

rainy refunds

Rainy Refunds

Policy wording



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Your contract of insurance

This policy provides you with a **Rainy Refund**: a weather-based refund for outdoor event attendees. If the Met Office forecasts rainfall above your trigger level during your event, you receive an automatic payout. There is no claim form and no excess.

This document, together with your **policy schedule**, forms your contract of insurance. Please read both carefully and check that the details are correct.

Who is involved

Rainy Refunds Ltd is the administrator and claims administrator for this policy. Rainy Refunds is an appointed representative of Stubben Edge & Partners Limited.

Stubben Edge & Partners Limited (Company No. 07076678) is authorised and regulated by the Financial Conduct Authority (Firm Reference No. 815500). Registered address: Fourth Floor, 75–77 Cornhill, London, EC3V 3QQ. Stubben Edge acts as an agent for the insurer. Monies paid to or held by Stubben Edge in relation to this policy are treated as having been paid to or held by the insurer.

Tokio Marine HCC is the insurer and capacity provider. HCC International Insurance Company plc trading as Tokio Marine HCC is registered in England and Wales with company number 01575839 and registered office at The St Botolph Building, 138 Houndsditch, London EC3A 7BT. HCC International Insurance Company plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 202655.

All communications and documents relating to this insurance will be in English.

What is covered

This policy provides a Rainy Refund for the outdoor event detailed in your schedule.

If the total rainfall forecast by the Met Office for the timeframe and location stated in your schedule **meets or exceeds** the trigger level specified, we will pay the refund amount you selected at the time of purchase.

Refund options

When purchasing your policy, you choose what percentage of your ticket value to cover. The refund amount payable is the percentage you selected, as shown in your schedule.

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How it works: a worked example

This is an illustrative example only. Your actual policy details are shown in your schedule.

Policy details

- Event: Summer Festival 2026, Saturday 15 August
- Activation window: 12pm to 6pm
- Forecast check time: 7am on the day of the event
- Rainfall trigger: 2.5mm total during the activation window
- Ticket price: £120
- Coverage selected: 50%
- Rainy Refund price: £5.00
- Potential payout: £60.00

What happens

At 7am on Saturday 15 August, we check the Met Office forecast for total rainfall between 12pm and 6pm at the grid point closest to the festival site. The forecast shows 3.1mm of rain is expected during that window.

Because 3.1mm **exceeds** the 2.5mm trigger, your Rainy Refund is activated. You receive a payout link and £60.00 is sent to you automatically. No claim form, no phone call, no waiting.

How payouts work

No action is required by you to trigger a payout. If the conditions in your schedule are met, we will initiate the refund automatically.

Receiving your payout

When a payout is triggered, you will receive a **payout link** via email and on your Rainy Refunds dashboard. You must accept the payout using this link within **30 days** of it being sent.

If you miss the 30-day window, you can still claim your payout by emailing contact@rainyrefunds.com within **6 years** of the eligible payout date. After 6 years, unclaimed refunds will be forfeited.

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Payout timing

Payouts are initiated automatically when the trigger condition is met. We aim to process payouts within minutes, and guarantee that all payouts will be initiated within seven (7) working days of the forecast trigger time specified in your schedule.

Forecast data

Rainy Refunds uses Met Office official forecast data (the UK 2km model, re-gridded to latitude and longitude) issued through authorised data feeds. The forecast is checked at the grid point closest to your event location for the timeframe stated in your schedule.

In the unlikely event that the required Met Office forecast data is unavailable, Met Office radar observation data will be used as a substitute to determine actual rainfall during the activation window. If neither the forecast nor radar observation data is available, the claims administrator will use the best available verified meteorological data. All decisions based on official or substitute data are final.

Definitions

The following terms have specific meanings when used in this policy.

Administrator: Rainy Refunds Ltd.

Claims administrator: Rainy Refunds Ltd.

Customer / you / your: The person named on the schedule who has purchased this policy together with a valid ticket to the specified event.

Event: The outdoor ticketed event for which this policy has been purchased.

Forecast trigger: The total rainfall forecast issued by the Met Office at a specific forecast time and for a specific timeframe, as stated in the schedule.

Grid point: The Met Office forecast grid point closest to the event location, used to determine rainfall for the purpose of this policy.

Insurer: Tokio Marine HCC.

Met Office forecast: The UK 2km model (re-gridded to latitude and longitude) forecast published by the Met Office.

Period of insurance: The period from the time of policy purchase until immediately after the forecast trigger timeframe stated in the schedule.

Policy schedule: The document provided at the time of purchase confirming the event details, forecast timeframe, trigger level, and refund amount selected.

Principal firm: Stubben Edge & Partners Limited.

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Rainfall: The total precipitation forecast by the Met Office for the relevant grid point during the timeframe specified in the schedule.

Refund: The amount payable to you if the forecast trigger conditions are met.

We / us / our: Tokio Marine HCC, acting through Stubben Edge & Partners Limited.

General conditions

1. This policy is valid only if purchased alongside a genuine event ticket.
2. Policy purchases must be made by the person who initially purchased the event ticket(s).
3. You must ensure that the personal and payment details provided at purchase are accurate.
4. Cover applies only for the event, location, and dates specified in your schedule.
5. The policy cannot be transferred to another person or event once purchased.
6. Each policy applies to one individual ticket holder.
7. You must be over 18 to purchase this policy.
8. No interest will be payable on any refund amount.
9. Refunds are calculated and paid automatically based on forecast data.
10. You must accept your payout using the link provided within 30 days. After this period, you may claim by emailing contact@rainyrefunds.com within 6 years of the eligible payout date.

Exclusions

This policy does not cover:

1. Events cancelled or postponed for reasons other than rainfall. In this case, your premium will be refunded in full.
2. Fraudulent, duplicate, or ineligible ticket purchases.
3. Any policy purchased without a valid event ticket.
4. Payouts where forecast or actual data is not available and no verified alternative exists.
5. Indirect or consequential losses, including travel, accommodation, or other costs.
6. Policies purchased after the stated deadline in your schedule.

Cancellation

Your cancellation rights

You may cancel this policy within 14 days of purchase for a full refund of your premium. To cancel, use your Rainy Refunds dashboard or contact us:

- Rainy Refunds Ltd, Marsland Chambers, 1a Marsland Road, Sale, Cheshire, England, M33 3HP
- Telephone: +44 161 312 4929
- Email: contact@rainyrefunds.com

After the 14-day cooling-off period, no refund of premium will be made unless the underlying event is cancelled or postponed.

Our cancellation rights

We may cancel this policy by giving 30 days' written notice for valid reasons, including non-payment, fraud, or abusive behaviour.

Fraud

If you, or anyone acting on your behalf, makes a fraudulent claim or provides false information in connection with this policy, we may:

- Refuse to pay the claim or recover any payments already made.
- Cancel the policy from the date of the fraudulent act without refund.
- Report the matter to the relevant authorities.

Complaints

We aim to provide the best possible service. If you have a question or concern about this policy or a payout, please follow the procedure below.

About a payout

If you have a general query about your policy, please contact the claims administrator:

- Rainy Refunds Ltd, Marsland Chambers, 1a Marsland Road, Sale, Cheshire, England, M33 3HP
- Telephone: +44 161 312 4929
- Email: contact@rainyrefunds.com

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Submit a Complaint – Option 1

To submit a complaint, please contact Stubben Edge & Partners Limited:

- Address: 75–77 Cornhill, London, EC3V 3QQ
- Telephone: +44 207 8461 378
- Email: enquiries@stubbenedge.com

Submit a Complaint – Option 2

Alternatively, direct a complaint to the Head of International Compliance and Company Secretary at TMHCCI.

- Address: 1 Aldgate, London, EC3N 1RE
- Telephone: +44 (0)20 7702 4700
- Email: complaints@tmhcc.com

Please include your policy number in any correspondence. The claims administrator will:

1. Acknowledge your complaint within three working days of receiving it.
2. Tell you the name of the person managing your complaint.
3. Have your complaint reviewed by a senior member of staff.
4. Respond to your complaint within eight weeks. If this is not possible, they will write to explain the delay.

Financial Ombudsman Service

If you are not satisfied with our response, you have the right to refer your complaint to the Financial Ombudsman Service. This also applies if you are insured in a business capacity with an annual turnover of less than €2 million and fewer than ten staff.

- Address: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR
- Telephone (Option 1): 0800 023 4567
- Telephone (Option 2): 0300 123 9 123
- Email: complaint.info@financial-ombudsman.org.uk

The complaints procedure does not affect your statutory rights as a consumer. For further information, contact your local Citizens Advice Bureau.

Compensation scheme

Tokio Marine HCC is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if Tokio Marine HCC cannot meet its obligations. For more information, visit www.fscs.org.uk or contact:

- Telephone: 0800 678 1100 or 020 7741 4100
- Address: Financial Services Compensation Scheme, PO Box 300, Mitcheldean, GL17 1DY
- Email: enquiries@fscs.org.uk

Legal

Governing law

Unless we have agreed otherwise, this insurance is governed by the laws of England and Wales and is subject to the exclusive jurisdiction of the courts of England and Wales.

Sanctions

We shall not provide any benefit under this policy to the extent that doing so would expose us to any sanction, prohibition, or restriction under United Nations resolutions or the trade or economic sanctions, laws, or regulations of the United Kingdom, European Union, or United States of America.

The Contracts (Rights of Third Parties) Act 1999 Clarification Clause

A person who is not a party to this insurance has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this insurance. However, this does not affect any other rights they may have.

Data protection and privacy

For information about how we use your personal data, please see our privacy notice at www.rainyrefunds.com/privacy-policy.