„General Terms and Conditions of Participation”

in tours organized by

„GO FISHING EUROPE Adam Stefaniuk”

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Tourism Activity Register Number: 1158, Registration Number: 42978

1. Conclusion of the Agreement

1.1. The agreement for participation in a tour organized by “GO FISHING EUROPE Adam Stefaniuk” (hereinafter referred to as the Organizer) is concluded by the Client and the Organizer signing the “Booking Agreement” and the Client paying the deposit specified in point 2.2, or the full price of the tour if the departure is within 30 days or less. These terms and conditions form an attachment to the above-mentioned agreement.

The signing process of the “Booking Agreement” between the Client and the Organizer is as follows:
a) The Organizer sends the completed “Booking Agreement” to the Client electronically (email).
b) The Client prints the “Booking Agreement,” signs it manually, and sends back an electronic copy (scan or photo) to the Organizer’s email address.
c) If printing, scanning, or photographing the “Booking Agreement” is not possible, the Client may confirm the agreement by sending an email to the Organizer stating: “I have read and accept the terms of participation in the tour organized by ‘GO FISHING EUROPE Adam Stefaniuk’.” The Client must also indicate in the email that the deposit or full tour price has been paid if the departure is within 30 days of concluding the agreement.
d) After receiving the signed “Booking Agreement” or the email mentioned in point c, the Organizer signs the agreement on their side and sends the signed version back to the Client electronically.

All information provided by the Organizer, including on the website www.GoFishingEurope.com, is only an invitation to conclude an agreement and does not constitute an offer under the Polish Civil Code.

The Client signing the “Booking Agreement” declares that before concluding the agreement, the Organizer provided clear, understandable, visible, and legible information required under Article 40 sections 1, 3, and 4 of the Polish Act of 24 November 2017 on Tourist Events and Associated Tourism Services (Journal of Laws 2023, item 284, as amended), informed about possible changes, and provided the relevant “Standard Information Form” available at https://www.GoFishingEurope.com.

The Client also declares that they have read and understood the information provided.

The Client signing the "Booking Agreement" declares that they have read and accept the contents of the documents forming an integral part of the tour participation agreement, namely:

- "General Terms and Conditions of Participation" in tours organized by "GO FISHING EUROPE Adam Stefaniuk" – available at https://www.GoFishingEurope.com.
- "Travel Insurance Conditions" for participation in tours outside Poland – available at https://www.GoFishingEurope.com.
- "Fishing Tour Offer" – sent to the Client by email.
- "Standard Information Form" – available at https://www.GoFishingEurope.com.
- "Privacy Policy" – available at https://www.GoFishingEurope.com.

1.2. The Client signs the agreement also on behalf of all participants registered under the booking and assumes responsibility for compliance with the agreement by those participants. Only adults may participate in the trips.

1.3. When concluding the agreement, the Organizer specifies the type of documents required for participation and the deadline for submission. Failure to provide these documents or late submission may result in cancellation of the booking after prior notice.

1.4. The Client must promptly inform the Organizer of any changes in data provided in the agreement.

2. Prices and Payments

2.1. The price of the tour specified in the agreement includes services explicitly listed in the "Fishing Trip Offer" sent to the Client via email and constitutes an attachment to the agreement.

2.2. After signing the agreement, the Client shall pay a deposit of 30% of the tour price within the deadline specified by the Organizer. If the agreement is concluded less than 30 days before departure, the Client shall pay the full amount by the deadline specified by the Organizer.

2.3. If a deposit was paid at signing, the Client must pay the remaining balance no later than 30 days before departure, according to the Organizer's instructions.

2.4. Failure to pay the full amount on time may result in the Organizer cancelling the booking after prior notice.

2.5. The tour price may only be increased due to documented increases in:
a) transport costs;
b) official fees, taxes, or charges;
c) currency exchange rates.

The price may not be increased within 20 days before departure. The Organizer shall document the reason for any price change. If the Client does not accept the change, all payments will be refunded immediately.

3. Amendments and Cancellation

3.1. The Organizer reserves the right to change significant terms of the agreement, subject to point 2.5. The Client will be promptly informed of any such changes.

3.2. In such cases, the Client may:
a) accept the proposed change, or
b) withdraw from the agreement and receive an immediate refund of all payments.

3.3. The Organizer may cancel the tour due to force majeure.

3.4. The Client cannot claim compensation for non-performance if the tour is cancelled due to force majeure. All payments will be refunded immediately.

4. Withdrawal and Change of Participant

4.1. If the Client withdraws for reasons not attributable to the Organizer, they may be charged costs incurred by the Organizer in preparing the tour. The cancellation fees are as follows:

- up to 60% of the tour price if cancelled 30 days or more before departure,
- up to 75% if cancelled 30 to 14 days before departure,
- up to 85% if cancelled 14 to 8 days before departure,
- up to 95% if cancelled 7 days or less before departure.

Saved costs and alternative use of services are taken into account. Any additional costs caused by service changes due to withdrawal (e.g., accommodation change) may be included in the cancellation fee. Foreign currency portion is calculated using the NBP average exchange rate on the agreement date.

4.2. The Organizer recommends purchasing optional cancellation insurance for tours outside Poland, available during booking, no later than 7 full days before departure, or within 7 days from booking by email. The cost is 5% of the total tour price.

4.3. Withdrawal statements must be submitted in writing via email. The date of withdrawal is the date the Organizer receives the statement.

4.4. Upon receipt, the Organizer calculates actual costs and presents the cancellation fee and settlement to the Client.

4.5. The Client may transfer their rights under the agreement to another eligible person if that person assumes all obligations.

4.6. Transfers are valid if the Organizer is notified at least 30 days before departure.

4.7. The Client and transferee are jointly liable for unpaid amounts and all costs incurred due to the change.

4.8. If the Client did not notify the Organizer before departure, they must inform the Organizer of non-participation by the end of the departure day.

4.9. If one or more participants cancel and others continue, remaining participants must pay any price adjustment for actual occupancy.

4.10. Requests to change tours depend on availability. Costs are calculated according to cancellation rules.

4.11. If changes are impossible due to unavailability, the original agreement remains binding unless the Client withdraws.

5. Liability of the Parties

5.1. The Organizer is responsible for non-performance or improper performance of the agreement unless caused solely by:
a) actions or omissions of the Client,
b) actions or omissions of third parties not involved in the provision of services under the agreement, if these could not have been foreseen or avoided,
c) force majeure.

5.2. The Organizer limits its liability for non-performance or improper performance to twice the price of the tour per Client. This limitation does not apply to personal injury.

5.3. The Client/Participant must:

- have valid identification documents (passport or ID card),
- comply with the laws of Poland or the visited country,
- follow the instructions of the fishing guide and Organizer,
- check visa requirements and vaccination regulations (if applicable),
- respect cultural norms and customs of the visited country.

5.4. The Client is financially liable to the Organizer and its contractors for any damages caused.

6. Complaints

6.1. If the Client notices improper performance during the tour, they should immediately inform the service provider and the Organizer. The notice should, if possible, be in writing to the service provider, guide, or other Organizer staff during the tour.

6.2. Independently, the Client may submit a written complaint to the Organizer indicating the breach and specifying their request within 30 days after the tour ends.

6.3. The Organizer must review the complaint and inform the Client in writing of the outcome within 30 days of receipt, or for complaints submitted during the tour, within 30 days after the tour ends.

7. Insurance

7.1. Participants in fishing trips organized in Poland must have private civil liability insurance, accident insurance, chronic illness insurance, and medical expenses insurance. The Organizer does not provide these insurances for trips in Poland.

7.2. Participants in fishing trips organized outside Poland are automatically covered by the Organizer's insurance, which includes civil liability insurance, accident insurance, medical expenses insurance, chronic illness insurance, and baggage insurance, provided by Compensa TU S.A. Vienna Insurance Group according to the "Travel Insurance Conditions" for "GO FISHING EUROPE Adam Stefaniuk." These conditions are available at https://www.GoFishingEurope.com. Insurance costs are included in the tour price.

Insurance coverage includes:

- Medical Expenses Insurance and Chronic Illness Insurance with a sum insured of 50,000 EUR,
- Accident Insurance with a sum insured of 3,000 EUR,
- Civil Liability Insurance: 25,000 EUR for personal injury, 12,500 EUR for property damage,
- Baggage Insurance with a sum insured of 300 EUR.

In case of a claim, especially if hospitalization is required, contact Compensa TU S.A. Vienna Insurance Group at +48 22 501 33 33, choose "assistance help," or use https://www.wiener.pl/zglos-szkode.

8. Additional Services and Fees Paid on Site

8.1. Additional Services for the Fishing Trip
Participants may purchase optional services not included in the basic package, such as additional dry flies, wet flies, nymphs, trout streamers, grayling streamers, or fishing equipment rental (waders, rod, reel, line, landing net). Payment to the Organizer is by bank transfer or card via online payment system.

8.2. Additional Accommodation and Food Costs
Participants cover certain costs on site, typically (unless the agreement states otherwise): alcoholic drinks at local prices, minibar use, other extra services offered by the

accommodation, refundable deposits, or other fees charged by the property owner. Failure to pay may result in refusal of services by the accommodation.

Note: All additional services and fees above are paid on site and are not included in the basic tour package price.

9. Transport

9.1. Transport in a car up to 7 people (including driver)
If transport is part of the tour and provided by the Organizer using a car up to 7 seats (including driver), it is an integral part of the tour package. The transport may use the Organizer's own vehicle or a rental. The Organizer does not provide commercial transport as defined under Polish law. The Organizer is responsible for proper performance according to the Polish Act of 24 November 2017 on Tourist Events and Associated Services. If transport cannot be provided due to reasons beyond the Organizer's control (vehicle breakdown, force majeure), a substitute transport will be provided at no extra cost.

9.2. Transport in a minibus 8–9 people or via an external carrier
If transport is provided in an 8–9 seat minibus or via an external carrier, a licensed operator performs it according to required national/international transport permits. Participant may request carrier information and license details before concluding the agreement. The Organizer is responsible for proper performance of the transport service. If transport cannot be provided due to reasons beyond the Organizer's control, substitute transport will be arranged at no additional cost.

10. Final Provisions

10.1. If the "Booking Agreement" regulates any issues differently from these terms, the agreement provisions prevail.

10.2. Matters not covered by this agreement are governed by Polish law, including the Act on Tourist Services of 29 August 1997 and the Civil Code of 23 April 1964.

10.3. "GO FISHING EUROPE Adam Stefaniuk" holds an insurance guarantee number COR831140 from Compensa TU S.A. Vienna Insurance Group, covering client repatriation and refund of payments. Policy valid from 2 October 2026 to 1 October 2027. Guarantee sum: 50,000 EUR. Claims under the Act on Tourist Services should be submitted to Compensa TU S.A. Vienna Insurance Group (Aleje Jerozolimskie 162, 02-342 Warsaw, contact@wiener.pl) or, if applicable, to the beneficiary: Marszałka Województwa Wielkopolskiego, Al. Niepodległości 34, 61-714 Poznań, Poland, +48 61 626 68 40, ds.sekretariat@umww.pl. Include: copy of the agreement, proof of payment, client statement confirming non-performance of obligations, and bank account details for payment.