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POLICY  
LIABILITY INSURANCE

Policy Number: 7761343

Policy Taker: Radoje Mirković  
Policy Replacement: New  
LP number replacement:

**Policy Holder:** MONTENEGRO GLOBE  
ZLATNE NJIVE 15 KOTOR

**Insured:**

MONTENEGRO GLOBE

ZLATNE NJIVE 15 KOTOR

**Insurance contract:** with a multi-year term duration from 18<sup>th</sup> May 2021 to 18<sup>th</sup> May 2026

**Insurance conditions:**

Conditions for securing a travel guarantee in the case of insolvency of the travel organizer.

**It provides:**

The travel guarantee is the case of insolvency of the travel organizer in accordance with the Insurance Conditions.

**Secured activity:** Travel agency - travel organizer

**Coverage limit:**

15.000.00 by adverse event

15.000.00 for the duration of the insurance

**Territorial coverage**

**Participation of the insured**

0% min. 0.00

**in the harmful event:**

**Note:**

The subject of insurance under this policy is defined in Article 2 of the Insurance Conditions. The maximum liability of the Insurer for all insured cases for the period of insurance is determined by the sum insured. Insurance amounts and premiums are contracted in euros. This insurance is concluded in accordance with Article 17 of the Law on Tourism and Hospitality. The insurance covers damages caused to the passenger by non-fulfillment, partial fulfillment or irregular fulfillment of obligations determined by the travel contract, travel program, or excursion program, as well as damages caused by the inability of the travel agency - travel organizer to cover the costs of accommodation, meals and return trip to the place of departure in the country and abroad. The insurer reserves the right to correct calculation errors. The policy refers to the tourist organization - travel organizer "MONTENEGRO GLOBE", Kotor.

