



Swift Cover Cancellation Protection Program - Terms and Conditions

1. Scope of the Program

- 1.1. SwiftCover Cancellation Protection Program ("**SwiftCover**" or "**Program**") is a support mechanism that Belvilla AG (hereinafter referred as "**Belvilla**" or "**the Company**") may provide to its customers who make inquiry with Belvilla for their proposed vacation ("**Guest**").
- 1.2. SwiftCover covers short-term cancellation protection for the coverage period. The Guests are covered if they have to cancel the holiday or return home early, for any reason other than a force majeure event as defined hereinafter.
- 1.3. Belvilla offers its Guests with the SwiftCover to cover for the non-refundable cancellation costs of a prepaid trip as per the invoice value for each booking ("**Coverage Value**").
- 1.4. The participation in the Program is voluntary for payment of specified charges, which are dependent on Coverage Value and the number of individuals covered ("**Coverage Fee**").
- 1.5. SwiftCover is not an insurance policy and does not offer comprehensive coverage or guarantee any monetary assistance or reimbursement of any cost in exchange of this Program.
- 1.6. The Guest needs to purchase SwiftCover within 7 (seven) days of making their booking date for a vacation. The coverage period commences from the moment the Guest purchases this Program for a payment of coverage fee and until the coverage period ends ("**Coverage Period**").

2. Types of Coverage

- 2.1. **Protection Standard**- In case the Guest cancels the vacation pre-maturely before checking into the vacation home for the reasons specified hereinafter under clause 2.1.1, the Guest shall be entitled to make claim for the 100% Coverage Value
 - 2.1.1. The Protection Standard Coverage covers cancellations due to:
 - a) Serious illness, death, pregnancy or injury of the Guest, a traveling companion, or immediate family member.
 - b) Either the Guest or a family member in the first or second degree or a housemate dies, or becomes seriously ill or is seriously injured as a result of an accident.

- c) Guest or Guest's spouse discovers to have become pregnant after booking the trip and this has direct consequences for your booked trip.
- d) Guest unexpectedly and through no fault of his own is unable to obtain a visa for travel destination abroad.
- e) Guest's parent(s) or child(ren) unexpectedly needs urgent care, which only Guest can provide.

All these events are unforeseen, must occur unexpectedly and occur during the Coverage Period.

2.2. **Protection Plus-** In case the Guest cancels the vacation per-maturely before checking-out of the vacation home for the reasons hereinbefore under clause 2.1.1, the Guest shall be entitled to make a claim for the 100% Coverage Value and for the 75% of Coverage Value for the additional reasons specified hereinafter under clause 2.2.1:

2.2.1. In addition to the reasons specified under the Protection Standard Coverage, the Protection plus Coverage also covers 75% of the Coverage Fee if: Guests wants to cancel the trip or break it off early for a demonstrable reason that is important to them personally and which is acceptable to the Company. This reason must be through no fault of their own and unforeseen.

3. Exclusions of the Coverage

The Program does not cover cancellations due to:

- 3.1. Trips to areas for which the Government has issued negative travel advice.
- 3.2. Events that were foreseeable at the time of booking the trip or taking out the SwiftCover (for example, unemployment, pregnancy, etc.).
- 3.3. Bankruptcy of the tour operator or home-owner.
- 3.4. Change of mind or disinclination to travel.
- 3.5. Pre-existing medical conditions, unless declared and accepted by the Guest at the time of purchase.
- 3.6. Travel restrictions due to pandemic, floods, earthquake, tempest, riots, war, civil unrest, or terrorist activity.
- 3.7. Any other act which is beyond the reasonable control of the parties.

4. Coverage Value

The Guest may choose the Coverage Value as per need. This is possible up to a maximum booking amount as reflected in the respective invoice.

5. SwiftCover Settlement

- 5.1. The SwiftCover can be purchased from the website and in case of cancellation of the trip, the settlement is done on the basis of the true and correct details and information provided by the Guests.
- 5.2. Claims will only be considered if the Guest has made full payment of the Coverage Fee, as

specified on SwiftCover's portal, at the time of the Program purchase.

- 5.3. The Guest must submit a claim within 30 calendar days following the cancellation of the covered trip. Any claims submitted after this period will not be considered for settlement by the Company.
- 5.4. Guests can submit their claim at <https://swiftcover.belvilla.com/customer> or email us at bvsupport@getswiftcover.com

6. Disputes & Governing Law

Disputes and/or complaints arising from this Program can be submitted to the competent court in Switzerland for adjudication. Swiss law shall apply to this Program.

7. Program Changes and Cancellation

- 7.1. The Company reserves the right to change the terms of the Program without any prior notice to the Guest.
- 7.2. The customer shall be bound to accept all the terms and conditions of the Coverage Program once they purchase the Coverage Program.