

## **RISK FUND**

### **Article 1. Participation**

Participation commences after receipt of your signed contract proposal. At the end of the contract proposal, it states that you wish to participate in our risk fund. Your contract proposal serves as proof of participation.

### **Article 2. Participants**

The participation is registered in the name of each one of the participants provided at the time of the booking.

### **Article 3. Contribution**

The contribution must be paid at the same time as the payment of the trip or rental price. When determining the contribution, the total to be paid trip price must be taken into account. The participation only commences after the payment of the complete contribution and ends on the day of arrival.

### **Article 4. Double participation**

If compensation of damages or costs can be claimed based on any insurance policy, whether or not of an older date, or based on any law or other provision, then the participation described here is only valid in the second place. In such a case, only the damage which exceeds the amount which the participant could claim elsewhere qualifies for compensation.

### **Article 5. Cancellation**

In the event of cancellation, the cancellation costs are deemed to be exclusively the costs owed to the organiser or the landlord comprising the total or partially paid trip or rental price; however, with a maximum of the trip or rental price as stated on the confirmation provided that the contribution in connection with this has been paid. The compensation for damages will never amount to more than the amount that the participant would have had to pay to the organiser or landlord without the existence of this participation. If the participant has to cancel a reserved trip/rental period in the period as from the date of conclusion and issue of the confirmation up to the date on which the rental period commences or the arrangement commences, due to one of the covered events described below, then the cancellation costs in connection with this will be refunded.

### **Article 6. Events covered by the risk fund**

1. serious illness, accident or death of:
  - a. the participant,
  - b. his/her relatives by blood or marriage to the 1st and 2nd degree,
  - c. his/her cohabitants (according to the population register).
2. an external event causing:
  - a. serious damage to the participant's own home, rented home or company so that the participant in his/her capacity as owner, tenant or actual director, possibly after being called back, must be present on site.
  - b. the holiday object is no longer available.
3. involuntary unemployment due to the complete or partial closure of the company where the participant works.

### **Article 7. Exclusions**

The following events are excluded from cover by the risk fund:

1. that are directly related to or caused by war and/or civil war.
2. that are directly related to or caused by the participant participating in or willingly attending a strike, riot, revolution and/or act of terror.
3. that are caused by, or occur in connection with, or follow from nuclear reactions and/or pollution of the environment, irrespective how and where the reaction/pollution occurred.
4. epidemics and/or the large-scale eruption of diseases in the destination area.

**Article 8. obligations of the participant**

The participant, or the interested party in connection with the participation, is obliged to inform Vakantiebuero Kobeko immediately, although no later than within 3 x 24 hours, of the circumstances that have led to the proposed trip or rent of the object not being able to take place as planned. This party is also obliged to submit authentic documentary evidence at the request of the rental company in the event compensation is claimed by virtue of this participation.