



# Insolvency protection in the Netherlands



We build too many walls and not enough bridges

Sir Isaac Newton



# Introduction

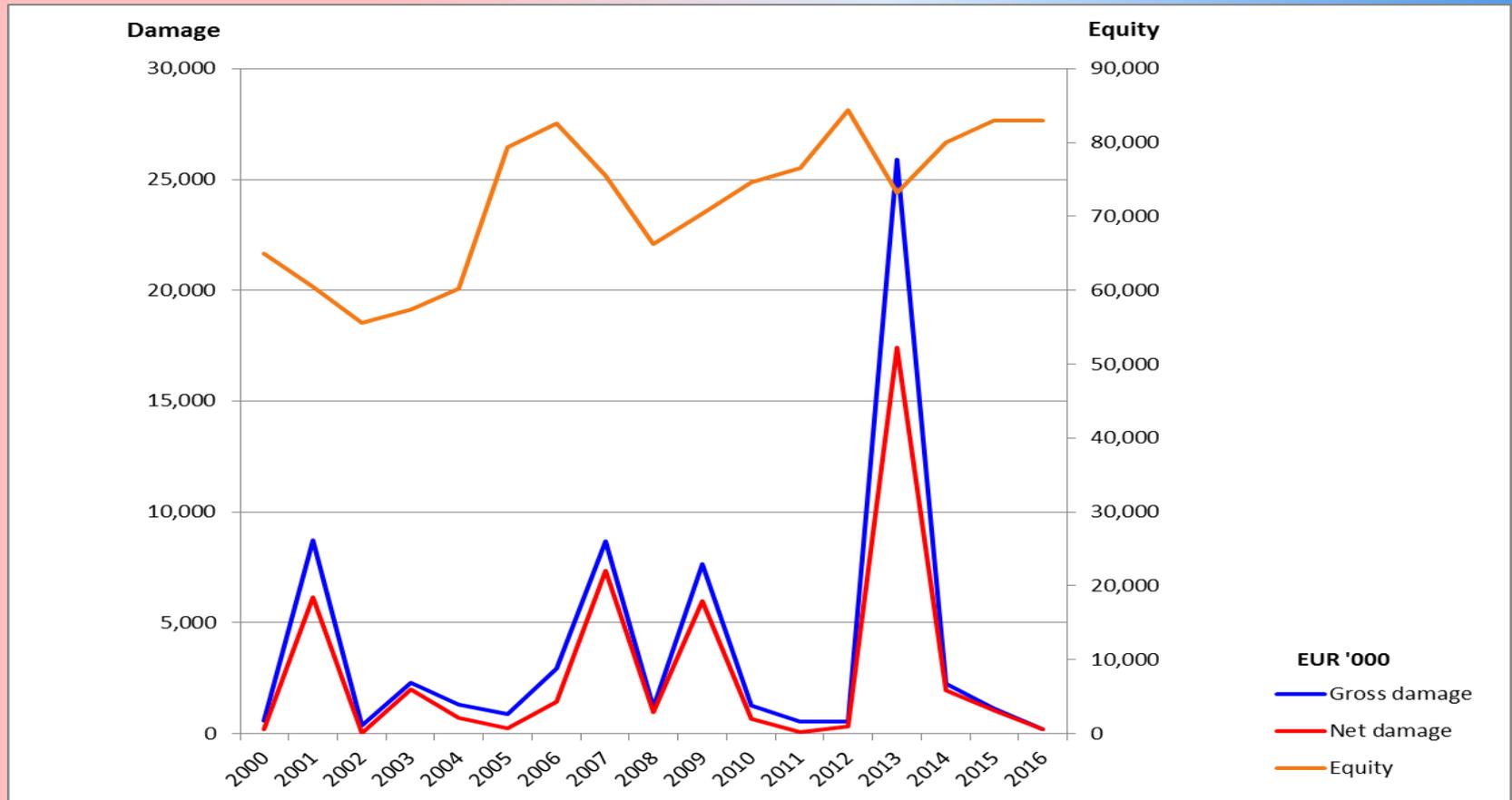
- SGR was established in 1983, as an initiative of ANVR (Association of Dutch Travel Companies) and the Ministry of Economic Affairs.
- About 800 travel companies participate in SGR, both tour operators and travel agents.

## Funding

- Until 1999 consumers paid NLG 15.00 (€ 6.80) per booking.
- Since 1999 the guarantee fund is funded through its investment income.
- Therefore, the guarantee of SGR is presently free of charge for the consumer.
- Participating companies pay a yearly contribution to cover the organisational costs of SGR.



# Damage and equity



On average there are 8 to 9 insolvencies per year.



# Guarantee

When a participant of SGR becomes insolvent:

- SGR reimburses consumers their prepaid travel money if they have not yet travelled.
- SGR repatriates customers who are at their destination (at the end of their trip).

Presently SGR covers:

- Packages: in conformity with EU package travel directive 90/314.
- Accommodation: e.g. hotel bookings, vacation home rentals, camping-places.
- Transportation: e.g. train, bus and ferry tickets.

SGR does not cover flight tickets and car rental which are not part of a package.



# Information to be provided by participant

For consumers who have not yet travelled:

- Client information: name, address, e-mail, services booked, amount already paid.
- Any available airline tickets;
- If possible: access to its online booking system;
- Financial information, such as bank statements and cash book.

When suppliers have been paid, SGR may choose to provide the services to the consumers. That way the damage is limited, both for SGR and the consumers.



# Information to be provided by participant

For consumers who are travelling:

- Number of travellers at each destination;
- Information about suppliers, both airlines and local agents (DMCs), including contract prices, unpaid invoices, contact information.
- Hotel and flight lists to enable SGR to coordinate repatriation.

In some cases SGR will request other participants to take care of the consumers who are at their destination.



# Claim settlement

- The consumer should claim within two months after the bankruptcy.
- Claims made directly with the participant should be filed with SGR through our portal.
- Claims made through an agent should be filed through that agent.
- Documents to be provided:
  - booking details and invoice;
  - proof of payment;
  - any travel documents that have already been received.
- SGR reviews the claim. If the claim is complete and correct, SGR will pay the claim as soon as possible (usually within a week) and confirm payment to the consumer.
- The consumer assigns his rights to SGR for an amount equal to the compensation he receives from SGR.



# Claim settlement



## Schadeformulier voor reizigers

### NAW-gegevens

### Bankgegevens

### Reisinformatie

Heeft uw reis reeds plaatsgevonden?

Ja  Nee

### Kosten

#### Totaal betaald

#### Niet vergoedbare kosten

TOTAAL VERGOEDBAAR

€

### Documenten toevoegen

Wij hebben de volgende documenten nodig:

- Boekingsbevestiging/factuur van reisorganisator/touroperator
- Bewijzen van uw betaling aan de reisorganisator/touroperator

en, indien u ter plaatse voor reisonderdelen heeft moeten betalen:

- Facturen/bonnen van ter plaatse betaalde reisonderdelen
- Bewijzen van uw betaling aan deze lokale leveranciers

geen bestand geselecteerd

### Heeft u alles goed ingevuld?

Ik heb het formulier naar waarheid ingevuld.

Ik begrijp dat ik aan de voorlopige berekening op deze site geen rechten kan ontlenen.



# Developments

Plans for 2017:

- Coverage of all consumers who book with an SGR participant, irrespective of their place of residence.
- Coverage of car rental.
- Incorporation of a new guarantee fund to cover group and business travel (non-consumers).
- Adaptation of our guarantee scheme and regulations to the new EU Directive 2015/2302 on package travel and new Dutch law on package travel.



# Questions?

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