

Payment of your invoice confirms that you agree with the Terms & Conditions as described below for our photo tours.

RESERVATION & PAYMENT

The amount of the downpayment varies per trip and is clearly indicated on our website. Payment can be made by using any of the following 3 methods:

1. With an (international) bank transfer or International Money Transfer.
2. With a bank transfer, handled by Exchange4Free, in which case you pay to a local bank and Exchange4Free transfers the money on to us. This way you avoid international transfer fees. For more details: squiver.com/payment/
3. With a credit card through PayPal. Please note that 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. We do not accept cheques.

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 are able to replace your seat on the tour by someone else, who is paying in full. In that case, you receive a full refund.

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 or USD, depending on the currency our costs are in. All tour fees are inclusive of 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 in case tours are advertised before the final costs are known, it may be necessary to raise the costs of a Photo Tour. This can be done at any time before final payment is due, should costs increase outside of 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 room will be booked for you and 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. If you decide to not do that, you will accept the financial risk in case of

cancellations. There is a big difference between these travel and cancellation 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 for instance 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 member. The circumstances for canceling 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. Cancellation insurance can only be taken out within 6 days from the time of booking a tour. Cancellation insurance is limited to guests from certain countries. Please have a look on [our website](#) for more information.

WHAT'S INCLUDED IN YOUR TOUR FEE

In general, Squiver photo tours include all local transportation, accommodation, meals, drinks and entry fees, unless specified differently. In general, the quoted costs do not include any international airfare, airport taxes, tips, insurance, visa or items for personal use. You will find a detailed description on each tour page, specifying what is included and what is not, as details vary per tour.

CANCELLATION AND REFUNDS

Cancellations must be sent to us by email. Should you need to cancel, the following cancellation policy is enforced:

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

Due to the payment schedule of the cruise company we use for Antarctica, different rules apply to dates of cancellation for our tours "The Kingdom of Ice" and "The Great White".

Should you need to cancel, the following fees apply in case no replacement can be found for you on the tour:

- 180 days or more before departure: the fee of your downpayment already made
- 179 days or fewer days before departure: 100% of your 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. 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 tried to pressure Squiver into giving a full refund, which is not fair.

In order to avoid any misunderstandings or discussions 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 canceling, including losing money transferred to us, without putting pressure on Squiver.

LIABILITY

Your booking 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, epidemics, pandemics, or any other cause whatsoever, beyond its control, that may make operation of the tour impossible, illegal or inadvisable.

If there are pressing reasons for Squiver to cancel a tour, 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. We advise you to wait with buying airfare until the minimum amount of guests is reached.

If due to unforeseen circumstances Squiver is confronted with a surcharge by one of its operators, a sudden increase in costs or change in exchange rates, Squiver reserves the right to pass these costs on to you. An increase in price shall not be sufficient grounds for any refund of monies already paid for the tour, nor is it accepted as a reason to cancel the trip.

PLEASE READ OUR UPDATED POLICY REGARDING THE CORONAVIRUS AT THE END OF THIS DOCUMENT. It explains in detail how we handle travel interference caused by the Coronavirus. Cancellation because of the Coronavirus is handled differently from "regular" cancellation as described above.

Replacement of tourleaders due to unforeseen events - Squiver reserves the right to replace 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 traveling 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 force 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 has to cancel due to ill 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. We take full responsibility of giving you the best possible experience, based on the local conditions.

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 proceed, but 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 canceling a trip because the minimum amount of participants has not been reached, 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 airfare, etc. until the minimum amount of participants on the tour is confirmed by us.

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

PAYMENT OF YOUR DEPOSIT CONFIRMS THAT YOU AGREE TO OUR TERMS AND CONDITIONS.

(terms & conditions d.d. 1 March 2020)