

# Safe Standard® – Country Annex: Cook Islands / Kūki 'Āirani (2025.1 Public Template)

Valid only for rentals occurring within the Cook Islands.

## ENGLISH VERSION

1. National Legal Basis Relevant Cook Islands laws: • Cook Islands Contract Law (common-law based) • Consumer Guarantees Act (adapted from NZ principles) • Electronic Transactions Act 2008 • Product Safety & Standards — Ministry of Internal Affairs • Civil Procedure Rules (High Court) Jurisdiction: Cook Islands courts unless both parties agree otherwise. Private rental agreements are valid under Cook Islands civil/common-law principles.
2. Tax and Reporting Rental income may be taxable. VAT-equivalent: • Value Added Tax (VAT): 15% Record keeping: recommended minimum 5 years.
3. Liability and Insurance Liability requires: • negligence or breach • actual provable damage • causation Gross negligence or intentional misconduct cannot be excluded. Safe Standard® limits: • 270 USD per rental • 900 USD Mobility (Valid unless mandatory local law prohibits limitation) Recommended insurance: • Public liability insurance • Equipment/business insurance
4. Consumer Rights & Withdrawal Consumer protections follow NZ-aligned principles. No EU-style 14-day withdrawal for fixed-date rental services. Refund rules: • Before handover: per agreement • After handover: only if defective, unsafe, or unusable
5. Data Protection The Cook Islands has limited privacy legislation. General confidentiality norms apply. Safe Standard®: • Stores no personal data • Stripe processes payments externally
6. Enforcement & Cross-Border Cases Handled by Cook Islands courts. Foreign judgments require recognition by High Court process. Arbitration allowed with written agreement.
7. Use of Templates in the Cook Islands Annex is internal reference only. Steps: 1. Rental Agreement (Country: Cook Islands) 2. Focus Checklist at handover 3. Photo Rule — No notes = No damage = No photos 4. Use Damage Invoice if needed 5. Annex is NOT given to the renter.