



General Terms and Conditions

for events organised by the International Association of Agricultural Production Insurers ("AIAG"), Seilergraben 61, 8001 Zurich, Switzerland.

1. Scope of application

The following General Terms and Conditions ("GTC") apply to all events organised by the AIAG physically or online. By registering for an AIAG event, the participant accepts these GTC as part of the contract between himself/herself and the AIAG.

In addition, the general terms and conditions of any third-party providers commissioned by the AIAG shall apply, insofar as these use general terms and conditions.

2. Registration

Registrations can be made through the channels communicated by the AIAG. The AIAG may accept registrations directly or use a third-party provider for the registration process. By submitting the registration, the participant confirms his/her booking.

Once the registration has been received, participants will be sent a registration confirmation and an invoice or a confirmation of credit card payment. Confirmations as well as invoices or payment confirmations will be issued by the AIAG or a third-party provider.

The event shall be held in compliance with the applicable official requirements. By registering, the participant agrees to the applicable safety, access and other implementation regulations and undertakes to follow the instructions of AIAG employees or third parties engaged by the AIAG. In the event of non-compliance with these regulations and instructions, the participant may be excluded from the event. In the event of such exclusion, no compensation or reimbursement of costs will be made.

3. Costs and payment terms

The costs are per person and are determined separately for each event. The costs may be higher for non-members than for AIAG members. The services included in the costs are outlined in the description of the relevant events and are defined separately for each event.

The costs can usually be paid by credit card or by invoice. Exceptions will be communicated on the AIAG website as well as on the respective event website or agreed individually in writing. Payment must be made by the start of the event at the latest. If payment is not received on time, the AIAG reserves the right to cancel the booked services for the respective participant and any accompanying person and to charge the participant for the cancellation and any additional costs.

4. Cancellations or termination of participation by participants

Cancellations of participation in an event by the participant must be made in writing (letter or e-mail) to the AIAG Secretariat in Zurich. The following cancellation conditions apply:

- In case of cancellations up to 31 days before the start of the event, the costs will be refunded in full.
- In case of cancellations 30 to 15 days before the start of the event, half of the costs will be refunded.
- In case of cancellations 14 to 0 days before the start of the event, no costs will be refunded.

The entitlement to a refund is based on the date on which the cancellation declaration (text form) is received by the AIAG.

If a participant arrives late or not at all at an event (no-show) or leaves the event early, there shall be no entitlement to a (partial) refund. Any additional costs incurred as a result thereof shall be borne by the participant. The same applies if a participant arrives late or not at all for a specific part of the event programme or leaves this part early.

Substitute persons are welcome at any time, but the AIAG Secretariat must be informed in advance. However, the substitute person must fulfill any necessary conditions of participation and/or official requirements. The substitute person and the participant shall be jointly and severally liable to AIAG for payment of the participation costs and for any additional costs incurred by the participation of the substitute person.



In case of individual hotel bookings by the participant, the contract and cancellation conditions of the respective hotel apply.

5. Cancellation or change of programme by the AIAG

In the event that an event is cancelled by the AIAG, any payments already received shall be refunded less any services which have already been provided.

If an event has to be cancelled or prematurely terminated due to force majeure, external influences such as weather and natural conditions, official measures or safety risks or other circumstances for which the AIAG is not responsible, there shall be no entitlement to reimbursement of the costs. Compensation or claims for compensation are excluded.

Cancellation or refund of any booked hotel accommodation or means of transport (flight tickets, train tickets, etc.) is only possible to the extent that the hotel or transport company agrees to a cancellation or provides a refund.

Changes to the programme are expressly reserved. Insofar as these do not change the overall character of the event, compensation or reimbursement of costs is excluded.

6. Images

During the event, film, sound and image recordings may be made by the AIAG or by third parties that have been engaged. AIAG may use film, sound and image material produced during the event, on which participants are depicted, for websites, in social networks, for media reports or the like without consulting the participants.

By participating in an event, the participant agrees to the said film, sound or image recordings. He/she expressly allows AIAG to use these for subsequent advertising purposes without further claims by the participant. The AIAG reserves the right to restrict film, sound or image recordings by participants during the event.

7. Liability

AIAG's liability for direct and indirect damages as well as consequential damages is excluded to the extent permitted by law. In any case, liability for all contractual, tortious or other claims is limited to the amount of the costs for the respective event. Further damages of any kind will not be compensated. By registering, the participant acknowledges that he/she may be exposed to risks associated with attending the event or which cannot be foreseen. Insurance is the responsibility of the participant.

Liability is also excluded for damages caused by force majeure, warlike events, strikes, epidemics, natural disasters, and official orders. If the AIAG commissions third parties to carry out the event and/or parts of the programme, the AIAG shall not be liable for their actions and omissions.

8. Data protection

All personal data shall be processed in accordance with the applicable data protection provisions, in particular taking into account the Swiss Data Protection Act (DSG) and - where applicable - the European General Data Protection Regulation (GDPR).

Registration for an event makes the collection, processing and use of personal data by the AIAG unavoidable. The AIAG processes personal data of participants for the purpose of the proper organisation and implementation of the respective event.

AIAG is entitled to pass on the personal data provided to it to third parties, in particular commissioned agencies, hotels and hosts based abroad, as part of the organization and implementation of the respective event. These third parties may also be located in countries where data protection may not meet Swiss standards. By registering, the participant consents to the transfer of his/her data to such countries.

Depending on the event, AIAG may need to collect particularly sensitive personal data. For example, it may be possible to infer religious affiliation on the basis of a catering request. Such data may be forwarded to third parties involved for the correct fulfilment of the contract (e.g. catering) or may be disclosed to government agencies due to legal obligations or official orders. By providing AIAG with such information, the participant expressly authorizes AIAG to use this information in accordance with this provision.



Personal data such as surname, first name, company and function of the participants will be made available to all other participants.

Further information on data protection can be found in the [data protection declaration](#).

9. Applicable law

All legal relationships between the participants and the AIAG are subject to Swiss law. The place of jurisdiction for all legal proceedings is Zurich, Switzerland.

AIAG, Zurich, Status: March 2024