

BOOKING TERMS AND CONDITIONS

Too Much Tours · Bocas Getaways · toomuch.tours · bocasgetaways.com — Last updated: October 21, 2026 — Spanish and English versions of equal value

PART I — GENERAL CONDITIONS

FIRST — WHO WE ARE. Services are contracted with **HOUSE OF R, INC.**, a Panamanian corporation registered at Electronic Folio 743234, Mercantile Section of the Public Registry, taxpayer ID (RUC) 2020220-1-743234 DV 0, holder of Type A Travel Agency License No. 954-AV issued by the Panama Tourism Authority, doing business as **TOO MUCH TOURS** and **BOCAS GETAWAYS (THE OPERATOR)**, domiciled at Avenida E Norte, between 1st and 2nd Street, Isla Colón, Bocas del Toro, Republic of Panama. Contact for enquiries and booking changes: Too Much Tours, tours@toomuch.tours; Bocas Getaways, getaways@bocasgetaways.com · WhatsApp +507 6618-0831. Personal data: info@hofr.world. **THE CLIENT** is the person who makes the booking, for themselves and for the persons included in it.

SECOND — SCOPE AND STRUCTURE. These terms apply to every booking of tours, trips, excursions, experiences, accommodation and packages offered by **THE OPERATOR**. They have two parts: these General Conditions (Part I), which apply to all products, and the Particular Conditions (Part II), with the rules of each product. If they differ, the Particular Conditions prevail for the product they govern. The description, date, price and inclusions of each service are those stated on the product page and in the booking confirmation.

THIRD — BOOKING AND PAYMENT. A booking is confirmed when **THE OPERATOR** receives the payment stated in the offer, except for free products. Prices are in balboas or United States dollars and include ITBMS (sales tax), unless the offer states otherwise. Anything not expressly included (tips, personal expenses, transfers not listed) is borne by **THE CLIENT**.

FOURTH — CHANGES, CANCELLATIONS AND REFUNDS.

1. The rules on changes, cancellation and no-show for each product are those of the Particular Conditions (Part II).
2. Where a refund applies, **THE OPERATOR** will reply to the request within a maximum of two (2) business days and process it within a maximum of ten (10) business days, through the same payment method used.
3. Departures leave at the time stated in the confirmation.

FIFTH — ACTS OF GOD, FORCE MAJEURE AND HEALTH EMERGENCIES. Under Article 34-D of the Panamanian Civil Code, an act of God (caso fortuito) is an unforeseeable natural event —such as

storms, rough seas or extraordinary tides, earthquakes, epidemics or pandemics— and force majeure (fuerza mayor) is a situation caused by human acts that could not be resisted —such as acts of authority (closures, quarantines, bans on sailing or navigation, travel restrictions, curfews) or interruptions of public utilities or transportation—. In addition, even where there is no act of God or force majeure, **THE OPERATOR** may suspend, shorten or modify a service when weather, sea or other conditions endanger safety. In any of these cases, **THE CLIENT** chooses between rescheduling the service at no cost or a refund of the amount paid for the services not provided, subject to what the Particular Conditions of each product provide. In cases of act of God or force majeure, since these events are not attributable to **THE OPERATOR**, no additional compensation is due, nor is **THE OPERATOR** liable for expenses **THE CLIENT** has contracted with third parties (flights, hotels or others). **THE CLIENT** will comply with the health measures required by the authorities and, if they show symptoms of a contagious illness, will report it and refrain from participating, with the right to reschedule.

SIXTH — ROLE OF THE OPERATOR AND THIRD-PARTY SERVICES. **THE OPERATOR** organizes the services and selects with reasonable care the providers involved in them (boats, transportation, accommodation, food, specialized guides). Such providers are independent, hold their own licenses and permits, and are directly responsible for their own services.

SEVENTH — HEALTH, ALLERGIES AND DIETS. When booking, **THE CLIENT** will disclose any medical condition, pregnancy, physical limitation, allergy, intolerance or special diet, their own or of the persons included in the booking. Several activities require adequate physical condition and the ability to swim, or acceptance of wearing a life jacket at all times; **THE OPERATOR** may adapt the service, or decline it with a refund, if the condition disclosed is incompatible with safety. Special diets will be accommodated as far as possible; food prepared by third parties may contain traces of allergens, and anyone with severe allergies must carry their own medication.

EIGHTH — SAFETY, CONDUCT, ALCOHOL AND SEPARATION FROM THE GROUP. Before each activity, every participant accepts the risk acknowledgment document applicable to the product, which forms part of these terms, and follows the instructions of the staff in charge. Reckless conduct is prohibited, such as jumping into the water from the boat without the captain's permission or while the boat is moving, diving from heights or structures, climbing on rocks, buoys or objects not part of the activity, and drinking alcohol before or during water activities. In products that include alcoholic beverages, drinking is voluntary and the responsibility of each participant; staff may stop serving anyone showing signs of intoxication and take reasonable safety measures. **THE OPERATOR** may deny boarding or exclude from the activity, without refund, anyone who endangers their own safety or that of the group. If a participant leaves the group or is not at the designated return point and time, the return transport departs at the scheduled time and their own transfer is their sole responsibility. Activities that **THE CLIENT** undertakes on their own, during free time or outside the program, are not organized or supervised by **THE OPERATOR**.

NINTH — MEDICAL CARE AND TRAVEL INSURANCE. In an emergency, **THE OPERATOR's** staff will provide basic first aid and arrange transfer to the nearest medical center. The areas visited may be remote and medical care may take time. Medical, transfer and repatriation costs are borne by **THE**

CLIENT or their insurer; travel insurance covering water activities and medical evacuation is recommended.

TENTH — MINORS. Minors participate accompanied at all times by their parent or legal guardian, or by an adult with their written authorization, who accepts the risk acknowledgment document on their behalf, discloses their health condition and assumes their constant supervision. Minors wear a life jacket of their size during boat transfers and water activities. Alcoholic beverages are not served to anyone under eighteen (18) years of age. The minimum age and the rates for minors of each product are stated in Part II or in the booking confirmation.

ELEVENTH — LIABILITY AND CONSUMER RIGHTS. THE OPERATOR is liable for its services under Panamanian law. It is not liable for the inherent risks of the activities assumed by each participant, for damages caused by breach of safety instructions, by prohibited conduct or by the participant's own drinking, for activities undertaken on their own or separation from the group, for omitted or false health information, for acts of unrelated third parties, or for acts of God or force majeure. Nothing in these terms excludes or limits liability that cannot be excluded or limited under the law, nor limits **THE CLIENT**'s rights as a consumer under Panamanian law.

TWELFTH — PERSONAL AND HEALTH DATA. THE OPERATOR processes the booking data to manage the services, handle emergencies, keep proof of the acceptance of these terms and comply with legal obligations, under Panama's Law 81 of 2019 and its Privacy Policy, published at toomuch.tours and bocasgetaways.com. Health data (allergies, medical conditions, pregnancy) is only processed with the prior and express consent that **THE CLIENT** gives separately when disclosing it. Rights of access, rectification, cancellation, objection and portability: in writing to info@hofr.world.

THIRTEENTH — GOVERNING LAW, LANGUAGE AND JURISDICTION. These terms are governed by the laws of the Republic of Panama. They are published, and form part of the contract, in Spanish and in English; the English version is a faithful translation of the Spanish version and both have the same value. If there is any difference between them, the interpretation most favorable to **THE CLIENT** will apply. Any dispute will be resolved before the courts of the Republic of Panama.

PART II — PARTICULAR CONDITIONS BY PRODUCT

A. FREE WALKING TOUR "BOGAS: BEFORE & BEYOND"

1. **Price and duration.** The tour is free and tip-based; tips are voluntary and there is no fixed price. It is a walking tour of approximately two and a half hours.
2. **Booking.** Booking on the website secures your spot. If there is space, you may also join without a booking, after accepting the tour's risk acknowledgment on the form at the shop.
3. **Cancellation.** If you cannot make it, let us know so we can release your spot.

4. **Weather and force majeure.** The tour runs in light rain. In very heavy rain, or if the tour cannot take place due to another act of God or force majeure (Clause FIFTH of Part I), we cancel it and offer to move your booking to another day.
5. **Risks.** By booking or joining the tour you accept the Free Walking Tour Risk Acknowledgment.
6. **Minors.** Minors may participate accompanied under the terms of Clause TENTH of Part I.

B. GAME TRIPS (SOCCER AND BASEBALL)

1. **Price.** The price is per person, includes ITBMS and is shown on each trip's page. The first ten (10) people to pay for each game get the presale price, which is locked in at the time of payment. Children aged nine (9) or under have a special price.
2. **Payment.** You pay at the Too Much Tours shop, by Yappy or by card through a payment link. Your spot is confirmed when we receive the payment.
3. **Minimum number of people.** Each trip runs with a minimum of twelve (12) people.
4. **If we or a third party cancel.** If we cancel the trip, or if the league or our transport partners cancel or move the game, you may choose between moving your booking to another game or receiving a full refund of what you paid. This includes cases where the trip does not run because the minimum of twelve (12) people was not reached or because the weather does not allow the boat transfer.
5. **If you cancel.** Because trips need a minimum number of people to run, what you paid is not refunded. What you can do is move your booking to another game of the season or transfer it to another person, giving us their name and contact details. For either option, let us know before the boat leaves Isla Colón, by WhatsApp or at tours@toomuch.tours.
6. **No-show.** If you do not show up at departure time and did not let us know, you lose the trip and there is no refund. Moving the booking is at Too Much Tours' discretion.
7. **Return.** The return boat and bus leave at the fixed time stated in the confirmation. Anyone not at the meeting point at that time loses the return transfer, and their own transfer, with its costs and risks, is their sole responsibility.
8. **Alcoholic beverages.** Any alcoholic beverages included are only for people aged eighteen (18) or over. Drinking is voluntary and responsible; staff may stop serving anyone showing signs of intoxication. During boat transfers every passenger wears a life jacket and remains seated.
9. **Rate for nationals and residents.** Special rates apply to Panamanian nationals and residents; they are applied at the shop upon presentation of a supporting document.
10. **Minors.** Minors may join accompanied under the terms of Clause TENTH of Part I.
11. **Risks.** Every participant signs the Acknowledgment and Assumption of Risk before departure.

C. BOGAS GETAWAYS PACKAGES

1. **Booking and deposit.** A booking is confirmed with a deposit of fifty percent (50 %) of the

- package price. The deposit is non-refundable if **THE CLIENT** cancels, changes the booking or does not show up, except as provided in items 7 (If THE OPERATOR cancels) and 8 (Acts of God and force majeure) of this section.
2. **Balance.** The balance is due forty-five (45) days before the start of the trip. Bookings made less than forty-five (45) days in advance are paid in full at booking. If the balance is not paid on time, **THE OPERATOR** may cancel the booking and retain the deposit.
 3. **Flights.** Flights included are paid on the dates set by the airline, even if earlier than forty-five (45) days, and are governed by the airline's rules: changes, penalties, credits and refunds are decided by the airline, and **THE OPERATOR** does not refund on its own account amounts paid for tickets.
 4. **If you cancel thirty (30) days or more in advance.** Everything paid above the deposit is refunded. Only if the amounts **THE OPERATOR** has already paid to providers and cannot recover exceed the value of the deposit is that difference deducted from the refund, reported with supporting documents. Anything a provider returns as a credit or credit note counts as not recovered and is not refunded in cash: it is transferred to **THE CLIENT** for its value and validity period, to be used on a new booking.
 5. **If you cancel less than thirty (30) days in advance.** No refund. Nor is there a refund if the booking was made less than thirty (30) days in advance and **THE CLIENT** cancels.
 6. **Date change.** Possible, subject to availability and to payment of any change fees charged by the providers.
 7. **If THE OPERATOR cancels.** If **THE OPERATOR** cancels the package for reasons attributable to it, **THE CLIENT** chooses between rescheduling or a full refund of everything paid, including the deposit.
 8. **Acts of God and force majeure.** If the package, or part of it, cannot take place due to an act of God or force majeure (Clause FIFTH of Part I), **THE CLIENT** chooses between rescheduling, keeping the value of what was paid less anything the providers do not allow to be moved to the new date, or a refund of the amount paid for the services not provided, less amounts paid to providers that cannot be recovered. In both cases, amounts that cannot be moved or recovered are reported with supporting documents. Credits or credit notes issued by providers, including airlines, are transferred to **THE CLIENT** for their value and validity period, to be used for the rescheduling or on a new booking.
 9. **Minimum age and risks.** The minimum age for each activity is stated in the booking confirmation. Every participant signs the Acknowledgment and Assumption of Risk before the first activity.

ACCEPTANCE. By paying for or confirming the booking, **THE CLIENT** declares that they have read and accept these terms on their own behalf and on behalf of the persons included in their booking.