- A travel agency
- B travel agency
- C traveller
- D intermediate platform / sales web (i.e. Bókun)

A organizes and puts together a package tour

The intermediary D does not change the relationship between A and B and does not have any effect on their responsibility regarding the operation of the tour and insolvecny protection.

A offers the tour for sale on the platform D i.e. through Bókun

B "picks up" the tour from D and offers it for

A sells the tour to C through the platform

A is responsible for the tour and provides insolvency protection

A is selling the tour directly to C

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

A is organizer and B is retailer.

Insolvency protection remains with A (unless otherwise agreed. If the tour is to be covered by B's insolvency protection that 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

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 þjónustuþáttum" (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 þjónustuþáttum" (services sold), that is turnover exempt from insolvency protection.