

A travel agency
B travel agency
C traveller

A organizes and puts together a package tour

A sells the tour to C

A is responsible for the tour and provides insolvency protection

B sells the tour to C on behalf and in the name of A

A is organizer and B is a retailer. Insolvency protection rests with A (unless otherwise negotiated. If the tour is to be covered by B's insolvency protection this must be stated in a contract between A and B)

A and B are jointly responsible for the tour. B must perform the tour in the event of bankruptcy of A. A registers the tour as turnover subject to insolvency protection and B registers the tour as a package covered by the insolvency protection of another trader. If a contract stating that the tour falls under B's insolvency protection has been made, B must register the tour as turnover subject to insolvency protection and A registers the tour as a package covered by the insolvency protection of another trader.

B sells the tour to C without any changes but entirely in its own name

B is the organizer of the tour and is responsible for providing insolvency protection.

The relationship between A and B is B2B. By selling the tour entirely in his own name B makes the tour his own. B registers the tour as subject to insolvency protection. A registers the tour as "sala á þjónustupáttum" (services sold), that is turnover exempt from insolvency protection.

B buys the tour from A and adds services before selling it to C

B is the organizer and is solely responsible for the tour and insolvency protection.

The transaction between A and B is B2B. A is in fact selling multiple services (e.g. accommodation, and activities) to B. By adding services (e.g. airfare, car rental) B makes a new package. A registers the tour as "sala á þjónustupáttum" (services sold), that is turnover exempt from insolvency protection.