This is an important document. Please retain and use in the event of the **policyholder's insolvency**.

FINANCIAL INSOLVENCY INSURANCE BENEFICIARY CERTIFICATE

This **Beneficiary Certificate** confirms that a financial insolvency insurance policy has been arranged to protect bookings made by the **policyholder** with whom you have made **travel arrangements** and **you** are the **beneficiary**. The bold terms in this **Beneficiary Certificate** are defined in the **policy** terms and conditions. A copy of the **policy** terms and conditions can be obtained from the **policyholder** or the **insurer**.

Policyholder: Okavango Skimmer Safaris Ltd

Period of Insurance: Between 1st October 2026 and 30th September 2027

Beneficiary: The person or persons named on the **booking confirmation**

Insurer: Evolution Insurance Company Limited

Summary Policy Terms:

The **beneficiary** and any other **passengers** named in the **booking confirmation** are protected for **financial loss** in respect of the **travel arrangements** made with the **policyholder** during the **period of insurance**. If the **policyholder** enters **insolvency**, the **beneficiary** may be entitled to claim for **financial loss** (subject to proof of payment) provided that the **beneficiary** and **passengers** have exhausted all other sources of indemnification. These other sources of indemnification are detailed in the **policy** terms and conditions and include:

- The **beneficiary's** credit card or debit card provider;
- ATOL or any other similar guarantee scheme; and
- Travel insurance or other insurance (where, for example, it covers supplier failure).

To make a claim, the **beneficiary** must follow the instructions at **www.evo-insurance.com/fiiclaims** and set out in the **policy** terms and conditions. The **beneficiary** may contact the **insurer** as follows:

Email: fpclaims@cegagroup.com

Post: Evo Insurance Claims, PO Box 1124, Portsmouth, PO1 9XY, United Kingdom

Tel: +44 (0)1243 975394

This policy **excludes** travel arrangements which include a flight. If your travel arrangements include a flight and the tour operator is ATOL-protected, you should contact the UK Civil Aviation Authority (CAA).

Please note:

You and any other **passengers** named in the booking confirmation are protected for the trip stated in the booking confirmation provided at the time of the booking. Any change to the booking, including trip dates, will be deemed to be a new booking. The **insurer** does not provide indemnity for vouchers, credit notes or any other similar items issued by the **policyholder** to passengers in lieu of cash.