA 2018.

§ 10 Material and copyrights

1. Attendees will receive a link and log-in details to the restricted download area including the scripts as soon as available and after full payment is received. No paper copies will be provided.
2. Electronic live content: Following expiry of the cancellation deadline attendees shall receive, in electronic form, access data for the program as well as further materials and offers as provided for in the format containing the definitive starting and finishing times, which may differ slightly from the information contained in the confirmation.
3. DAF gGmbH shall grant the attendee a non-exclusive, non-assignable right of use to ICA 2018 media provided to an attendee in physical or electronic form within the framework of a congress for the purpose of education. All rights, also those of reproduction and copying of the ICA 2018 media or of parts thereof and of making them publicly accessible shall be reserved for DAF gGmbH. Log-in details to the

material, online sessions or live streaming shall not be distributed. No access to the materials or broadcasts/streams may be granted to third parties.

4. The attendee list will be published on the website www.ica2018.org. By registering, attendees agree that their name, company, city and country appear on the attendee list and on their name badge. Additionally, up to 3 language skills will be shown on the name badge. In order for a delegate or accompanying person to be included in the ICA 2018 attendee list, full payment must be received in time and no later than 31 May 2018 (23:59 CEST). The latest update for the attendee list will be made no later than 1 June 2018 (12:00 CEST). Attendees can request to have their name removed from the attendee list at any time by sending an E-Mail to registration@ica2018.org.

§ 11 Image and sound recordings

1. DAF gGmbH shall be entitled, without any financial remuneration, to have produced photographs, drawings, audio and video recordings and electronic reproduction of the congress ICA 2018 and the attendees and to use them for marketing purposes now and in future. To the extent necessary, the attendee hereby declares his/her agreement. For all the above-mentioned recordings in which the focus is on individual persons, attendees may at any time instruct the photographer or videographer (video camera operator) that they do not wish to be recorded. If this is not possible, or the instruction is not complied with, DAF gGmbH shall, if requested to do so, subsequently arrange for publication or broadcast by DAF gGmbH and her service providers /partners to be prohibited.
2. Attendees may not make sound or video recordings of the presentations or of other attendees.

§ 12 Certificate of attendance and CPD points

1. Attendees should contact their local actuarial association for further details concerning CPD points if required.
2. No certificate of attendance will be issued but all delegates will receive a link to an online form on www.ica2018.org which can be completed and forwarded to their local actuarial association.

§ 13 Liability and damages

1. The congress ICA 2018 shall be prepared and held with the greatest possible care. However, DAF gGmbH shall not be liable for damage caused by third parties (e.g. sponsors, other attendees, employees of the venue or of the event locations).
2. In the event of strikes or natural catastrophes, attacks, physical injury or material damages either before or during the congress, the organizer cannot be held responsible for losses or injuries suffered by the attendees, accompanying persons, children or other guests.

3. ICA 2018 organization shall not be responsible for any theft, breakage, destruction or damage of any kind to personal and/or business items belonging to the attendee, accompanying persons, children or other guests.

§ 14 Responsibility of Attendees when using the Wi-Fi (WLAN) network:

1. Data transmitted via Wi-Fi as well as transactions entered into and services consumed over the Wi-Fi network shall be the sole responsibility of the attendee. If an attendee uses services offered by a third party via the Wi-Fi network he /she shall be liable for any costs incurred. When using the Wi-Fi network attendees shall agree to comply with any applicable laws.

In particular attendees

- must not unlawfully reproduce, circulate or make public any work protected by copyright; this applies in particular to the use of file-sharing programs or similar services for up- and download;
- must not make use of the Wi-Fi network to download or circulate illicit or immoral content;
must comply with relevant child protection legislation;
- must not disseminate or circulate derogatory, defamatory, libellous or threatening content;
- must not use the Wi-Fi network to send spam and/or any other form of prohibited/unlawful advertising.

§ 15 Test dates:

1. In April 2018, prior to the expiry of the cancellation deadline, DAF gGmbH shall make available a test live stream for 2 days to enable attendees to test their capacity to receive any relevant broadcasts or streams. Attendees are urgently recommended to test their capacity to receive broadcasts or streams on these test dates. Fees shall not be reimbursed subsequently in the event of inadequate reception or a lack of reception of broadcasts or streams if attendees did not make use of this testing facility beforehand.

§ 16 Data protection

1. The organizer will protect the personal data of attendees and undertake all necessary measures for their security. Data will be collected by the organiser in accordance with the regulations of the German Federal Data Protection Act (BDSG), the German Federal Broadcast Media Act (TMG) and other applicable data protection regulations and used to manage, support, assess and optimise the events that are offered, but not made known to third parties. Exhibitors, sponsors and joint organisers shall not be considered to be third parties but are nevertheless also subject to the above regulations. Attendees can revoke the use of their data for purposes of information at any time in writing by contacting Deutsche Aktuar-Förderprojekte gGmbH, Hohenstaufenring 47-51, 50674 Cologne, Germany, registration@ica2018.org or if they require any change of address to be made.

§ 17 Miscellaneous

1. The contract shall be governed by the law of the Federal Republic of Germany.
2. The exclusive place of jurisdiction for all disputes arising from and in connection with the contract to which the present general terms and conditions of business apply shall be Cologne, Germany.

Cologne, December 2017