

3RD ANNUAL INTELLIGENT INSURANCE SUMMIT

HOTEL RIU PLAZA | BERLIN, GERMANY

27-28 November 2025

CHAIR



Veronika Field
Director:
Insurance Transformation
Deloitte

Deloitte.



Peter Holdenried
Strategic AI Coaching
Advisor & Head of Business
Development (Insurance)
Retorio

retorio

SPEAKER LINE-UP



Hanbing Ma
Head of Innovation &
Digital Transformation
ERGO Group

ERGO



Uldis Dzintars
Underwriting Director
Balta

BALTA



Sophie Meiklejohn
Head of Strategy Implementation
and Innovation – Claims
Howden

HOWDEN



Lorenzo Buonocore
Strategy & Transformation
Director
Allianz Spain

Allianz



Viktorija Ignatova
Head of Data & Analytics in Baltics
If Insurance

if...



Javier Llorente González
Managing Director.
International Head
of Claims Solutions
Marsh

Marsh



Neil Bullivant
Head of AXA Group Chief
Underwriting Office
Transformation & Operations
AXA

AXA



Finnian Emson
AI Solution Lead
Zurich Insurance

ZURICH



Neha Pandey
Head of Claims Data
& Analytics
Direct Line - Aviva

**Direct Line
Group**



Caroline Moulin
Director of Operation
Transformation
Assurant

ASSURANT



Samuel Obute
Associate Director
– Innovation & Development
within Aerospace
WTW

wtw



Nicholas Dias
Director of Digital
Development
Gallagher

Gallagher



**Gustavo Martin
Morcuende**
Head of Data Platform
MAPFRE

MAPFRE

3RD ANNUAL INTELLIGENT INSURANCE SUMMIT

HOTEL RIU PLAZA | BERLIN, GERMANY

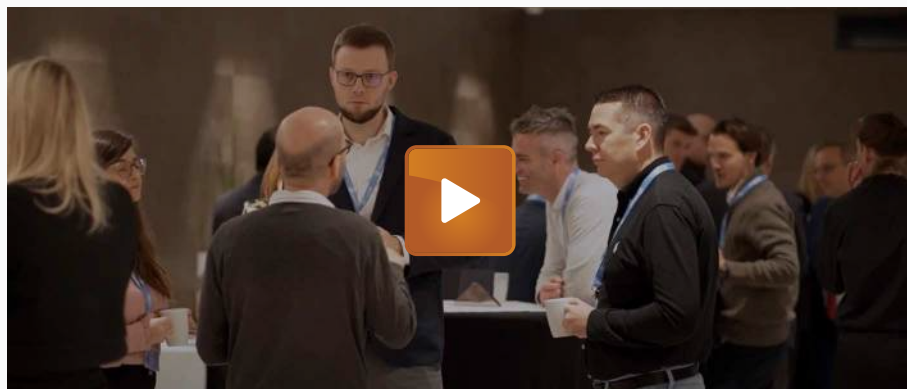
27-28 November 2025

We are pleased to announce the launch of the **3rd Annual Intelligent Insurance Summit**, that will take place on **27-28 November** in **Berlin, Germany**. This edition will focus on big data management and analysis tools, predictive analytics and real-time data streams, generative and agentic AI, and much more. This industry event will explore the latest innovations and trends shaping the future of insurance, focusing on transformative intelligent technology solutions for all business functions including underwriting, risk, claims, fraud, distribution and customer engagement. The event will provide practical insights and solutions for precise decision-making whilst streamlining processes and operations in order to boost competitiveness and minimize risk. Join global insurers, reinsurers, brokers, technology leaders, and strategists to network, exchange ideas, and gain actionable strategies for building the intelligent insurance business of tomorrow!

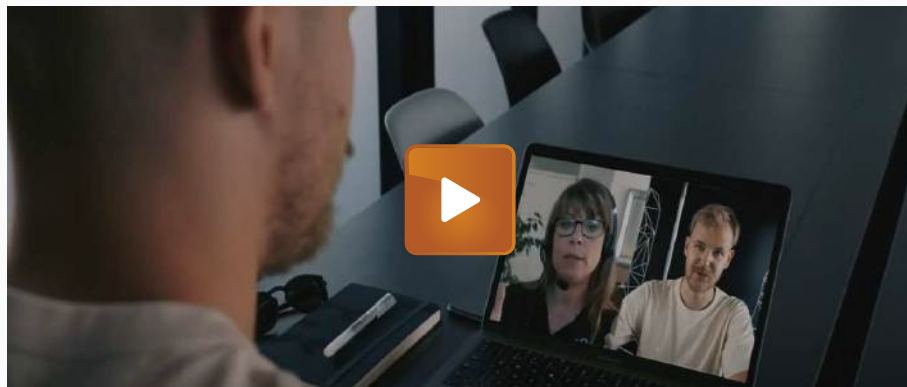
Key Practical Learning Points

- Leveraging Real-Time Data and Predictive Analytics for Agile Risk Evaluation and Dynamic Underwriting
- Boosting Efficiency and Accuracy Across the Claims Lifecycle Through Intelligent
- Implementing Dynamic and Precision Pricing Strategies Using AI and Behavioral Insights
- Strengthening Fraud Detection and Investigation Capabilities With AI-Powered Analytics
- Modernizing Data Architecture to Enable Intelligent Data Collection, Governance, and Usage at Scale
- Establishing a Robust AI Governance Framework Across Insurance Operations
- Delivering Hyper-Personalized Customer Experiences Through Advanced AI and Predictive Modeling
- Enhancing Distribution Strategies with Intelligent Automation and Targeted Analytics
- Elevating Customer Satisfaction Through Next-Generation Digital Technologies and Services

Take A Look At Our Previous Edition



Explore Our Hybrid Event Experience



Venue

HOTEL RIU PLAZA BERLIN



Martin-Luther-Straße 1, 10777 Berlin, Germany
hotel.plazaberlin@riu.com | +49 30 2809000

Who Should Attend

The summit will gather Directors, VPs, Heads, Managers and other insurance professionals with the following expertise:

- Emerging Technologies
- Data Analytics and Business Intelligence
- Artificial Intelligence and Machine Learning
- Risk Management and Compliance
- Claims Management and Policy Administration
- Customer Experience and Insights
- Data Governance and Architecture
- ESG Strategy and EU Taxonomy Alignment
- Valuation and Appraisal
- Actuarial Science and Modelling
- Underwriting and Pricing Strategy
- Fraud Detection and Investigation
- & Others!



X 12+ Industry Case Studies



X 20+ Hours of networking:

forge new professional contacts during numerous networking breaks between sessions & during the special Networking Dinner on Day 1



X 100+ Pages of the Post-Summit Materials

documentation package available upon demand*

08:30 Check-In and Welcome Coffee 

09:00 Opening Address from the Chair

09:10 “Breaking the Ice” Speed Networking Session

Meet your colleagues, exchange business cards and have a maximum number of 1-on-1 talks in a short amount of time! Our Speed Networking session will help you to form those initial relationships early, find out who is facing the same challenges as you and get a nice preview of what a longer conversation could bring!

CLAIMS TRANSFORMATION & OPERATIONAL EXCELLENCE

09:50 AVAILABLE SPONSORSHIP SLOT



Unlocking Business Value with Intelligent Data Management

Big data is only as valuable as the insights you can extract from it. This session will dive into how insurers are leveraging sophisticated data management platforms to improve risk evaluation, streamline operations, and deliver tailored experiences to customers. Attendees will hear about practical approaches and emerging technologies that turn complex datasets into powerful business assets.

10:30 Case Study: 

Driving Strategic Transformation in a Legacy Industry

- Exploring the critical role of people in driving successful transformation, emphasizing the importance of culture, mindset shifts alongside technology adoption and ensuring people are supported through the change with a clear change management roadmap.
- Addressing common challenges and resistance encountered during digital transformation, particularly in legacy industries, and offer strategies to foster engagement and buy-in from teams.
- Discussing the strategic integration of AI to enhance productivity while minimizing low value-added workload, ensuring a balanced approach that values human input.
- Nurturing a future-ready mindset within organizations, encouraging adaptability and continuous learning to thrive in an evolving digital landscape.

Neil Bullivant

Head of AXA Group Chief Underwriting
Office Transformation & Operations
AXA



11:10 Morning Coffee and Networking Break 

11:40 Case Study: 

Boosting Efficiencies and Accuracy Across the Claims Lifecycle through Intelligent Systems

In today's data-rich insurance landscape, the claims function is undergoing rapid transformation. Join this session to explore how Howden is leveraging intelligent systems to drive step-change improvements in claims operations – enhancing accuracy, increasing speed, and reducing operational friction.

Sophie Meiklejohn

Head of Strategy Implementation
and Innovation – Claims
Howden



12:20 FIRESIDE CHAT 

Humanizing Digital Insurance – Blending AI Automation with the Human Touch

As AI-driven automation reshapes customer interactions, insurers face the challenge of keeping services efficient without losing the personal connection. This discussion will explore strategies for designing AI systems that reflect brand values, incorporate emotional intelligence, and adapt to different customer needs. Leaders will share how they balance personalization, compliance, and efficiency while using AI to enhance—not replace—the human element in insurance services.

13:00 Business Lunch 

EMPOWERING INSURANCE WITH INTELLIGENT AUTOMATION

14:00 Case Study: 

AI is HERE! What Should I Do?

- Introduction: AI in insurance – Why Now?
- Opportunities: Where AI can add value (an underwriting/broker viewpoint but applicable to several functions)
- Risks and Challenges
- What should you do – sharing some practical steps?

Samuel Obute

Associate Director – Innovation & Development within Aerospace
WTW



14:30 Case Study: 

Boosting Efficiencies and Accuracy Across the Claims Lifecycle through Intelligent Systems: Assessment, Validation, and Approval

- Advanced AI for Claims Processing: Leveraging sophisticated AI technologies to streamline and accelerate assessment, validation, and approval stages, while maintaining rigorous ethical standards and regulatory compliance.
- Human-AI Collaboration and Change Management: Adopting a balanced human-in-the-loop model where AI handles routine and increasingly complex tasks, supported by targeted employee training and clear communication to ensure smooth adoption and empathetic customer service.
- Enhanced Self-Service Capabilities: Expanding AI-driven self-service tools to empower customers, enabling them to independently manage complex interactions and access accurate information with minimal friction.
- Fraud Detection and Prevention: Utilizing AI's predictive analytics capabilities to proactively identify and manage fraudulent claims, significantly enhancing accuracy and reducing risks.

Caroline Moulin

Director of Operation Transformation
Assurant



15:00 Case Study: 

Enabling Distributed Data & AI Teams to Unlock Business Value of Data

Turning data into meaningful business insights requires more than just technology—it demands a clear strategy, a solid data foundation, and a focus on real outcomes. This session will demonstrate how we empower our distributed Data & AI teams with a modern cloud-based data platform, delivering trusted data products and applying effective data governance practices. By accelerating the path from data to decision, we enable the organization to respond faster, innovate smarter, and drive measurable impact.

Viktorija Ignatova

Head of Data & Analytics in Baltics
If Insurance



15:30 Afternoon Tea and Networking Break 

15:50 Case Study: 

Boosting Agent and Broker Productivity with AI Agents

In this session, we explore how AI tools are transforming the way insurance agents and brokers work – driving efficiency, streamlining operations, and enhancing customer service. We'll dive into practical applications such as chatbot assistants for customer interactions, voice transcription analysis for agent training and better end-to-end customer service, and intelligent task automation. Through real-world examples, we'll discuss what's working, what shows potential, and how agents and brokers can start using these tools today to increase productivity and stay ahead of the competition.

Finnian Emson

AI Solution Lead
Zurich Insurance



16:20 PANEL DISCUSSION 

From Silos to Synergy - Operationalizing AI and Data Strategy Across Insurance Functions

Insurers are investing heavily in AI and data capabilities—but turning that investment into real, cross-functional value remains a challenge. This panel brings together leaders in underwriting, claims, customer operations, and data platforms to explore how to align enterprise data strategies with business outcomes. Topics will include breaking down data silos, building AI-ready infrastructure, balancing governance with agility, and fostering a data-driven culture. Expect practical insights on what's working, what's not, and where the industry is headed next.

17:00 Chair's Closing Remarks and End of Day One

18:00 Networking Dinner 

08:30 Check-In and Welcome Coffee 

09:00 Day Two Opening Remarks from the Chair

FUTURE-PROOFING INSURANCE: INNOVATION, IMPACT & INTELLIGENT GROWTH

09:10 Case Study: 

Artificial Intelligence Claims: Impact During the Claim Lifecycle

- Transformative role of artificial intelligence in the claims handling process. As we navigate an increasingly complex insurance landscape
- It's a game changer that enhances efficiency, accuracy, and customer satisfaction in claims management
- AI is revolutionizing the insurance industry, particularly in claims management

Javier Llorente González
Managing Director, International
Head of Claims Solutions
Marsh



09:50 Case Study: 

Scaling Innovation, but HOW?

Why is it essential to scale innovation? Innovation is creating value from ideas! The key difference between innovation and invention lies in implementation and scaling. Without scaling, there's no innovation. How can we achieve that? Hanbing will share with you her experiences, provide some examples and summarize the key success factors of the digitalization journey of ERGO.

Hanbing Ma
Head of Innovation & Digital Transformation
ERGO Group



10:30 Case Study: 

Process Re-Design and Productivity Tools in Underwriting and Sales

- Increasing productivity using all levels from process re-design, mining, automation, and AI to create value
- How to match productivity gains with actual P&L impacts
- Create employee wellbeing leveraging productivity to tilt workforce mix

Lorenzo Buonocore
Strategy & Transformation Director
Allianz Spain



11:10 Morning Coffee and Networking Break 

11:40 Case Study: 

Innovating the Specialty Insurance Experience: A Digital Transformation Journey *

Discover how Gallagher is revolutionizing the specialty insurance sector through a strategic digital transformation. This session will explore the development and implementation of a cloud-native, data-driven insurance management platform that streamlines the entire broking lifecycle—from inquiry and quotation to policy issuance, claims, and settlement—while enhancing client engagement through a secure, self-service portal. Gain insights into the challenges and successes encountered in integrating this solution and the impact it has on modernizing specialty insurance.

Nicholas Dias
Director of Digital Development
Gallagher



12:10 Case Study: 

Customer Experience's Wow Element in Health Insurance:

- Wow element – how important is it and is it easy to create;
- Balta's use case – what we achieved and what difference we made for customers experience;
- How we did it – claims automation + instant banking payment solution;
- Customers, partners feedbacks and NPS impact.

Uldis Dzintars
Underwriting Director
Balta



12:40 Case Study: 

AI Coaching for Insurance: Boosting Sales Rep, KAM & Broker Performance at scale

- Generations X to Z in one workforce – how AI coaching bridges experience gaps and builds a common sales language across age groups.
- Thriving in a competitive landscape – equip teams to respond faster to changing customer needs and stay ahead of rivals.
- Real-world use case – see how AI coaching helps prepare for critical customer meetings, boost conversion rates, and drive measurable business impact.

Peter Holdenried
Strategic AI Coaching Advisor &
Head of Business Development (Insurance)
Retorio



13:00 Business Lunch 

14:00 Case Study: 

Balancing Autonomy and Data Governance in Corporate Environments

In the talk, we explore how MAPFRE is building a Data Platform that balances user autonomy with strong governance requirements. By treating the platform as a product, we've created reusable, secure, and easy-to-use components that enable teams to build data products independently. Governance is integrated transparently, allowing agility without compromising compliance. This has required deep cross-functional collaboration and a cultural shift, embracing the principle of "shift-left governance" from the data's origin onward.

Gustavo Martin Morcuende
Head of Data Platform
MAPFRE



14:40 Case Study: 

Driving Claims Excellence with Data & AI: From Insight to Impact

Claims organisations are under pressure to deliver better customer outcomes, control indemnity, and run leaner operations. In this session, Neha Pandey, Head of Claims Data & Analytics at Direct Line-Aviva, will share how a data-driven strategy and AI-powered insights can transform claims management from smarter triage and settlement, to unlock performance improvements and optimise indemnity.

Attendees will gain a practical view of what it takes to embed data and AI into claims operations, the challenges to overcome, and the tangible value that can be unlocked

Neha Pandey
Head of Claims Data & Analytics
Direct Line Group



15:20 Chair's Closing Remarks and End of Summit

* TBC

SPOTLIGHT ON OUR SPEAKERS

3RD ANNUAL INTELLIGENT INSURANCE SUMMIT | 27-28 NOVEMBER 2025 | BERLIN, GERMANY



Veronika Field
Director: Insurance Transformation
Deloitte

Veronika is a Director in Deloitte's insurance practice, who specialises in leading large and complex technology transformations. She uses her insurance expertise coupled with deep technology experience to advise her global (re)insurance clients on core strategic issues, ranging from legacy technology modernisation through to introduction of innovative technologies to drive business change.

Her current focus is on supporting insurers and reinsurers with accelerated transition to new technology-enabled operating models that combine the best of both worlds, technical efficiency, and speed with human empathy and curiosity. Veronika has also been recognised as emerging leader in technology and has been awarded TechWomen100 Award in January 2020.



Gustavo Martin Morcuende
Head of Data Platform
MAPFRE

With over eight years of experience as a backend and full stack architect, I have led technological transformations in companies such as Supermercados DIA and Adevinata. At Adevinata, I began my journey as a data engineer five years ago, contributing to the creation of its data platform. Over time, I took on the role of tech lead for the platform, leading a paradigm shift in data ingestion processes. I am currently the Head of Data Platform at MAPFRE, one of the leading insurance companies in Spain and globally. This new challenge involves complex data management, team leadership, and a strong focus on organizational change. My experience combines architectural vision, leadership capabilities, and a solid background in data engineering, allowing me to drive scalable and sustainable solutions in high-demand environments.



Hanbing Ma
Head of Innovation & Digital Transformation
ERGO Group

Hanbing Ma is leading the global innovation activities of ERGO. In this role, she is responsible for the innovation lab, innovation strategy & projects, scouting activities and corporate venturing. One of her key priorities is to make use of digital technologies and scale them across the group. Further, she is a promoter of new ways of working and facilitates teams within the organization to manage the change. Hanbing has a background in strategy, business development, finance and corporate innovation.



Samuel Obute
Associate Director
– Innovation & Development within Aerospace
WTW

Sam joined WTW in April 2023 and has responsibility for supporting the Global Aviation Strategy & Development team with complex projects and developing innovative solutions to improve efficiency, both internally and with the bespoke services offered to clients.

Sam has proven track record and experience in developing innovative solutions and delivering exceptional value for around a decade in the industry.

With industry experience working in personal lines and commercial lines of the insurance sector, where he has been deployed across various departments to drive positive change, Sam has a broader overview and unique insight into insurance and has successfully driven process improvements, business optimising changes with multi-million pounds benefits, operational efficiencies and enhancement to the bespoke contents and analytics delivered to clients.

Prior to joining WTW, Sam was an Account Partner / Business Analyst at Piiq, an Aviation start-up company, where he utilised his unique skillset to enhance capability offerings to clients and developed fundamental process tools and analytics which upgraded Piiq's approach and engagement with prospects/clients.

Sam remains focused on supporting complex projects, continuous improvement and creating innovative solutions for clients.



Viktorija Ignatova
Head of Data & Analytics in Baltics
If Insurance

About eight years ago, Viktorija decided to change her career path to IT and entered the data domain, which got her excited. She joined If about 4 years ago as a Cloud Data Engineer and has since been a part of the data unit in different roles. In her daily work, she really likes to combine both technical and administrative/communication skills, so she has also worked as a Delivery Lead for the whole data unit.

Viktorija enjoys working with newer technology and cloud platforms and is also passionate about DevOps for data. Lately, her focus has been on data governance and leading a team, which means less hands-on development. While she misses it at times, she also enjoys improving processes and working with end users.



Javier Llorente González
Managing Director.
International Head of Claims Solutions
Marsh

As Managing Director at Marsh, I lead the development and execution of the company's business strategies in Europe, LAC, Asia, Pacific, IMEA, providing strategic advice to the board and overseeing the financial performance, investments, and business ventures.

With an MBA from IE Business School, an MSc and a BSc in Civil Engineering from Universidad Alfonso X El Sabio and Universidad Politécnica de Madrid, and multiple certifications in different areas of construction, energy, insurance, banking, I have a strong background in both engineering and business. I have also completed several Executive Programs in Strategy, Leadership, and Advisory Board at IESE Business School and other institutions. I have a proven track record of delivering sales and marketing plans, negotiating and closing major contracts, creating and implementing comprehensive business plans, and managing complex projects in more than 40 countries across different regions and sectors. I am an expert in the analysis of new business challenges, geopolitical risks, technological disruption, shareholder fragmentation and diversity, investor activism, and the growing relevance of environmental and social issues. I ensure that the concept of purpose is embedded in the strategy, business model, and underlying corporate policies, especially with regard to talent, innovation, client service, etc.



Uldis Dzintars
Underwriting Director
Balta

I work for Latvian general insurance company Balta as member of Management Board. Balta has got biggest domestic market share and is part of larger PZU Group. My responsibility areas are underwriting, insurance products management, pricing and development. Since customers experience includes all potential touchpoints then I am also involved in many customer experience improvement initiatives and projects. We can not separate product and customers experience improvement without digital development today therefore almost every new activity includes it.



Neil Bullivant
Head of AXA Group Chief
Underwriting Office Transformation & Operations
AXA

A global business leader, with extensive experience across Property, Casualty and Specialty, Broking, (re)insurance and support functions, and with a focus on transformational and cultural change, strategic planning, performance management and continuous improvement. Significant experience of shaping business strategy, Organisation Design, implementation & integration, financial planning, budget holder responsibilities and key Operational function responsibilities. Experience of managing across multiple classes, through integration and navigating uncertainty and ambiguity to deliver results in a highly collaborative way with attention to detail.



Caroline Moulin
Director of Operation Transformation
Assurant

Caroline Moulin has spent most of her 15-year career in IT governance and project portfolio management, becoming Director at a Consulting Agency while maintaining active client engagements. Since joining Assurant, a leading international provider of underwriting, claims administration, and insurance solutions, she supports internal teams, particularly those handling customer service (back office and front office), by reorganizing and simplifying processes through effective integration of new technologies. As an International Ops Transformation Director, she helps identify high-impact improvements in claims lifecycle management, from initial assessment through validation and approval, utilizing a process-oriented and cost-focused approach. She consistently integrates ethical considerations, human impact, and change management practices. Over the past three years, artificial intelligence has become central to her activities, emphasizing responsible, cost-effective, and pragmatic use. She regularly shares her expertise, contributing actively to discussions about future trends and best practices in this rapidly evolving field.



Finnian Emson
AI Solution Lead
Zurich Insurance

Finnian started his career as a particle physicist at CERN before taking on a role in data science consulting – a move that set him on a path toward working in data and AI in insurance. He has now been with Zurich Insurance for three years and currently works as an AI Solution Lead, overseeing a portfolio of more than five live genAI solutions while actively driving the development of new innovations and tools. He provides strategic AI advisory across the organisation and leads a diverse team of developers and engineers based throughout Europe. Besides his expertise in AI and data, he is also a partially qualified actuary interested in applying emerging technologies to transform every stage of the insurance value chain.



Neha Pandey
Head of Claims Data & Analytics
Direct Line - Aviva

An award winning recognised data leader, she has shaped and advanced the claims data strategy, using data and AI to reimagine claims operations, maximise indemnity value, and inspire a culture where insight drives action.



Peter Holdenried
Strategic AI Coaching Advisor &
Head of Business Development (Insurance)
Retorio

Peter Holdenried is Strategic AI Coaching Advisor & Head of Business Development at Retorio. He supports enterprises in unlocking workforce potential through AI-powered coaching. With a proven track record in driving go-to-market success and deep expertise in corporate learning, Peter collaborates with L&D and enablement leaders to develop high-performing teams. At Retorio, he leads strategic initiatives to deliver personalized, scalable training solutions that help organizations future-proof their talent development in the age of AI.



Lorenzo Buonocore
Strategy & Transformation Director
Allianz Spain

Lorenzo Buonocore is Head of Corporate Development in the Transformation Office of Allianz Spain. With extensive insurance industry background with 20 years of experience in the industry within the Allianz Group, developed across four countries, in Finance and Strategy. He joined the Allianz Group in 2004, in the Planning & Controlling department and moved within different countries and units. He has an extensive Finance and insurance M&A background. Most recently he is in charge of strategic and transformation topics, focusing on servicing and productivity. Lorenzo holds a Master of Science from Bocconi University.

REGISTRATION FORM

3RD ANNUAL INTELLIGENT INSURANCE SUMMIT | 27-28 NOVEMBER 2025 | BERLIN, GERMANY

Delegate Pass

- 2-Days Summit + Workshop
- Interactive Focus Sessions
- Discussions with Industry Experts and Peers
- Complimentary Networking Dinner
- Post-Conference Documentation Package
- Delegate List

~~1395 euro~~

995 euro

For registration completed
by **October 31st**

Promo Code

Closing400

Group Pass

- 2-Days Summit + Workshop
- Interactive Focus Sessions
- Discussions with Industry Experts and Peers
- Complimentary Networking Dinner
- Post-Conference Documentation Package
- Delegate List

~~1395 euro~~

895 euro

For registration completed
by **October 31st**

Promo Code

Closing500

Online Pass

- 2-Days Summit + Workshop
- Interactive Focus Sessions
- Discussions with Industry Experts and Peers
- Virtual Networking Opportunities
- Access to the Entire Event from the Comfort of your Home
- Possibility to Share Branded Materials with the Audience
- Post-Conference Documentation Package
- Delegate List

699 euro

Branding Package

- 1 Delegate Pass
- 2-Day Access to all Summit Sessions
- Branded roll up display
- Discussions with Industry Experts and Peers
- Complimentary Networking Dinner
- Post-Conference Documentation Package
- Delegate List

Limited availability

3499 euro

DELEGATES

Name:

Position:

E-mail:

Name:

Position:

E-mail:

Name:

Position:

E-mail:

CONTACT INFORMATION

Company:

Address:

City:

Postcode:

Phone:

VAT No:

Date:

Signature:

Save Time & Register Online

HERE

To find out more about sponsorship
opportunities, please click **HERE**

TERMS & CONDITIONS

By sending this form, I confirm that I have read and accepted the terms and conditions detailed below.

Confirmation

We will confirm your participation after receiving signed registration form. All discounts can only be applied at the time of registration and discounts cannot be combined. Discounts for group registrations are only valid for the number of delegates specified on your booking form.

Prices for each event are correct at the time of publication. Luxatia International reserves the right to change the prices at any time but changes will not affect registrations which have already been confirmed by Luxatia International.

Cancellation policy

You may substitute delegates at any time by providing reasonable advance notice to Luxatia International.

All cancellations received 60 business days or more before the event is held, this cancellation is subject to a registration fee up to 50% the value of the ticket per delegate. In case of canceling the registration later than 60 business days before the event is held, the paid amount cannot be refunded and the amount remains payable in full. In the event that Luxatia International cancels or postpones an event for any reason whatsoever, including but not limited to any force majeure occurrence, you will receive a credit for 100% of the contract fee paid. No refunds, partial refunds or alternative offers will be made and all pending amounts remain payable in case such situation.

Luxatia International is not responsible for any loss or damage as a result of a substitution, alteration or cancellation/postponement of an event. Luxatia International shall assume no liability whatsoever in the event this conference is cancelled, rescheduled or postponed due to a fortuitous event, Act of God, unforeseen occurrence or any other event that renders performance of this conference impracticable, illegal or impossible. For purposes of this clause, a fortuitous event shall include, but not be limited to: war, fire, pandemics, labor strike, extreme weather or other emergency. Please note that while speakers and topics were confirmed at the time of publishing, circumstances beyond the control of the organizers may necessitate substitutions, alterations or cancellations of the speakers and/or topics.

Copyright

All Intellectual Property rights in all materials produced or distributed by Luxatia International in connection with this event are expressly reserved and any unauthorized duplication, publication or distribution is prohibited.

More on Terms and Conditions at

<https://www.luxatiainternational.com/page/terms>

Learn about our Privacy Policy at

<https://www.luxatiainternational.com/page/privacy>

CONTACT DETAILS

Victoria Weber

Marketing Director

victoria.weber@luxatiainternational.com

00 (420) 775 717 730

www.luxatiainternational.com