

Traveller Protection Information

Studentresor.com · operated by Student Life d.o.o. · Issued under the EU Package Travel Directive (2015/2302)

When you book a package holiday with Studentresor.com, your payments and your trip are protected by mandatory insurances held by the operating company, Student Life d.o.o. This document explains what protection is in place, who provides it, and how to use it if you ever need to. It applies to all package travel arrangements booked through studentresor.com.

1. The travel operator

Studentresor.com is the trading name of Student Life d.o.o., a registered Croatian limited liability company and licensed package travel organiser. As an EU-based operator, the company is bound by the EU Package Travel Directive and Croatian travel law, both of which require operators to hold valid insolvency protection and liability insurance.

Company	Student Life d.o.o.
Registered office	Lovački put 9, 21000 Split, Croatia
OIB (company ID)	03022694014
Trading as	Studentresor.com

2. Insolvency protection (travel guarantee)

In accordance with the EU Package Travel Directive (Article 17) and Croatian travel-organiser law, Student Life d.o.o. holds an insolvency guarantee with Generali osiguranje d.d. This guarantee protects you against the consequences of the operator's insolvency. In practice, this means:

- If a trip cannot be carried out because the operator becomes insolvent, you are entitled to a refund of payments made for services not yet provided.
- If you are already abroad on a trip when the operator becomes insolvent, you are entitled to repatriation to your point of departure where transport is part of the package.

Insurer	Generali osiguranje d.d.
Insurer's address	Vladka Mačeka 16, 47000 Karlovac, Croatia
Insurer's OIB	10840749604
Policy number	P15-1020001310
Valid	19 January 2026 – 19 January 2027 (renewed annually)
Type of cover	Insolvency guarantee for package travel arrangements

How to make a claim under the insolvency guarantee: If you believe the operator is unable to deliver your booked package, contact Generali osiguranje d.d. directly using the address above, quoting the policy number P15-1020001310 and your booking reference. The insurer will assess and process your claim in accordance with the policy terms and applicable Croatian and EU law.

3. Professional liability insurance

Separately from the insolvency guarantee, Student Life d.o.o. also holds a professional liability insurance covering damages that may arise from its activity as a package travel organiser. This insurance protects travellers and third parties for damages for which the operator is legally liable.

Insurer	Generali osiguranje d.d.
Policy number	P13-1020288541
Valid	13 January 2026 – 13 January 2027 (renewed annually)
Geographic scope	Europe and the Mediterranean
Type of cover	Professional and general third-party liability of the package travel organiser

4. What this protection does — and does not — cover

Covered:

- Refunds of advance payments made for a package holiday that cannot be delivered due to the operator's insolvency.
- Repatriation to your point of departure where transport is part of the booked package and the operator becomes insolvent during the trip.
- Damages for which the operator is legally liable in connection with its activity as a package travel organiser (under the liability policy).

Not covered by these policies:

- Personal travel insurance such as medical care abroad, lost luggage, personal accident, or trip cancellation for personal reasons. These are your own responsibility and we strongly recommend you take out a private travel insurance.
- Losses arising from events in territories subject to international sanctions, communicable disease outbreaks, or cyber attacks against IT systems, in accordance with standard exclusion clauses applied by the insurer (clauses KIN-003, KIN-006, KIN-007 and KIN-012, included in the underlying policy documents).
- Services booked directly by you with third parties outside of your package booking with Studentresor.com.

5. Contacts

The travel operator	The insurer
Student Life d.o.o. (Studentresor.com) Lovaški put 9 21000 Split, Croatia Web: studentresor.com Email: info@studentresor.com	Generali osiguranje d.d. Vladka Mažeka 16 47000 Karlovac, Croatia OIB: 10840749604 Web: general.hr

6. Your rights as a traveller

As a customer of an EU-registered package travel organiser, you are protected by the rights set out in the EU Package Travel Directive (2015/2302), implemented in Croatian law. These rights include — among others — clear pre-contractual information, protection against unfair price increases, the right to transfer your booking under certain conditions, assistance if you experience difficulty during your trip, and the protections described in this document if the operator becomes insolvent.

If you would like more information about your rights, or have a question about your booking, please contact us at info@studentresor.com.