

# Squiver

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Payment of your downpayment confirms that you agree with the Terms & Conditions below.

## TERMS AND CONDITIONS

### Reservation & payment

The amount of the downpayment varies per trip and is clearly indicated on our website. Payment can be made by an (international) bank transfer or International Money Transfer. No cheques allowed. Or you can pay with your credit card through PayPal. However, PayPal charges us banking fees for receiving funds outside of The Netherlands. These banking fees should be covered by you and will be added to the amount payable. The height of the banking fees differs per country.

Our banking details for a bank transfer are mentioned on the invoice you will receive after making a booking. As soon as the downpayment for your trip has been received, your place on our trip is reserved. The downpayment is non-refundable, unless we can replace your seat on the tour in case you cancel. You will receive the final invoice 120 days in advance and full payment is due 90 days prior to departure date of your trip, unless mentioned otherwise on the tour page or in the tour PDF.

Trips are quoted in Euros and are inclusive of all taxes. Payment to us can be made in Euros or USD (based on the exchange rate of the day the invoice was made). Due to currency fluctuations, or tours being advertised before the final costs for that year are known, it may be necessary to raise the costs of a Photo Tour at any time before final payment is due, in case costs increase beyond our control. An increase in the price shall not be sufficient grounds for any refund already paid for the tour, nor is it accepted as a reason to cancel the trip.

Trips are offered based on sharing a room. A single room is often available at extra costs. In case you want to share a room but we cannot find a roommate for you, a single supplement will need to be charged.

### Insurance

Because of bad experiences in the past, all participants are required to take out cancellation insurance AND travel insurance. There is a big difference between these two insurances and what they cover.

**Travel insurance:** this insurance intends to cover medical expenses, financial default of travel suppliers, and other losses incurred while traveling, either within one's own country, or internationally. Temporary travel insurance can be arranged at any time before departure on your trip, to cover exactly the duration of that trip, or a "multi-trip" policy can cover an unlimited number of trips within a set time frame. Please check which amount your insurance covers when it comes to damage or theft of your camera equipment / laptop. In case it is not enough, we recommend taking out additional insurance to cover your valuables.

**Cancellation insurance:** this insurance covers the damage you suffer by circumstances beyond your control, resulting in you having to cancel the trip beforehand or having to break it off before it ended. Possible examples are a broken leg that is preventing you from traveling, or the death of a family

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member. The circumstances for cancelling a trip are never good. Having cancellation insurance at least avoids you having a financial loss on top of this.

It is possible to book cancellation insurance through Squiver if you wish to do so. In that case, if anything happens to you or your family and you need to cancel, we will claim the amount paid by you at the insurance company on your behalf. Cancellation insurance can only be taken out within 6 days from the time of booking a tour.

These are our cancellation insurance options & prices: (subject to change)

#### **Standard cancellation insurance**

- Covers 100% of your participation fee already paid if cancelled prior to departure
- Covers the costs per "missed day" in case you have to cancel during your trip (so for instance: if you have to return after 8 days of your 10 days tour, you get refunded from the insurance company 2/10 of your tour fee)
- In case of hospitalization (min. 1 night) it covers the costs per "missed day"
- Insurance costs: 5,5% of the full participation fee
- Administrative costs: €3,50 + 21% insurance tax on insurance costs and administrative costs

#### **Extensive cancellation insurance**

- Covers 100% of your participation fee already paid if cancelled prior to departure
- Covers 100% of your participation fee in case you have to cancel halfway through your trip ("spoiled holiday" insurance)
- In case of hospitalization (min. 1 night): the costs per "missed day"
- Insurance costs: 6% of the full participation fee
- Administrative costs: €3,50 + 21% insurance tax on insurance costs and administrative costs

#### **Caretaker insurance (additional to cancellation insurance)**

- You can insure a caretaker, for instance someone that takes care of your business while you are away, someone that looks after your house or animals, a family member of the third degree or a non-travelling dear friend. Should something happen to that person, you are entitled to cancel your trip (or cancel halfway through it). Depending on your cover (standard or extensive) you will be refunded accordingly.
- Insurance costs: an extra 1% per caretaker on top of your Standard cancellation insurance or your Extensive cancellation insurance.

#### **Add your ticket to your insurance**

- You can include your ticket in the cancellation insurance as well. In case you need to cancel the trip for reasons that are covered by the cancellation policy, you will get a full refund of your money (the trip AND your ticket). But it also means that if your flight is delayed or cancelled and you miss days of the trip, you get part of your participation fee back from the insurance company, as the photo tour is linked to your ticket.
- Insurance costs: an extra 1% on top of your Standard cancellation insurance or your Extensive cancellation insurance, calculated over the total amount (= your participation fee + airfare), as this is the insured amount that will be refunded to you in case something happens.

#### **What's included in your tour fee**

In general, Squiver photo tours include all local transportation, accommodation, meals and entry fees. Unless specified differently, the quoted costs do not include any international airfare, airport taxes, drinks or any items of personal spending. Please look at our website for a full description on what is included for each trip, as details vary slightly per tour.

#### **Cancellation and refunds**

Cancellations must be sent to us by email. Should you need to cancel, the following fees apply:

- \* 90 days or more before departure: the fee of your downpayment
- \* 89 or fewer days before departure: 100% of trip fee

In case you need to cancel, but your seat on the tour can be filled by another participant, all payments made by you will be refunded.

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In case your seat was filled while offering a discount, you will be refunded the full amount paid, minus the costs of that discount.

The most pressing reasons for not being able to travel are usually covered by cancellation insurance (for instance in case you lose your job, if a health related issue prevents you from traveling, or if something happens to one of your loved ones). Should you need to cancel a tour, it is very likely your cancellation insurance will cover all payments made by you. We can't stress enough how much (financial) trouble this insurance saves you, should you need to cancel. The circumstances under which you cancel are usually stressful enough already. You do not need financial stress on top of that. Unfortunately we've had a number of cases where people had to cancel a trip, but they did not have cancellation insurance. Some of them they tried to pressure Squiver into giving a full refund, which is not fair.

*In order to avoid any misunderstandings or discussion between Squiver and our guests about refunds, we urgently advise all of our guests to take out cancellation insurance. If you decide not to do that, you will accept the consequences of cancelling, including losing money transferred, without putting pressure on Squiver as a company.*

### **Liability**

Your application serves as a release of our liability and a complete assumption of all risks.

**Health** - Participants should be in generally good health. Any restrictions of a medical or dietary nature should be made known to us well before departure. We will inform the relevant supplier of your requirements, but we cannot guarantee that all requirements will be met and have no liability to you if they are not met. Vaccinations, visa procurements and all other travel or medically related arrangements are the responsibility of the participant. We advise you to check the latest advice online or consult your health practitioner.

**Cancellation by Squiver or unforeseen events** - Squiver shall not be held responsible for occurrences that are beyond its control, such as strikes, wars, acts of government, acts of terrorism or any other cause whatsoever, beyond its control, that may make operation of the tour impossible, illegal or inadvisable. If the event that a tour is cancelled by Squiver, all tour payments received will be promptly refunded, and this refund will be the limit of Squiver's liability. Squiver is not responsible for any expenses incurred by participants in preparing for the tour, including non-refundable or penalty carrying airline tickets, special clothing, visa or passport fees, or other tour-related expenses. Replacement of tourleaders due to unforeseen events - Squiver reserves the right to replace either one of both tourleaders on a tour, in case of unforeseen events, such as serious illness of (one of) the tourleader(s) or one of their loved ones. Squiver will do its utmost to replace a tourleader by someone with the same set of skills, but cannot guarantee this. Replacement of a tour leader is under no circumstances sufficient grounds for a refund on payments already made for a tour, nor is it accepted as a reason for you to cancel the trip.

**Animals** - Some trips will bring you into close contact with (semi) wild animals. Guests should be aware of the risks involved and accept liability. Squiver cannot be held responsible for any injury or incident during our trips. We use highly trained guides, and safety instructions of guides or places we stay should be followed strictly.

**Third parties** - During our travels, we use the services from various suppliers. Squiver is not an owner of these companies nor do we operate them or are they our employees. This means that Squiver cannot be held responsible for any negligent or willful act or failure to act of any supplier or of any third party. This includes guides and drivers employed by the suppliers. By utilizing the travel services of the suppliers, you agree that you will look to such suppliers for any accident, injury, property damage, or personal loss to you or to those travelling with you, and that Squiver shall not be liable..

**Flexibility** - We travel in small groups, which gives us the advantage to change the program if a photographic opportunity arises or if local conditions forces us to do so. Squiver reserves the right to make changes to itineraries, prior to departure or on location. Participants will be notified of any changes as soon as possible. No refund will be made for any unused services that are included in the tour price. In the unlikely event that the leader(s) of a Squiver photo tour have to cancel due to ill

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health or for any other reason, we reserve the right to provide a substitute tour leader for the trip. This is no reason to cancel your booking. Participants should also be flexible when it comes to inconveniences caused by local conditions like roads, weather etc. Western standards cannot be guaranteed on all trips. Nor can Squiver be held responsible for the amount of wildlife that is seen, or shooting conditions that are beyond our control.

**Minimum group size** - Squiver reserves the right to cancel a tour up to 12 weeks prior to departure if the minimum group size is not reached. Another possibility is that we need to increase the price of the trip, based on the smaller group. An increase in price shall not be sufficient grounds for any refund already paid for the tour, nor is it accepted as a reason to cancel the trip. In the unlikely event of Squiver cancelling a trip, all monies paid will be refunded. Squiver is not responsible for any expenses incurred by participants in preparing for the tour, including non-refundable or penalty-carrying airline tickets, special clothing, visa or passport fees, or other tour-related expenses. We recommend to wait with buying tickets, etc. until the minimum amount for the tour you booked is confirmed by us.

**Exclusivity** - Participants are not allowed to organize, host, promote or sell phototrips, tours or workshops to locations they visited with Squiver, within 5 years of joining a trip. In case of violation, a penalty of 25.000 EURO per year is applicable.

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