Booking Terms and Conditions

- 1. These Booking Conditions along with the information set out in your Booking Confirmation set out the terms and conditions on which we will make the Services available to You.
- 2. Please read these Booking Conditions carefully as the Booking Conditions also apply to Your use of the Website. By using the Website, You agree to be bound by the Booking Conditions including any amendment to the Booking Conditions as referred to in clause 29 of these Booking Conditions. It is not possible to proceed with a Booking without Your acceptance of the Booking Conditions.
- 3. By booking with Us, you acknowledge that you have already read, understood and agree to these Booking Conditions.
- 4. In the event of any inconsistency between the terms of the Booking Confirmation and the terms of the Booking Conditions, the terms of the Booking Confirmation and any amendment to it shall prevail to the extent of any inconsistency.
 - NB: For the meaning of defined terms, please refer to clause 59 of these Booking Conditions.

First Named Person

- 5. A First Named Person is the person responsible for all matters concerning a Tour Enquiry, a Conditional Reservation and any Confirmed Booking.
- 6. A First Named Person must:
 - (a) be at least eighteen (18) years of age; and
 - (b) be legally authorised to enter into contractual obligations at the time of the Booking; and
 - (c) have the requisite consent or authority to act for or on behalf of the Other Persons.
- 7. By making any payment specified in a Conditional Reservation, the First Named Person represents and warrants to Us that:
 - (a) he or she has read these Booking Conditions; and
 - (b) the details provided for all the Other Persons are complete and accurate; and
 - (c) each of the Other Persons has read these Booking Conditions and agrees to be bound by the Booking Conditions.

- 8. The First Named Person accepts full financial responsibility in relation any Confirmed Booking and agrees to be liable for paying to Us:
 - (a) the Booking Price; and
 - (b) any charges relating to the Confirmed Booking, including on behalf of Other Persons.

Tour Enquiry, Conditional Reservation, Payment and Booking Confirmation – 4 Stage Process

Tour Enquiry – 1

9. A Tour Enquiry can be made using Our contact form on Our Website, or by email at the following email address holidays@aussiesinmoroccotours.com.au or by telephoning Us on the number that appears on Our Website.

Conditional Reservation – 2

- 10. If You wish to make a Booking, you may send Us a Booking Request.
- 11. We will send You a Conditional Reservation once You have provided Us with all relevant information and after we have determined the Booking Price. A Conditional Reservation is not a Confirmed Booking.
- 12. All of the Services are subject to availability by the Suppliers. We reserve the right to refuse to issue a Conditional Reservation in Our sole and absolute discretion, including in circumstances where the Suppliers are unable or unwilling to provide the Services.
- 13. We are unable to provide a Conditional Reservation that is sought less than seven (7) days prior the intended Tour Start Date.

Paying (at least) the Deposit – 3

- 14. In order to receive a Booking Confirmation more than thirty (30) days before the intended Tour Start Date, You must first pay, at a minimum, the Deposit specified in the Conditional Reservation. You pay the Deposit online via Our Website payment page.
- 15. We reserve the right to pass on to You any fees or charges incurred by Us in connection with, or in respect of, processing the Deposit and any other amount You pay to Us. *
- 16. You authorise Us to charge all such fees and charges We incur in connection with, or in respect of, processing the Deposit and any other amount You pay to Us to the credit card or debit card You designate for payment of the Deposit or any other amount You pay to Us. If payment is not received from the card issuer or its agents for any reason, You agree to pay Us all amounts due immediately on demand.
- 17. In order to receive a Booking Confirmation less than thirty (30) days prior the intended Tour Start Date you must first pay the entire Booking Price.

Booking Confirmation & Payment of Booking Price – 4

- 18. If We have received the payment set out in a Conditional Reservation and We confirm the Booking, We will send the First Named Person a Booking Confirmation by email to the nominated email address included in the Conditional Reservation. Each Booking confirmed pursuant to this clause shall be referred to as a **Confirmed Booking** in these Booking Conditions.
- 19. Except as otherwise expressly provided for in these Booking Conditions (and subject to any rights You may have under the law), You agree that the Deposit and the balance of the Booking Price is non-refundable and that We or any of the Suppliers are under no obligation to provide a refund of the Deposit or the balance of the Booking Price to you under any circumstances.
- 20. You must pay the balance of the Booking Price (being the Booking Price less the Deposit you have already paid to Us) (**Balance Booking Price**) not less than thirty (30) Business Days prior to the Tour Start Date or in the case of a Booking Request made less than 30 days before the intended Tour Start Date, then as a pre-condition of the Confirmed Booking.

These terms and conditions have been prepared by Brown Wright Stein Lawyers for Aussies in Morocco Tours ABN 54 571 892 716 www.aussiesinmoroccotours.com.au

^{*} As at December 2018 Stripe online payment system charges 1.75% + .30cents per transaction for Australian credit cards and 2.9% + .30cents for international credit cards. These charges are however likely to change without notice

21. We may cancel a Confirmed Booking if You fail to make full payment of the Balance Booking Price or any other amount you are required to pay to Us in accordance with these Booking Conditions and the Booking Confirmation and in that event the Deposit will be forfeited to Us, as set out in clause 19 above.

Noted Preferences (Special Requests) Concerning Your Personal Comfort and Health, in Morocco

- 22. If You have any special requests (for example, vegetarian meals or ground floor sleeping accommodation), You must advise Us of these special requests at the time of making a Tour Enquiry or a Booking Request (**Special Requests**).
- 23. We reserve the right to accept or refuse any Special Requests in Our sole and absolute discretion.
- 24. If We accept a Special Request, We will notify you in the Conditional Reservation and in the Booking Confirmation (Accepted Special Request).
- 25. We will endeavour to ensure that the Suppliers honour any Accepted Special Request as part of their provision of the Services. If the Suppliers do not honour any Accepted Special Request, We will not be responsible for, or liable for Loss, expense, damage that you may incur as a result of the Suppliers not honouring any Accepted Special Request.

Extras to Our Standard Tours

26. If you wish to add anything to the Services of our standard tour it is preferable to advise us of these extras (**Extras**) that you request at the time of making a Tour Enquiry or Booking Request. You must pay any increased Booking Price specified in a Conditional Reservation and/or Booking Confirmation as amended where applicable.

Accuracy of Services and Prices

27. The Price is inclusive of any GST and is based on exchange rates, cost of Services and applicable taxes at the time of publication on the Website or as set out in the Booking Confirmation (as applicable). In relation to the Price as set out in the Booking Confirmation, the Price is exclusive of any applicable bank charges and surcharges.

- 28. The Price is payable for and covers those activities, transport, accommodation, meals and other miscellaneous items expressly stated to be included in the Booking Confirmation and any associated itinerary for Morocco only and does not include any other arrangements you have made with or via any third party. The Services and the Price do not include provision for travel or health insurance, the cost of any airfare tickets or the cost of accommodation or transfers for any period prior to the Tour Start Date and any period after the Tour End Date unless We otherwise agree to the addition of any Extra or by specific arrangement and as set out in the Booking Confirmation or any approved amendment to the Booking Confirmation.
- 29. We may change, amend or update these Booking Conditions including on the Website, the Price or the description of any Services on the Website at any time in Our sole and absolute discretion, including without notice to You except in the case of the Booking Price or the Services relating to a Confirmed Booking, and subject to clause 30 below.
- 30. Prices may be subject to change in the event of significant currency fluctuations and/or the introduction of new taxes, up until final payment is received. We will advise you at the earliest opportunity in the event of a price increase, whether because of a currency fluctuation, increase in taxes and/or a correction in advertised prices. You will then have the option of accepting the amended Booking Confirmation or withdrawing from the tour and receiving a full refund of all monies paid. Once final payment is received, all prices will be guaranteed and no surcharges will apply.
- 31. Any change, amendment or update contemplated by clause 29 takes effect when it is posted to the Website.
- 32. Where We have used various descriptors of Services these are not necessarily official gradings, but Our own assessment, based upon our impression, general opinion and what is available locally.

If You Make Changes to a Confirmed Booking Other Than to Add "Extras" (see cl 26)

- 33. If You wish to make changes to a Confirmed Booking (being for example to the Tour Start Date or the Tour End Date, to the accommodation or to transfer the Confirmed Booking to another person or persons), You should email Us at holidays@aussiesinmoroccotours.com.au to request the relevant change (**Change Request**).
- 34. If a Change Request relates to the transfer of the Confirmed Booking to another person, You must make the request for the Change Request no later than thirty (30) Business Days before the Tour Start Date.
- 35. If we accept Your Change Request, You may be required to pay Us an administration fee of AUD\$220.00 inc GST to allow Us to process the Change Request (**Change Fee**). If a Change Fee is payable, we will advise You at the time that You make the Change Request.

- 36. We reserve the right to accept or deny the Change Request in Our sole and absolute discretion.
- 37. If We accept the Change Request, then you must pay Us the relevant Change Fee (if any). We will not process or implement the Change Request unless You first pay Us the Change Fee.
- 38. If We deny the Change Request, You may cancel the Confirmed Booking however, You acknowledge and agree that, subject to any rights you may have at law, if You cancel an Accepted Booking, clause 41 of these Booking Conditions shall apply.

If You Cancel Before Tour Start Date

- 39. You must notify Us in writing if You wish to cancel a Confirmed Booking or part of a Confirmed Booking the subject of a Booking Confirmation (**Cancellation Request**) by email to Us at holidays@aussiesinmoroccotours.com.au.
- 40. Cancellation of a Confirmed Booking is effective on the date We confirm to You Our acceptance of Your Cancellation Request.
- 41. In the event of you cancelling in whole or part a Confirmed Booking which takes place:
 - (a) more than thirty (30) Business Days prior to the Tour Start Date as specified in the Confirmed Booking, the Deposit or relevant part of the Deposit You paid to Us, subject to any rights you may have at law, will be forfeited and will not be refunded to You unless by reason of extenuating circumstances to be determined at Our sole and absolute discretion but we will refund to You the balance of any other monies You have paid to Us;
 - (b) less than thirty (30) Business Days prior to the Tour Start Date, the Deposit or relevant part of the Deposit You paid to Us together with any other monies You paid to Us, subject to any rights you may have at law, will be forfeited and We will not refund it to You.

If You Cut Your Holiday Short

42. If You return home early or for any reason You do not use any of the Services the subject of a Confirmed Booking, You agree to forfeit the total Booking Price You paid to Us.

If We Change or Cancel a Confirmed Booking for Any Reason Other Than a Force Majeure Event

- 43. We require You to be flexible and to allow for alternatives and an understanding that Your itinerary, accommodation, modes of transport may change, even after the tour has started, without prior notice to You due to local circumstances. At any time up until we or our Suppliers provide the Services to You, We reserve the right to make changes to any Confirmed Booking in Our sole and absolute discretion and without the giving of prior notice to You but We will use reasonable endeavours to avoid such changes or lack of prior notice where possible.
- 44. Subject to clauses in these Booking Conditions concerning Your travel insurance, passport, visas and behaviour on tour, if an event other than a Force Majeure Event results in Our cancellation of your Confirmed Booking:
 - (a) Up to 7 days before the Tour Start Date we will refund You all the money that you have paid to Us;
 - (b) From the Tour Start Date up to the Tour End Date we will refund You the Deposit plus any portion of the Booking Price in relation to unused Services.

If We Change or Cancel a Confirmed Booking as a Result of a Force Majeure Event

- 45. If We change or cancel a Confirmed Booking in Our sole and absolute discretion as result of a Force Majeure Event, We will not be liable for:
 - (a) any failure or delay to perform Our obligations pursuant to these Booking Conditions; and
 - (b) any costs or fees that You may incur as a result of such a cancellation or such changes, including any additional costs You incur for accommodation, transport, food, making alternative arrangements or otherwise.
- 46. If a Force Majeure Event results in a cancellation of your Confirmed Booking
 - (a) At least 30 days before the Tour Start Date, you will be refunded your Deposit and any other payment that you have made to Us, less the Change Fee;
 - (b) Less than 30 days before the Tour Start Date but before the Tour Start Date you will forfeit the Deposit and be refunded any other payment that you have made to Us;
 - (c) From and including the Tour Start Date up to and including the Tour End Date, you will forfeit all payments that you have made to Us.

Travel insurance, Passport, Visas and Vaccinations

47. You must:

- (a) ensure that You are physically and mentally capable of receiving the benefit of the Services the subject of a Confirmed Booking; and
- (b) take out comprehensive health and travel insurance with a reputable insurer that will provide adequate cover in relation to the Services to be provided to You the subject of a Confirmed Booking (including, without limitation, cover for medical and health related issues, death, loss of baggage, issues arising from low lying water, cancellations or changes to flights, accommodation and tours);
- (c) if requested to do so, provide Us within seven (7) days of our request, with a copy of the certificate of currency and policy of insurance for Your comprehensive health and travel insurance which is acceptable to Us; and
- (d) ensure that You have obtained all necessary approvals and satisfied all formalities (including any local formalities in Morocco) to obtain the benefit of the Services the subject of a Confirmed Booking, including any passport, visa, health and immigration approvals and formalities applicable or relevant to the Services the subject of a Confirmed Booking;
- (e) ensure that You keep all your travel documentation safe and secure; and
- (f) ensure that You comply with any law or other requirements applicable in Morocco.

You are solely responsible to comply with Your obligations under this clause 47 and You indemnify us in respect of any breach of Your obligations under this clause. We will not be liable in any way for Your failure to comply with any of Your obligations under this clause 47. If you fail to comply with Your obligations under this clause 47, we may cancel your Confirmed Booking and forfeit the Deposit to Us and any other component of the Booking Price that you have paid to Us and call upon your indemnity given to us in this clause.

Behaviour

- 48. In the course of the Services being provided to You, You must:
 - (a) behave in an orderly and acceptable manner as We or Our Suppliers determine in Our sole and absolute discretion; and
 - (b) not cause disruption to the enjoyment of others; and

- (c) ensure that You and all Other Persons do not behave in a way which causes or is likely to cause distress, offence or danger to others or which risks damage to property belonging to others, or causes a delay or diversion to transportation.
- 49. If You or any Other Persons act in contravention of clause 48, We or Our Suppliers may in Our sole and absolute discretion:
 - (a) refuse to provide the Services the subject of a Confirmed Booking and may cancel any Confirmed Booking (**Supplier Cancellation**); and
 - (b) forfeit the Booking Price and in that event You will not receive a refund of the Booking Price in respect of Services the subject of a Supplier Cancellation.

Images of You or By You

50. From time to time Your driver, any guide and Your fellow travellers may provide us with photographs, which may include images of You. You irrevocably consent to Our use of those images on Our Website and in relation to any of Our promotional and marketing materials. If You provide us with images of, or associated with, Your tour You irrevocably assign without reservation and for no fee all right title and interest in those images to Us upon provision of those images to Us and You irrevocably consent to waive any and all moral rights that You may have in those images.

Risk and Liability

- 51. The Services are designed to provide You with an exposure to the true nature of the environment visited in Morocco and accordingly involves an element of risk and exposure to potential hazards. We issue a Booking Confirmation on the basis that You understand and accept the risks and hazards involved in the Services and that you undertake to participate in the Services at Your own risk. You represent and warrant that You have independently researched and considered the risks of travelling to and touring Morocco and do so at your own risk.
- 52. You must advise Us of any pre-existing medical conditions and/or disability that might reasonably be expected to increase the risk of You requiring medical attention or that might affect the normal conduct of the tour at the time of making a Tour Enquiry. If you fail to comply with this clause and we find out:
 - (a) at least thirty (30) days prior to the Tour Start date specified in the Booking Confirmation, we may cancel Your Confirmed Booking and You forfeit the Deposit to Us;
 - (b) any date later than the date specified in (a) above, then clause 49 will apply.

- 53. We are not liable for any Loss, expense, damage (including to any property), personal injury or death which is suffered or sustained (whether or not arising from negligence) in connection with an act or omission of any Suppliers, the Services, the Conditional Reservation, any Confirmed Booking or these Booking Conditions except for any liability which cannot be excluded by law (in which case that liability is limited to the minimum allowable by law).
- 54. You indemnify Us and Our servants, agents, employees and sub-contractors against all Loss and Claims which may be made against or suffered or incurred by Us, arising out of, or in connection with, any one or more of the following:
 - (a) Your breach of any of these Booking Conditions;
 - (b) Your contribution by your act or omission to any loss, damage or injury to any property or person or death to a person;
 - (c) any act You do or omit to do in connection with or relating to these Booking Conditions, the Services, the Conditional Reservation or any Confirmed Booking; or
 - (d) Your failure to comply with any local requirements of any law, statute or regulation in Morocco.

Travel Agent

- 55. If a travel agent makes a Conditional Reservation or confirms a Booking on Your behalf, We are not responsible for any acts or omissions of that travel agent, including for any advice that travel agent may provide to You that did not originate from Us and the failure of your travel agent to provide any relevant information to You regarding a Confirmed Booking.
- 56. We are not responsible for any acts or omissions of that travel agent or any other third party who make or is otherwise instructed by You to make additional arrangements on Your behalf not part of Your Confirmed Booking with Us and not referred to in our Booking Confirmation, such as flights or tours in countries other than Morocco. We confirm that we and have no relationship of employment or independent contract in respect of any arrangements you make with a travel agent, including any travel agent to whom we may have referred You.

Jurisdiction and Applicable Law

- 57. These Booking Conditions are governed by and construed in accordance with the law from time to time in force in New South Wales, Australia.
- 58. You agree to submit to the non-exclusive jurisdiction of New South Wales, Australia.

Definitions

- 59. In this document, the following words or phrases have the following meanings in these Booking Conditions:
 - (a) "Accepted Special Request" has the meaning given in clause 24.
 - (b) "Balance Booking Price" has the meaning given in clause 20.
 - (c) "Booking" means a request made by You to Us for the Services to be made available to You.
 - (d) "Booking Conditions" means these booking terms and conditions.
 - (e) "Booking Confirmation" a written notification from Us to You which confirms a tour booking:
 - (f) "Booking Price" means the total Price for a Confirmed Booking.
 - (g) "Booking Request" means Your request for a Conditional Reservation.
 - (h) "Business Day" means a day that is not a Saturday, Sunday or a public holiday in New South Wales
 - (i) "Cancellation Request" has the meaning given in clause 39.
 - (j) "Change Fee" has the meaning given in clause 35.
 - (k) "Change Request" has the meaning given in clause 33.
 - (I) "Claims" includes actions, suits, causes of action, arbitration, debts, dues, costs, claims, demands, interest, verdicts and judgments at law or in equity or arising under the provisions of statute.
 - (m) "Conditional Reservation" means a written notification from Us to You notifying You of Your tour reservation which is subject to payment of a Deposit or Booking Price or such other amount that We may advise.
 - (n) "Confirmed Booking" has the meaning given in clause 18 of these Booking Conditions.
 - (o) "Consequential Loss" means any indirect, special or consequential loss and any loss of profits, loss of revenue, loss of goodwill, loss or damage due to business interruption or loss of production
 - (p) "Deposit" means an amount equivalent to thirty percent (30%) of the Booking Price.
 - (q) "Extras" has the meaning given in clause 26 and does not include anything that you arrange with anyone other than Us such as any travel agent whom we may suggest to You.

- (r) "First Named Person" means the person making a Tour Enquiry, or a Booking Request, or a Conditional Reservation or a Booking Confirmation, as the case may be.
- (s) **"Force Majeure Event"** means an event that involves circumstances beyond Our reasonable control which results in Us being unable to observe or perform on time an obligation under these Booking Conditions, including but not limited to acts of God, lightning strikes, earthquakes, floods, storms, explosions, fires and any natural disaster, acts of war, acts of public enemies, terrorism, riots, civil commotion, malicious damage, sabotage, revolution and strikes.
- (t) "GST" means the tax imposed or sought to be imposed by the GST Acts.
- (u) "GST Acts" means A New Tax System (Goods and Services Tax) Act 1999 (Cth) and related imposition Acts of the Commonwealth of Australia.
- (v) "Loss" means a loss, claim, action, damage, liability, cost, charge, expense, penalty, compensation, fine or outgoing suffered, paid or incurred, including without limitation Consequential Loss.
- (w) "Other Persons" means any and/or all other persons specified in a Conditional Reservation or in a Booking Confirmation other than the First Named Person.
- (x) "Price" means, in context, the price in Australian Dollars or European Euros for making available the Services to be provided to You as displayed on the Website from time to time or the price as set out in the Booking Confirmation, as applicable.
- (y) "Services" means services that We and Our Suppliers provide in relation to providing a tour in Morocco or such other services from time to time the details of which are made available on the Website and in the Booking Confirmation form but do not include Services provided by or via any third party such as airline companies or travel agents and not referred to in the Conditional Reservation or in the Booking Confirmation.
- (z) "Special Requests" or noted preferences has the meaning given in clause 22.
- (aa) "Suppliers" means any of Our suppliers in Morocco who may assist Us in providing all or some of the Services to You but does not include any other supplier.
- (bb) "Supplier Cancellation" has the meaning given in clause 49(a).
- (cc) "Tour End Date" means the date specified in the Booking Confirmation.
- (dd) "Tour Enquiry" means Your enquiry to Us about one of Our tours in Morocco.

- (ee) "Tour Start Date" means the date specified in the Booking Confirmation and any amendment to that.
- (ff) "We", "Us" and, "Our" means Cara Ghassemian trading as "Aussies in Morocco Tours" ABN 54 571 892 716.
- (gg) "**Website**" means the website located on URL <u>www.aussiesinmorocco.com.au</u>. and www.aussiesinmoroccotours.com.au
- (hh) "You" and "Your" means and includes:
 - (i) any user of the Website
 - (ii) the First Named Person; and
 - (iii) Other Persons; or
 - (iv) any other person to whom a Confirmed Booking is transferred pursuant to these Booking Conditions.

Booking Terms Road Map

NB: this table is for guidance purposes only. You should read the Booking Conditions carefully to understand how the Booking Conditions apply to your Booking.

boo	ause in ooking nditions	Event	Deposit payment deadline	Balance Booking Price payment deadline	Deposit reimbursable	Balance booking price reimbursable
ayment dea	adlines for De	eposit and Bookin	ng Price and Of	ther fees		
14	and 20	Conditional Reservation more than 30 days before Tour Start Date	To confirm booking, payment of the Deposit is required more than 30 days before intended Tour Start Date	More than 30 days before intended Tour Start Date	Not applicable	Not applicable
17	and 20	Conditional Reservation less than 30 days before Tour Start Date	To confirm booking- payment of the Deposit is required immediately	To confirm booking – payment of the Booking Price or Balance Booking Price is required immediately	Not applicable	Not applicable

	Clause in	Event	Deposit	Balance	Deposit reimbursable	Balance booking price
	booking		payment	Booking		reimbursable
	conditions		deadline	Price		
				payment		
				deadline		
	15 & 16	Payment of	Payable at	Payable at	Not applicable	Not applicable
	(surcharges),	charges and	time of	time of		
	22 (special	fees, special	payment of	payment of		
	requests), 26	requests and	Deposit (if	Booking		
	(extras), 30	extras	applicable)	Price or		
	(currency			Balance		
	fluctuations)			Booking		
	and 35			Price (if		
	(change fee)			applicable)		
Cancella	tion of a Confirm	ned Booking more	e than 30 days	before Tour St	art Date ("TSD")	
	41(a)	You cancel	Not	Not	Forfeited	Refunded
	, ,		applicable	applicable		
	44	We cancel for	Not	Not	Refunded	Refunded
		reasons not	Applicable	Applicable		
		covered by the				
		Booking				
		Conditions				
	46(a)	We do by	Not	Not	Refunded	Refunded
	,	reasons of	applicable	applicable		
		Force Majeure				
Cancella	tion of a Confir	med Booking less	than 30 days l	before TSD but	before the TSD	•
	41(b)	You cancel	Not	Not	Forfeited	Forfeited
	,		applicable	applicable		
	44(a)	We cancel for	Not	Not	Refunded up to 7 days prior	Refunded up to 7 days prior
		reasons not	Applicable	Applicable	to TSD	to TSD
		covered by the				
		Booking				
		Conditions				
	46(b)	We cancel by	Not	Not	Forfeited	Refunded
	(-)	reasons of	applicable	applicable		
		Force Majeure	1. 1. 1	1 1 1 1 1 1 1 1 1 1		

	Clause in booking conditions	Event	Deposit payment deadline	Balance Booking Price payment deadline	Deposit reimbursable	Balance booking price reimbursable
Cancella	ation of a Confire	med Booking after	TSD			
	42	You cancel	Not applicable	Not applicable	Forfeited	Forfeited
	44(b)	We cancel for reasons not covered by the Booking Conditions	Not Applicable	Not Applicable	Refunded	Refunded but only to extent of unused Services
	46(c)	We cancel by reason of Force Majeure	Not applicable	Not applicable	Forfeited	Forfeited
Other Ca	ancellation Even	ts			•	
	47, 48, 49, 51 and 52	We cancel by reason of your behaviour or loss of identity documentation or failure to disclose key information including health information	Not applicable	Not applicable	Forfeited	Forfeited