



The air holidays and flights in this brochure are ATOL Protected by the Civil Aviation Authority. Our ATOL number is ATOL 0481.



BOOKING CONDITIONS

VIP HEALTH HOLIDAYS are operated by PELTOURS LIMITED (hereinafter referred to as "the Company"). "The Passenger" shall mean the person named on the Booking Form as the Passenger.

For group bookings, the minimum numbers are as determined by the company from time to time.

All Health Trips are sold subject to the following conditions:

1. All correspondence shall be sent to the Passenger at the address specified on the booking form. The contract between the Company and the Passenger will come into existence when the Company issues a confirmation invoice. For arrangements made through a Travel Agent, all communications from the Company shall be sent to the Travel Agent. Any money paid by a Passenger to a Travel Agent in respect of a booking with the Company and held by the Travel Agent is held on behalf of the Company.

2. You will be notified at the time of booking if your Health Trip includes flights based on special class airfares and/or charter flights.

HEALTH TRIPS WHICH DO NOT INCLUDE SPECIAL CLASS AIRFARES AND/OR CHARTER FLIGHTS.

The Passenger must pay a deposit of **£150 per person and non-refundable insurance premium** (if applicable), on completion of the Booking Form. The balance due is to be payable 8 weeks prior to departure or when the Company submits the invoice for such payment, whichever is the earlier. If the passenger is making a booking inside 8 weeks of departure, the full amount is payable at the time of making the Booking.

HEALTH TRIPS WHICH INCLUDE SPECIAL CLASS AIRFARES AND/OR CHARTER FLIGHTS.

The Passenger must pay the full Health Trip price and non-refundable insurance premium (if applicable) on completion of the Booking Form.

For Passengers who have paid a deposit, the balance of the Health Trip cost is payable when the Company submits the invoice for such payment or 8 weeks before departure, whichever is the earlier.

If the Company accepts the booking then it will issue a confirmation invoice and at that stage a binding contract arises between the Company and the Passenger. Your contract is with Peltours Ltd. If the booking is not accepted the amount remitted will be refunded.

The Company reserves the right to decline any bookings.

Alteration or cancellation by the Passenger of a confirmed booking will be subject to the provisions of paragraphs 10 and 11 of these conditions.

If your Health Trip includes flights based on special class airfares and/or charter flights it cannot be altered after a reservation has been made and any alteration request will incur a 100% cancellation charge on the flight portion of the Trip cost, plus the appropriate cancellation charge in respect of the other elements of the cost of the travel arrangements. See Clauses 10 and 11.

3. No one other than the Company or its employees may give any warranty or representation regarding any Trip and even then these may only be given in

writing. The Passenger acknowledges that in seeking to book the Health Trips he is not relying upon any warranty or representations given by or on behalf of the Company other than those in writing given by the Company or its employees. If the Passenger seeks to rely upon any such written warranty or representation (other than in this brochure) a copy of such warranty or representation must accompany the booking form. The purpose of this requirement is to ensure that both the Company and the Passenger are fully aware of all matters upon which reliance is being placed by the Passenger when making the booking.

4. UK Citizens must ensure that they hold a valid 10 year passport with at least six months to run from the date of leaving the destination. UK passport holders do not require a visa to enter Israel. Holders of other passports should please contact the relevant embassy. For further information please call the Israeli Embassy on telephone number 020 7957 9500. Jordanian Embassy telephone number 020 7937 3685. For Passengers wishing to travel to Jordan, UK Passport holders will require a visa upon entry into Jordan and can be purchased on arrival at Amman Airport at a cost of 10 Jordanian Dinars (approx. £8.00) per person, including children. If you are 16 or over and haven't yet got a passport, our recommendation is that you should apply for one at least six weeks before your Trip. The UK Passport Service has to confirm your identity before issuing your first passport and will ask you to attend an interview in order to do this.



5.1 Every effort will be made to operate all Health Trips as advertised but the Company reserves the right to modify or cancel any Trip, flight schedule, accommodation or arrangement at any time up to 8 weeks before departure. In particular, Trip based on charter flights can only be provided at the advertised price if a satisfactory number of bookings is made.

In the case of any material modification such as a significant change of resort, a change of flight time by more than 12 hours, a change of arrival or departure airport, (except between London Airports e.g. Heathrow, Gatwick, Stansted and Luton), the Company will inform you or your Travel Agent as soon as possible and offer a prompt refund of all monies paid, or if available, a choice between an alternative Health Trips of at least comparable standard or such a refund. When offering alternative arrangements, the Company will, if accommodation is affected, use its best endeavours to provide an alternative in the same area. If the Company is only able to offer a lower classification of hotel it will refund the difference in the brochure price.

5.2 The Company shall use its best endeavours to ensure that a Health Trips is not materially modified or cancelled within 8 weeks of the date of departure unless it is necessary to do so as a result of circumstances amounting to force majeure or if the Passenger defaults in payment to the Company. As the Health Trips in this brochure are planned many months in advance it may sometimes be necessary to make changes, most of which are minor.

This notwithstanding, where material modification or cancellation occurs within 8 weeks of departure, for reasons other than non-payment by the Passenger, the Passenger shall be entitled to the choice of options in 5.1 above. In addition, except in cases where the modification or cancellation is for reasons of force majeure, or the minimum number not being achieved, the Passenger shall receive compensation or a credit towards the cost of an alternative Health Trips (if available) as follows:

PERIOD OF NOTIFICATION PRIOR TO DEPARTURE	COMPENSATION PER PERSON
Between 8-4 weeks	£10
Between 2- 4 weeks	£15
Within 2 weeks	£20

These payments will not be made for changes which arise as a result of situations outside of our control. For example, changes imposed by the alteration of the airline or aircraft type or refusal of landing rights by the Civil Aviation Authority to any airline. This also includes any other acts of force majeure (namely: war or threat of war, riots, terrorist activity, civil strife, strikes and other industrial disruption, natural disasters, fire, quarantine, epidemics, weather

conditions, Government action, or other events beyond our control).

6. If, after departure, changes have to be made as a result of situations outside our control e.g. technical or maintenance problems with transport, or a change in airline or aircraft type, or refusal of landing rights by the Civil Aviation Authority to an airline, or if war, terrorist activities, closure of airport, civil unrest, industrial action or any natural disasters (in any case whether threatened or actual) or any other circumstances either constituting force majeure or events outside the reasonable control of the Company either delays or extends the Trip or compels a change in the Health Trips arrangements the Company cannot accept liability for any resulting loss or damage, or expense. In the case of circumstances amounting to force majeure any refund for the unused parts of the Health Trips will be subject to the deduction of reasonable expenses. The Passenger's attention is drawn to the insurance cover arranged by the Company which is available to the Passenger to cover the Passenger and his party against risks of flight delays. No compensation payments will be made.

7.1 The Company shall take all reasonable steps to ensure that Health Trips or other travel arrangements are not cancelled or altered as a result of overbooking.

7.2 Where tours, Health Trips or other travel arrangements are cancelled or altered as a result of over-booking by an hotel, the Company shall only be deemed to have taken all reasonable steps to prevent the cancellation or alteration if it can show that the overbooking occurred for reasons beyond its control.

7.3 If, despite sub paragraphs 7.1 and 7.2 above, an hotel is overbooked and the Company knows this before the departure of the affected Passengers, it shall immediately inform those Passengers and shall offer them the choice of an alternative Health Trips of at least comparable standard, if available, or a full and prompt refund of all money paid.

7.4 If, despite sub-paragraphs 7.1 and 7.2 above, an hotel is overbooked and the Company does not know this before the departure of affected Passengers, such Passengers shall on arrival at their destination be offered alternative accommodation and shall also be offered reasonable compensation for "disturbance" where the location and/or facilities of the alternative accommodation can reasonably be regarded as inferior to that originally booked.

For the purpose of the above sub-paragraphs, hotels include accommodation of other kinds such as apartments, villas, guest houses and camping sites.

8. If the contract we have with you is not performed or is improperly performed by us or our suppliers we will pay you appropriate compensation if this has affected the enjoyment of your travel arrangements. However, we will not be liable where any failure in the performance of the contract is due to you; or a third party unconnected with the provision of the travel arrangements and where the failure is unforeseeable or unavoidable; or unusual and unforeseeable circumstances beyond our control, the consequences of which could not have been avoided even if all due care has been exercised; or an event which we or our suppliers, even with all due care, could not foresee or forestall.

Our liability, except in cases involving death, injury or illness, shall be limited to a maximum of 1 x the cost of your travel arrangements. Our liability will also be limited in accordance with and/or in an identical manner to

(a) The contractual terms of the companies that (provide the transportation for your travel arrangements. These terms are incorporated into this contract; and

(b) Any relevant international convention, for example the Montreal Convention in respect of travel by air, the Athens Convention in respect of travel by sea, the Berne Convention in respect of travel by rail and the Paris Convention in respect of the provision of accommodation, which limit the amount of compensation that you can claim for death, injury, delay to Passengers and loss, damage and delay to luggage. We are to be regarded as having all benefit of any limitation of compensation contained in these or any conventions.

You can ask for copies of the transport companies' contractual terms, or the international conventions, from our offices, Peltours Limited, Sovereign House, 11/19 Ballards Lane, London N3 1UX. Telephone 020 8371 5200.

Under EU law you have rights in some circumstances to refunds and/or compensation from your airline in cases of denied boarding, cancellation or delay to flights. Full details of these rights will be publicised at EU airports and will also be available from airlines. However reimbursement in such cases will not automatically entitle you to a refund of your Health Trips cost from us. Your right to a refund and/or compensation from us is set out in Clause 5 above. If any payments to you are due from us, any payment made to you by the airline will be deducted from this amount. If your airline does not comply with these rules you should complain to the Air Transport Users' Council on 020 7240 6061. www.auc.org.uk

9. If any Passenger suffers death, illness or injury whilst overseas arising out of an activity which does not form part of the foreign inclusive Health Trips arrangement or excursion arranged through the Company, the Company shall, at its discretion, offer advice, guidance and assistance to help in resolving any claim the Passenger may have against a third party, provided the Passenger advises the Company of the incident within 90 days of the occurrence. Where legal action is contemplated, the Company's authority must be obtained prior to commencement of proceedings and the Passenger hereby agrees to assign to the Company any costs recovered or any benefits received under an appropriate insurance policy and the Company will be subrogated to those rights. The Company's costs in respect of the above on behalf of the Passenger or his party shall not exceed £5,000 in total.

Accommodation and transport is generally provided by independent suppliers, for whom the Company will accept responsibility on the terms set out as follows:

9.1 If the Passenger or any member of his/her party suffers death, bodily injury or illness arising from the negligence of the Company's employees, suppliers, their sub-contractors, servants and/or agents, the Company will accept responsibility provided that they were acting within the scope of or in the course of their employment.

9.2 Where transport is by air, sea or rail the Company's obligations and liabilities are limited in the manner provided by the relevant International Convention, copies of which are available to passengers upon request.

9.3 Should any payment be made by the Company to the passenger, or any member of his/her party in any of the circumstances referred to in this clause, the Company reserves the right to submit a claim in the Passenger's place against the person or organisation responsible for causing the illness, injury or death. This means that the Passenger hereby agrees to assign that part of his/her rights to the Company and the Company will be subrogated to those rights.

10. If the Passenger does not pay the balance of the Health Trips price at the prescribed time, the Company reserves the right, after due notice to the Passenger or the Travel Agent (as appropriate) to cancel the booking. In this event or if the Passenger cancels the arrangement after the booking is accepted the insurance premium and deposit shall be forfeited and additionally, the cancellation charges in 10.1 and/or 10.2 below (as appropriate) shall apply:-

10.1 In the case of all Health Trips other than those which include special class air fares and/or charter flights, if cancellation occurs within 56 days of departure, the following cancellation charges will be payable by the Passenger:-

Period before departure within which written cancellation is received or within which the Company cancels the booking	Cancellation charge (including deposit paid) as percentage of the total price
More than 56 days	Deposit only
42-56 days	40% (or deposit, if greater)
28-41 days	60%
8-27 days	80%
1 - 7 days	100%
Departure day or thereafter	100%

10.2 In the case of Health Trips which include special class air fares and/or charter flights:-

10.2.1 the schedule of cancellation charges in 10.1 above shall apply only to the accommodation portion of the Health Trips where such cancellation occurs and

10.2.2 in addition a 100% cancellation fee shall apply to the flight portion of the Health Trips (irrespective of the period before departure within which the cancellation notice is received or within which the Company cancels the booking).

11. If, after our confirmation invoice has been issued, you wish to change your travel arrangements in any way, for example your chosen departure date or accommodation, we will do our utmost to make these changes but it may not always be possible. Any request for changes to be made must be in writing from the person who made the booking or your travel agent. You will be asked to pay an administration charge of £30 per person and any further cost we incur in making this alteration. You should be aware that these costs could increase the closer to the departure date that changes are made and you should contact us as soon as possible. NOTE: Certain travel arrangements (e.g. Apex Tickets) may not be changeable after a reservation has been made and any alteration request could incur a cancellation charge of up to 100% of that part of the arrangements.

12. The price of your travel arrangements was calculated using the exchange rate quoted in the Financial Times guide to Worldwide currencies on 12 March 2007 of \$2.007 = £1.

Changes in transportation costs (including the cost of fuel) (dues, taxes or fees chargeable for services such as landing taxes or embarkation or disembarkation fees at ports and airports) mean that the price of your travel arrangements may change after you have booked. However there will be no change within 30 days of your departure.

We will absorb and you will not be charged for any increase equivalent to 2% of the price of your travel arrangements, which excludes insurance premiums and any amendment charges. You will be charged for the amount over and above that, plus an administration charge of £1.00 per person together with an amount to cover agents commission. If this means that you have to pay an increase of more than 10% of the price of your travel arrangements, you will have the option of accepting a change to another Health Trips if we are able to offer one (if this is of equivalent or higher quality you will not have to pay more but it is of lower quality you will be refunded the difference in price), or cancelling and receiving a full refund of all monies paid, except for any amendment charges.

We will consider an appropriate refund of insurance premiums paid if you can show that you are unable to transfer or reuse your policy. Should you decide to cancel for this reason, you must exercise your right to do so within 14 days from the issue date printed on your final invoice.

Should the price of your Health Trips go down due to the change mentioned above, by more than 2% of your Health Trips cost, then any refund due will be paid to you. However, please note that travel arrangements are not always purchased in local currency and some apparent changes have no impact on the price of your travel due to contractual and other protection in place.

13. The prices advertised in this brochure are accurate at the time of going to print, but we reserve the right to change any of those prices from time to time. Prices can go up or down at any time without notice. We, or your independent travel agent will be able to tell you the up to date price of your chosen travel arrangements and any other travel services advertised by us before confirming your booking.

14. Any flights forming part of the Health Trips arrangement will be subject to the conditions on the ticket issued by or on behalf of the carrier, which in

most cases limit the airline's liability to the Passenger in accordance with International Law and Convention. Details of the Conditions of Carriage of any airline are available to Passengers on request.

15. The Company is only liable for loss of or damage or delay to baggage caused by its negligence. Valuable items are at all times at the risk of the Passenger who should arrange appropriate insurance cover.

16. In the event of any dissatisfaction with the accommodation or any other service provided by the Company during the Health Trips the Passenger must report the matter immediately to the local representative, agent or hotelier so that action can be taken to remedy the problem. Unless the Company is given such notice it can accept no responsibility. Any complaint should be made in writing within one month of return and if not so made within that time, your rights under this contract may be affected. It will assist the Company's investigations if the Company is notified promptly with details of the Passenger's departure date and Passenger file number. If the Company and the Passenger are unable to settle a dispute amicably the dispute may (if the Passenger so wishes) be referred to arbitration within 9 months of his/her return from his/her Trip under the following scheme:

Disputes arising out of, or in connection with, this contract which cannot be amicably settled may be referred to arbitration, if the customer so wishes, under a special Scheme arranged by the Association of British Travel Agents, and administered independently by the Chartered Institute of Arbitrators. The scheme provides for a simple and inexpensive method of arbitration on documents alone with restricted liability on the customer in respect of costs. Full details will be provided on request or can be obtained from the ABTA website (www.abta.com). The Scheme does not apply to claims for an amount greater than £5,000 per person. There is also a limit of £25,000 per booking form. Neither does it apply to claims which are solely in respect of physical injury or illness or their consequences. The Scheme can however deal with compensation claims which include an element of minor injury or illness subject to a limit of £1,000 on the amount the arbitrator can award per person in respect of this element. The Application for Arbitration and Statement of Claim must be received by the Chartered Institute of Arbitrators within nine months of the date of return from the Health Trips. Outside this time limit arbitration under the Scheme may still be available if the company agrees, but the ABTA Code does not require such agreement.

17. The Company does not accept any liability for delays in flight departures unless they constitute a significant change to the booking. It is the responsibility of the airline to provide meals or accommodation or to make any other suitable arrangements during the period of delay. Any alteration to flight information if known will be advised to you at the time of booking or as soon as possible thereafter.

18. We reserve the right to refuse to accept you as a customer or to continue dealing with you if your behaviour is disruptive and affects other trip-makers, employees or any third parties. In this event, we shall not be responsible for any additional resultant costs incurred by you. If a person in authority is of the opinion that you are disruptive and prevents you from travelling, the Company shall have no further liability to complete your Trip and shall not be liable for any refund or compensation payment to you.

19. CONSUMER PROTECTION

The air Trips and flights in this brochure are ATOL Protected, since we hold an Air Travel Organiser's Licence granted by the Civil Aviation Authority. Our ATOL number is ATOL 0481. In the unlikely event of our insolvency, the CAA will ensure that you are not stranded abroad and will arrange to refund any money you have paid to us for an advance booking. For further information visit the ATOL website at www.atol.org.uk.

20. PRE-TRAVEL ADVICE CONCERNING SAFETY

The Foreign & Commonwealth Travel Advice Unit provides advice concerning the safety of destinations and may have issued information about your Trip destination. We would therefore recommend that you check this information on BBC2 (Ceefax) page 470 onwards or on the internet under the address <http://www.fco.gov.uk/> or by telephoning the Advice Unit on 0870 606 0290. Alternatively you may telephone the ABTA Information Department on 0901 201 5050 (calls charged at 50 pence per minute).

21. Health Trips operate subject to the travel advice issued by the FCO (Foreign & Commonwealth Office). Any cancellation by you will be treated in accordance with clause 10 of our Booking Conditions unless the FCO specifically advise against travel to the particular area which you are visiting.

22. Passengers wishing to occupy single accommodation may feel that the cost per person appears higher than it should be. Our contract with hotels is based on a price per room while our Health Trips, including flights and other elements, are sold per person. Therefore, the per person price for one occupant includes the entire room cost. We do not make additional or excessive profits from these sales, the prices charged merely reflect the real cost to us. Some hotels offer rooms designed for single occupancy only. In this case the supplement is usually less than when a single person occupies a double room. These single rooms are often smaller

and sometimes less well appointed. The allocation of hotel rooms is arranged by hotels shortly before arrival of guests.

23. In this brochure the term "Health Trip" applies to the items included on the confirmation invoice issued by the Company. Any excursion booked while in resort will not form part of the Health Trips or Health Trips Health Trip and similarly, pre check-in arrangements such as car parking, overnight accommodation, transportation to/from UK airports etc, do not form part of the Health Trips or Health Trips package.

24. Special requests are noted but cannot be guaranteed.

25. The Laws of England shall apply in all respects and the Courts of England (or Scotland as the case may be) shall have jurisdiction.

26. Please be assured that we have measures in place to protect the personal booking information held by us. This information will be passed on to the principal and to the relevant suppliers of your travel arrangements. The information may also be provided to public authorities such as customs or immigration if required by them, or as required by law. Certain information may also be passed on to security or credit checking companies.

If you travel outside the European Area, controls on data protection may not be as strong as the legal requirements in this country. We will only pass your information on to persons responsible for your travel arrangements. This applies to any sensitive information that you give to us such as details of any disabilities, or dietary/religious requirements. **(If we cannot pass this information to the relevant suppliers, whether in the EEA or not, we will be unable to provide your booking. In making this booking, you consent to this information being passed on to the relevant persons).**

27. TRAVEL INSURANCE

The Company reserves the right to refuse your booking or refuse Passengers boarding the aircraft or refuse to release your ticket if you do not have nor do you intend to have comprehensive travel insurance. Tickets and other travel documentation will not be despatched until we receive details of your travel insurance (should you not have opted to take our insurance).

28. FLIGHT CARRIERS

In accordance with EU Regulation 2111/2005 we are required to advise you of the actual carrier operating

your flight/connecting flight/transfer. We do this by listing carriers to be used or likely to be used as follows:

El Al Israel Airlines, British Airways, Arkia and Israir

Any changes to the actual airline after you have received your tickets will be notified to you as soon as possible and in all cases at check-in or at the boarding gate. Such a change is deemed to be a minor change. Other examples of minor changes include alteration of your outward/return flights by less than 12 hours, changes to aircraft type, change of accommodation to another of the same standard.

29. Peltours Limited is a Member of ABTA with membership number V667X. ABTA and ABTA Members help trip-makers to get the most from their travel and assist them when things do not go according to plan. We are obliged to maintain a high standard of service to you by ABTA's Code of Conduct.

For further information about ABTA, the Code of Conduct and the arbitration scheme available to you if you have a complaint, contact ABTA, 68-71 Newman Street, London W1T 3AH Tel: 020 7637 2444 or www.abta.com

All prices and information correct at time of printing. In addition every effort has been made to ensure that all information including details of facilities and hotel descriptions are accurate. It is however possible that suppliers might wish to carry out certain maintenance work to facilities offered by them e.g. swimming pool maintenance which could result in the unavailability of such facilities for a period of time. Clients should therefore request confirmation of the availability of such facilities at the time of booking. Whilst we have identified all facilities available at the various hotels there may be an extra cost to be paid locally for certain amenities - details of costs on request. Additional copies of these Booking Conditions are available on request.

PELTOURS LIMITED (Head Office)

Hours of Business:

Monday – Friday 9.00 am – 5.30 pm

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VIP HEALTH TRIPS 2008

INSURANCE DETAILS

PLEASE NOTE THAT THIS INSURANCE IS ONLY AVAILABLE TO UK RESIDENTS.

We have arranged a special scheme with ONE Underwriting Limited, underwritten by All Seasons Underwriting Agencies Limited on behalf of IGI Insurance Company Limited.

Below is a summary of cover and benefits available under the insurance. An insurance certificate containing a more detailed summary will be sent to you with your confirmation of booking. In any event, you may ask for a specimen copy of the insurance wording should you wish to examine this in advance.

Unless specifically agreed to the contrary this insurance shall be subject to English Law.

SUMMARY OF COVER

- Personal Accident – Up to £15,000 (age limits apply) – Excess Nil
Death benefit limited to £1,500 if under 16 years or over 65 years and Capital benefits are not available to persons over 65.
- Medical Expenses – Up to £5,000,000 – Excess £40
- Hospital Benefit - £20 per day up to £1,000 – Excess Nil
- Cancellation & Curtailment – Up to £5,000 – Excess £40
- Baggage & Personal Effects – Up to £2,000 – Excess £40
Single Article / Pair / Set Limit - £200
Total Valuables Limit - £200
- Delayed Baggage (After 12 hours) – Up to £100 – Excess Nil
- Personal Money – Up to £500 – Excess £40
Cash Limit - £250
- Loss of Travel Documents – Up to £250 – Excess £40
- Personal Liability – Up to £2,000,000 – Excess £250 (property damage only)
- Travel Delay - £20 for the first 12 hours
£10 for each 12 hours thereafter – Up to £250 – Excess Nil
Abandonment after 24 hours – Up to £5,000 – Excess £40
Missed Departure – Up to £800 – Excess £40
- Legal Expenses – Up to £25,000 – Excess Nil
- Scheduled Airline Failure – Up to £1,500 – Excess Nil
- Withdrawal of Service - £100 each 24 hours – Up to £1,500 – Excess Nil
- Catastrophe – Up to £500 – Excess Nil
- Hijack - £50 each 24 hours - Up to £500 – Excess Nil
- Mugging - £50 each 24 hours – Up to £500 – Excess Nil

PLEASE READ THE IMPORTANT NOTICE BELOW.

UNACCOMPANIED CHILDREN

If you have chosen the option of a family policy, the insurance provided extends to cover your children under 18 years of age travelling with an insured adult on the same policy. Children travelling without an insured adult are not covered by this policy and should be separately insured.

WHAT TO DO IN THE EVENT OF A SERIOUS MEDICAL EMERGENCY

You will find in the insurance certificate full details of Your 24 Hour Medical Emergency Service operated by ONE Assist. In the event of a serious medical situation whilst on holiday, you must contact the 24 Hour Service on the numbers provided. Simple outpatient treatment should be paid locally and claimed for on your return to the United Kingdom. Should you need to curtail your holiday for any reasons, you must seek prior authorisation from the 24 Hour Emergency Service who will assist you with all arrangements.

WHAT TO DO IF YOU NEED TO MAKE A CLAIM

For all claims other than emergency medical and curtailment claims, please contact:

ONE Claims Limited,
The Old Building, Bishops College,
Churchgate, Cheshunt,
Herts, EN8 9XH.

DATA PROTECTION ACT

The information that you supply to us will only be used by us to assess whether we will provide you with insurance cover or assessing any future claim you may make. Information may be passed to the insurer of your policy or the specified claims handler or emergency assistance service for the purpose of managing your claim. The information we store will not be passed to any other third parties, and you have a right to access under the terms of the Data Protection Act.

YOUR INSURANCE POLICY IMPORTANT INFORMATION PLEASE READ THIS FIRST

Our Insurance providers are committed to ensuring that our customers are treated fairly, and that you are given enough information to help you make an informed decision before you make a commitment to buy your insurance policy. Your attention is drawn to important features of your policy including:

Insurance Certificate: You will be provided with a policy document, you should read the document carefully as it gives you full details of what is and what is not covered and the conditions of the cover. A sample policy wording is available to you before you purchase the insurance if you ask us for one.

Conditions, Exclusions & Warranties:

Conditions and exclusions will apply to individual sections of your policy while general exclusions, conditions and warranties will apply to the whole of your policy.

Pre Existing Medical Conditions

You must be able to agree to the following declaration that applies to You and to anyone Your travel arrangements may depend on such as a Close Relative or Business Associate or travelling companion. If You have an annual policy this declaration applies every time You book a trip.

For You or anyone travelling with You, as far as You know the following apply.

(a) Nobody is waiting for an operation, hospital consultation or any other hospital treatment or investigations including the results of a routine test.

(b) Nobody has been seen by a specialist or been admitted to a hospital overnight in the last twelve months.

(c) Nobody has any breathing or heart problem (including angina) or high blood pressure which has needed treatment (including regular medication) in the last two years.

(d) Nobody has received treatment, including regular medication, in the last 12 months for any of the following:

* disorder of the blood such as clotting, bleeding or anaemia * any form of stroke * Any form of cancer, leukaemia or tumour * a transplant or dialysis treatment * any psychiatric illness, stress, depression, anxiety or dementia * any other pre-existing and on-going medical condition that has required regular medication.

(e) Nobody has been diagnosed by a registered doctor as having a terminal condition

(f) Nobody has been diagnosed as being pregnant with an expected delivery date within 16 weeks of the trip return date

(g) I do not know of any reason why the trip is likely to be cancelled or cut short or of any facts that may cause a claim on this insurance.

If not You must contact Our medical helpline on Telephone: 08700 662 724 quoting Your tour operators name and they will confirm Your cover. You may be required to pay an additional premium to cover Your medical condition.

Hazardous Pursuits, Dangerous Sports or Pastimes: if you are going to take part in dangerous activities, sports or pastimes where there is a risk of injury, or can be expected to aggravate an existing infirmity, please contact your Tour Operator to check that your policy covers you. Additional premiums or exclusions may apply.

Property Claims: these claims are paid based on the value of the goods at the time you lose them and not on a "new for old" replacement cost basis. Claims for sports equipment damaged whilst in use are not covered. Loss or damage of property not belonging to you is also not covered.

Policy Limits: most sections of your policy have limits on the amount the Insurer will pay under that section. Some sections also include other specific limits, for example: for any one item or for valuables in total. You are advised to check your insurance certificate if you intend taking expensive items with you. Items such as camcorders and all items over £200 should be fully insured under your Household policy.

Policy Excesses: under most sections of the policy, claims will be subject to excess. This means that you will be responsible for paying the first part of the claim. The amount you have to pay is the excess.

Reasonable Care: you need to take all reasonable care to protect yourself and your property, as you would if you were not insured.

Complaints: your Insurance certificate will have in it a Complaints Procedure which tells you what steps you can take if you wish to make a complaint.

"Cooling Off" Period: your insurance certificate contains a "cooling off" period of 14 days during which you can return the policy and get a refund if you have a justifiable reason for being dissatisfied with the cover it provides. Your policy is governed by English Law.

PLEASE ENSURE YOU READ YOUR INSURANCE POLICY CAREFULLY. FAILURE TO COMPLY WITH THE TERMS & CONDITIONS OF THE POLICY MAY RESULT IN COVER BEING RESTRICTED.

