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Calamity risks for Tour Operators

*Calamityfund and Public-private partnership in
The Netherlands*



5-7 November 2025

Andalucía

The number of calamities worldwide is increasing...

Due to climate change, more forest fires, hurricanes, floods, etc. Also, a lot of political instability.

The Tour Operator:

- ✓ has no control over this
- ✓ must protect or even repatriate their travelclients
- ✓ is liable for additional costs
- ✓ often cannot insure these costs

Should companies compete with each other on this point?

That's why we developed a....



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National Calamity Fund

- ✓ Consumers pay €2.50 per booking (package, max 8) to the CF
- ✓ In case of a calamity, the tour operator arranges the necessary travel adjustments at no additional cost to the customer
- ✓ The operator reports the calamity, and the CF reimburses the operator for:
 - Additional costs incurred
 - Unused vacation days of the customer
 - Possible repatriation of customers
- ✓ An independent committee determines what qualifies as a calamity, such as wildfires, earthquakes, hurricanes, political unrest, floods.
- ✓ No compensation is provided for package holidays that have not yet started!



The Dutch Calamity Fund (CF) since 2000

Over 25 years:

- 250 calamities occurred
- €14 million was paid out. Some calamities in 2025



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[Reizigers](#) [Reisondernemingen](#)

[English](#) [Inloggen](#) ▼



20 mei 2025

Indonesië (Flores) vulkaanuitbarsting – calamiteit vastgesteld

Op het Indonesische eiland Flores is op 18 mei 2025 vulkaan Lewotobi uitgebarsten. Maumere Airport sloot tijdelijk wegens asdeeltjes in de lucht.

[Lees dit bericht](#)

30 april 2025

Namibië - overstromingen: calamiteit vastgesteld

Namibië werd op 20 maart 2025 getroffen door overstromingen. Er werden reizen aangepast. Daardoor konden reisondernemingen hun verplichtingen tegenover hun reizigers niet nakomen.

[Lees dit bericht](#)

25 april 2025

Marokko (Dadesvallei) – overstromingen: calamiteit vastgesteld

17 maart 2025

Australië (zuid Queensland en noord New South Wales) - overstromingen: calamiteit vastgesteld



Practice of the Calamity Fund

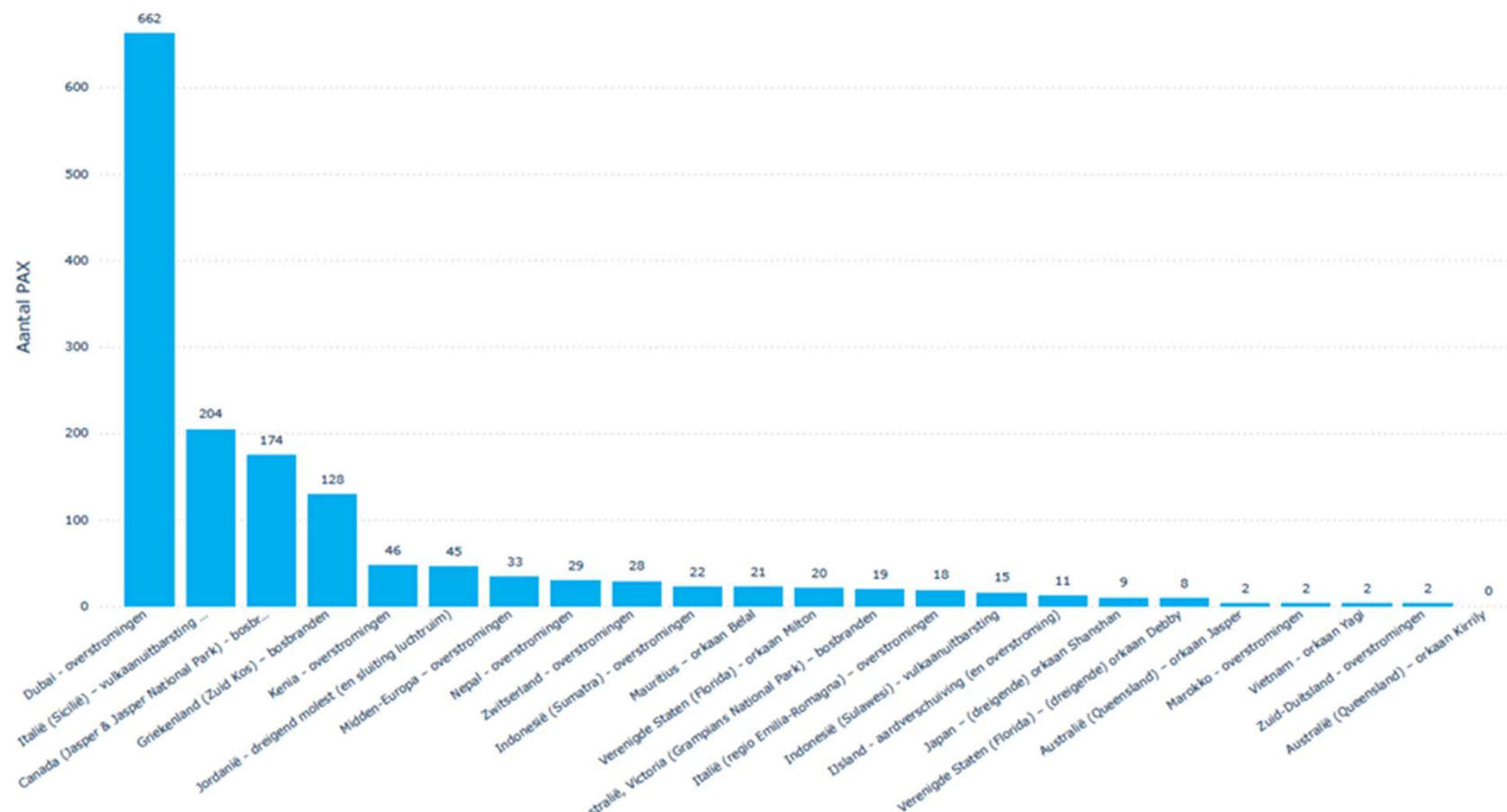


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Number of
passengers
per calamity in
2024

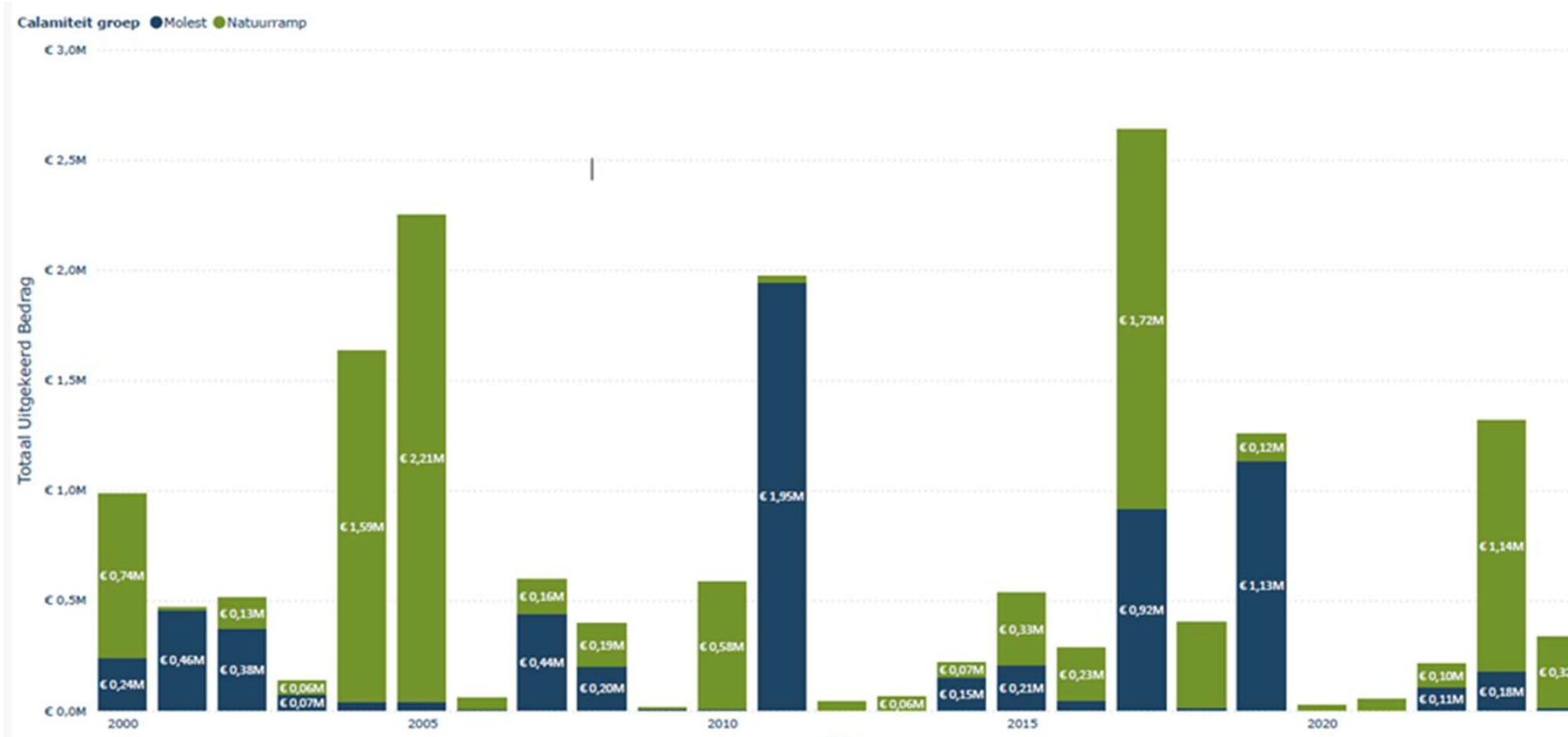
Practice of the Calamity Fund



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Total damages
per year and
per group

But even the Tour Operator and CF are powerless when a normal evacuation is not possible



- Earthquake Nepal (2015)
- Unrest in Sri Lanka (2019)
- Kabul Afghanistan (2021)
- Sudan (April 2023)
- Israël (October 2023)
- Lebanon (October 2024)



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What happens then in practice?

- ✓ Tour operators evacuate if possible (at very high costs)
- ✓ Unorganized travelers in the calamity area call on the government for help
- ✓ Pressure from family/friends on the government to repatriate
- ✓ Parliamentary questions urging the government to assist
- ✓ Once one country starts evacuating its citizens, pressure increases on others
- ✓ Chaotic repatriation process with military aircraft including other than travelers

Those who travel unorganized without arrangements are picked up for free by the government.



Approach



Dutch citizens are expected to take responsibility: consider travel advice, arrange accommodation/insurance... but:

- In a major crisis where many travelers are affected
- If it's not possible to return independently within a reasonable timeframe
- If there is overlap in support from tour operators, insurers, foreign affairs, and other services
- If repatriation is needed and cooperation is essential.....

.....*Then the Framework Agreement for Special Assistance in Foreign Crises ('BBC Framework Agreement') is activated!*



The BBC is a close cooperation between four parties:

he Calamity Fund handles execution: e.g., booking repatriation flights, managing resources, setting up a website, coordinating aid and support, damage handling, collecting customer contributions.

Ministry of Foreign Affairs provides consular support, opening customer registration, central crisis communication, financial guarantees.

ANVR is responsible for its members and coordination of information.

Insurers: Coordination and communication with insurance companies, customers, alarm center for calls, ensuring continued safe stay until return to the Netherlands is possible.



The agreement was signed in early January 2025