

TRAVEL INSURANCE FOR BOOKINGS TAKEN UP TO 31 OCTOBER 2010

This information is subject to change without notice.

Travel insurance is a vital aspect to booking a holiday, giving you protection against unforeseen circumstances that could otherwise spoil your holiday. It is important that you purchase travel insurance that properly covers your participation in whatever activities you may undertake at the time that you make your booking. To assist you with this, we have arranged travel insurance from Travel & General Insurance Company plc to meet your needs on your holiday. Should you decide not to purchase our insurance, you must provide us with details of your alternative insurance with your final payment.

The schedule of the cover opposite sets out a summary of the cover provided by our insurance. Preferred Travel Services is an Appointed Representative of Travel & General Insurance Company plc. The cover is underwritten by Travel & General Insurance Company plc, except for Section K (Legal Expenses), which is underwritten by DAS Legal Expenses Insurance Company Limited. Preferred Travel Services, Travel & General Insurance Company plc and DAS Legal Expenses Insurance Company are all authorised and regulated by the Financial Services Authority. Details of which can be found at www.fsa.gov.uk

THIS SUMMARY APPLIES TO PERSONS UNDER THE AGE OF EIGHTY YEARS AT THE DATE OF DEPARTURE.

Premiums for persons under the age of 80 years at the time of departure are shown elsewhere in the brochure. Persons between 80 and 85 years will be charged double the premium AND must contact Healthcheck on 0845 408 0585. We regret cover is not available to persons aged over 85 years at the date of departure.

These details are correct as at 31/10/2009 and are subject to change without notice. As cover under the Cancellation section commences immediately the holiday booking has been confirmed, no refund in premium can be allowed. In the unlikely event that we have to cancel your holiday, any insurance premiums paid to Preferred Travel Services will automatically be refunded. However, we cannot refund premiums paid to other insurers. If you have arranged your own insurance please check that the premium will be refunded in the event of cancellation by us.

Walking Holidays. Please check with your insurer if in doubt. Our travel insurance covers you for group walks up to an altitude of 3000m. Some insurers have lower limits – usually 2000m. Our "Walking in the Pyrenees" goes up to 2570m and "Walking in Tenerife" is up to 2550m. If you decide to walk separately from our group, or if you have not taken out our insurance please ensure your cover is valid.

Important declaration

An insurance policy can only provide cover in respect of an event/occurrence which is sudden, unforeseen and beyond your reasonable control. Therefore any facts known to you, which could possibly result in you having to make a claim, must be disclosed otherwise you may not be covered. In addition, anyone named as insured under this policy must be able to make the following declaration (The legal guardian must make the declaration for anyone under the age of 18 years old):

- I am not receiving treatment, including regular medication, within the last 12 months for any condition, nor at any time for any heart related or cancerous condition;
- I have not been seen by a specialist nor been admitted to a hospital overnight in the last 12 months (other than for regular check ups);
- I have not been diagnosed by a registered general practitioner as having a terminal condition;
- I am not waiting for, nor have the knowledge of, the need for an operation, hospital consultation nor any other treatment (including regular medication) nor investigations including the results of a routine test;
- I do not have any other pre-existing and on-going medical condition(s) that could reasonably be anticipated to give rise to a complication needing medical intervention prior to or during a journey (if in doubt check with your general practitioner);
- I am not aware of anybody for whom I would be covered for cancellation and curtailment, such as immediate family or travelling companions, suffering from any pre-existing medical condition(s) that may cause me to cancel or cut short my journey;

Single trip policy Schedule of Standard Cover			
Section		Sum insured per person	Excess per person
A	Cancellation and curtailment charges	Up to £5,000	£50
B	Emergency medical repatriation and associated expenses abroad	Up to £5,000,000	£50
	Hospital benefit	£20 for each 24 hour period to a maximum of £500	Nil
C	Emergency assistance in the UK	Up to £2,000	£50
D	Personal accident	Up to £25,000 (age limits apply)	Nil
E	Travel delay	20 first 12 hours and £10 each subsequent 12 hours to maximum of £100	Nil
	Missed departure	Up to £1,000	£50
	Missed connection	Up to £1,000	£50
F	Personal possessions	Up to £2,500	£50
	Delay baggage (after 12 hours)	Up to £100	Nil
	Travel documents	Up to £500	£50
G	Personal money	Up to £250	£50
H	Hijack	£50 for each 24 hour period to a maximum of £500	Nil
I	Mugging	£50 for each 24 hour period to a maximum of £500	Nil
J	Personal liability	Up to £2,000,000	£250
K	Legal expenses	Up to £25,000	Nil

7 I do not know of any circumstances that could reasonably be expected to give rise to a claim under this policy.

If you cannot make this declaration when you take out the insurance, you must contact Healthcheck on 0845 408 0585.

A policy document that fully defines the cover, conditions and exclusions will be sent to you with your booking confirmation. When you receive your policy, please take the time to read it carefully to ensure you understand what is and what is not covered, and that all activities that you may wish to participate in are included. If it does not meet your requirements, please return the policy, proof of premium and any other relevant documents to us within 14 days of receipt and we will refund the premium in full, provided you have not travelled or made a claim.

Failure to comply with the terms & conditions of the policy may result in cover being restricted.

BOOKING CONDITIONS – 2010 SEASON

These Booking Conditions and the information in the brochure form the basis of your contract with Preferred Travel Services ('we' and 'us'). 'You' means the person making the booking (including anyone who is added or substituted at a later date).

1. Your contract – when you make a booking you guarantee that you have the authority to accept and do accept on behalf of your party the terms of these booking conditions. A contract will exist as soon as we send our confirmation invoice. This contract is made on the terms of these booking conditions, which are governed by English Law, and the jurisdiction of the English Courts. You may however, choose the law and jurisdiction of Scotland or Northern Ireland if you wish to do so.

2. Payment – in order to confirm your holiday, the appropriate deposit must be paid at the time of booking. The balance of the holiday cost must be received by the Balance Due Date. The Balance Due Date is 8 weeks before departure for Group A Holidays (holidays by air), 6 weeks before departure for Group B Holidays (holidays by coach of more than 4 days duration) and 4 weeks before departure for Group C Holidays (holidays by coach of 4 days or less). If you are booking after that date full payment must accompany your booking form. Reminders are not sent. If we do not receive payments due in full, on time, we reserve the right to treat your booking as cancelled by you. In this case the cancellation charges in clause 5 will be payable.

3. Your holiday price – we reserve the right to alter the prices of any of the holidays shown in our brochure. You will be advised of the current price of the holiday that you wish to book before your contract is confirmed. The price of your travel arrangements was calculated using exchange rates quoted in the Financial Times Guide to World Currencies on 30/10/09 in relation to the following currencies: £1 = Euro 1.11, Switzerland = 1.68. The price of your travel arrangements is fully guaranteed and will not be subject to any surcharges.

4. Changes by you – 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. You will be asked to pay an administration charge of £15 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 (eg. Air 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.

5. Cancellation by you – should you or a member of your party need to cancel the holiday once it has been confirmed, you must immediately advise us in writing. Notice of cancellation is only effective when it is received in writing at our offices (see Date Received in the table below). As we incur costs from the time we confirm your booking the following cancellation charges will be payable (excluding insurance premiums, which are non-refundable).

Date Received	Group A	Group B	Group C
More than 56 days	loss of deposit	loss of deposit	loss of deposit
More than 42 days	50%	loss of deposit	loss of deposit
56-29 days	50%	50%	loss of deposit
42-29 days	50%	50%	loss of deposit
More than 28 days	50%	50%	loss of deposit
28-8 days	75%	75%	75%
7 days or less	100%	100%	100%

Please see clause 2 for definitions of Group A, B and C. The Date Received is the number of days before the departure date of the holiday we receive your cancellation in writing.

6. Changes and cancellation by us – It is unlikely that we will have to make any changes to your travel arrangements, but we do plan the arrangements many months in advance. Occasionally, we may have to make changes and we reserve the right to do so at any time. Most of these changes will be minor and we will advise you of them at the earliest possible date. We also reserve the right in any circumstances to cancel your travel arrangements. For example, if the minimum number of clients required for a particular travel arrangement is not reached, we may have to cancel it. However, we will not cancel your travel arrangements after the Balance Due Date, except for reasons of force majeure or failure by you to pay the final balance. If we are unable to provide the booked travel arrangements, you can either have a refund of all monies paid or accept an offer of alternative travel arrangements of comparable standard from us, if available (we will refund any price difference if the alternative is of a lower value). If it is necessary to cancel your travel arrangements, we will pay to you compensation as set out in this clause. Please note that carriers such as Airlines used in the brochure may be subject to change. Such a change is deemed to be a minor change. Other examples of minor changes include flight time changes which reduce your stay in resort by less than 12 hours, changes to aircraft type, change of accommodation to another of the same standard. If we make a major change to your holiday, we will inform you as soon as reasonably possible if there is time before your departure. You will have the choice of either accepting the change of arrangements, accepting an offer of alternative travel arrangements of comparable standard from us if available (we will refund any price difference if the alternative is of a lower value), or cancelling your booked holiday and receiving a full refund of all monies paid. In all cases, except where the major change arises due to reasons of force majeure, we will pay compensation detailed as follows:

Number of days before departure we advise you of cancellation or significant alteration	Compensation for each full fare paying Customer		
	Group A	Group B	Group C
More than 56 days	Nil	Nil	Nil
56-43 days	£10	Nil	Nil
42-29 days	£20	£10	Nil
28-15 days	£30	£15	£10
14-0 days	£40	£20	£15

Please see Clause 2 definitions of Group A, B and C.

Force Majeure: This means that we will not pay you compensation if we have to cancel or change your travel arrangements in any way because of unusual or unforeseeable circumstances beyond our control. These can include, for example, war, riot, industrial dispute, terrorist activity and its consequences, natural or nuclear disaster, fire, adverse weather conditions, flights cancelled by airlines due to unforeseen circumstances. We regret we cannot pay any expenses, costs or losses incurred by you as a result of any change or cancellation. No compensation is payable for minor changes. Very rarely, we may be forced by "force majeure" to change or terminate your holiday after departure but before the scheduled end of your time away. This is extremely unlikely but in this situation, we regret we will be unable to make refunds (unless we obtain any refunds from our suppliers), pay you any compensation or meet any costs or expenses you incur as a result. Compensation is not payable if we have not received full payment from you by the Balance Due Date.

7. Our Liability to you – (a) We make every effort to ensure that all arrangements are made correctly and efficiently. We accept responsibility if any of the services which we have agreed to provide for you as part of our contract with you prove deficient or not of a reasonable standard. We also accept responsibility for what our employees, agents, suppliers and sub-contractors do or do not do (providing they were at the time carrying out work authorised by us) except for death, personal injury or illness results (dealt with below). This acceptance of responsibility is, however, subject to force majeure and the other terms of these Booking Conditions.

(b) Subject to these Booking Conditions, we accept responsibility should you or any member of your party suffer death, personal injury, illness, loss or damage as a result of any failure to perform or improper performance of any part of our contract with you by any of our employees, agents, suppliers or sub-contractors (providing they were at the time carrying out work authorised by us) except in the following situations. We will not be liable where any failure to perform or improper performance was due to:- the act(s) and/or omission(s) of the person(s) affected; or those of a third party not connected with the provision of your holiday and which were unforeseeable or unavoidable or an event which either ourselves or the supplier of the service(s) in question could not have foreseen or avoided even with all due care.

(c) It is a condition of the acceptance of liability set out in clauses 8(a) and 8(b) of these Booking Conditions that you notify us in accordance with the terms of clause 9 of any claim made by you or any member of your party. Any person(s) to whom any payment is made (and their parent or guardian if that person is under 18 years of age) must assign to ourselves or our insurers any rights they may have to pursue any third party in connection with the claim. You must provide us and our insurers with all assistance we may reasonably require.

(d) In all cases, we limit the maximum amount we may have to pay you and/or any member of your party for any or all claims or parts of claims which involve, air, sea, rail or road carriers and/or hotel keepers and other services they provide as if we were carriers/hotel keepers within the applicable international conventions (eg., Warsaw Convention as amended for travel by air, Athens Convention for travel by sea). Therefore for all claims which result from international carriage, compensation will only be paid for those conditions where the carriers concerned would be obliged to pay compensation at the relevant international convention were a claim made against that carrier in that particular situation. You must give credit for all payments received from the carrier or other suppliers.

(e) This clause 7 is intended to set out our obligations to you as a tour operator in the light of the Package Travel, Package Holidays and Package Tours Regulations 1992. Please note, we regret we cannot make any payment to you or any member of your party if the person concerned is not entitled to one from us under these Regulations.

8. Prompt assistance in resort – If the contract we have with you is not performed or is improperly performed as a result of failures attributable to a third party unconnected with the provision of the services, or as a result of failures due to unusual and unforeseeable circumstances beyond our control, the consequences of which could not have been avoided even if all due care had been exercised, or an event which we or our suppliers, even with all due care, could not foresee or forestall, and you suffer an injury or other material loss, we will offer you such prompt assistance as is

reasonable in the circumstances.

9. Complaints and problems – If you have a problem during your holiday, please inform the relevant supplier (e.g. your hotelier) and our resort representative immediately who will endeavour to put things right. If your complaint is not resolved locally, please follow this up within 28 days of your return home by writing by post to our Customer Services Department giving your booking reference and all other relevant information. Please keep your letter concise and to the point. This will assist us to quickly identify your concerns and speed up our response to you.

It is strongly recommended that you communicate any complaint to the supplier of the services in question as well as to our representative without delay and complete a report form whilst in resort. If you fail to follow this simple procedure we will have been deprived of the opportunity to investigate and rectify your complaint whilst you were in resort and this may affect your rights under this contract. We are a member of ABTA (W3692) and are obliged to maintain a high standard of service by ABTA's Code of Conduct (details on www.abta.com). Disputes which cannot be resolved amicably may, if you wish, be referred to an arbitration scheme arranged by ABTA and administered by IDRS, part of the Chartered Institute of Arbitrators. Details on request or from www.abta.com. There is a limit of £5000 per person and £25000 per booking form and the scheme does not apply to claims mainly related to physical injury or illness. Your application for arbitration under the scheme must be received by IDRS within nine months of your return from holiday.

10. Behaviour – when you book with us, you accept responsibility for any damage or loss caused by you or any member of your party. Full payment for any such damage or loss must be paid direct at the time to the accommodation owner or manager or other supplier. If you fail to do so, you will be responsible for meeting any claims (including legal costs) subsequently made against us as a result of your actions. We expect all clients to have consideration for other people. If in our opinion or in the opinion of any other person in authority, you or any member of your party behaves in such a way as to cause or be likely to cause danger, annoyance or distress to any third party or damage to property, we are entitled, without prior notice, to terminate the holiday of the person(s) concerned. In this situation, the person(s) concerned will be required to leave the accommodation or other service. We will have no further responsibility toward such person(s) including any return travel arrangements. No refunds will be made and we will not pay any expenses or costs incurred as a result of the termination.

11. Conditions of suppliers – many of the services which make up your holiday are provided by independent suppliers. Those suppliers provide these services in accordance with their own terms and conditions. Some of these terms and conditions may limit or exclude the supplier's liability to you, usually in accordance with applicable International Conventions. Copies of the relevant parts of these terms and conditions are available on request from ourselves or the supplier concerned.

12. Special requests and medical problems – if you have a request, you must advise us at time of booking and clearly note it on your booking form. Although we will try to pass any reasonable requests on to the relevant supplier, we regret we cannot guarantee any request will be met. Failure to meet any special request will not be a breach of contract; we cannot accept any booking which is specified to be conditional on the fulfillment of a particular request. All such bookings will be treated as standard bookings subject to the above provisions on special requests. If you or a member of your party has a medical problem/disability which may affect your holiday, please tell us before you book so that we can advise accordingly, also, you must give us full details in writing at the time of booking. Please note that to get the best out of your visit to certain places may involve walking on inclines, through cobbled streets etc. If we feel unable to accommodate the needs of the person concerned, or reasonably feel that the enjoyment of other travellers may be prejudiced, we reserve the right to decline/cancel their reservation. We regret we cannot accept any bookings from wheelchair users unless travelling with a companion able and willing to take responsibility when boarding coaches, trains etc and on excursions.

13. Passports, visas and health requirements. Your specific passport and visa requirements, and other immigration requirements are your responsibility and you should confirm these with the relevant Embassies and/or Consulates. We do not accept any responsibility if you cannot travel because you have not complied with any passport, visa or immigration requirements.

Information on health is contained in a leaflet (Health Advice for Travellers) available from local Department of Health offices and most Post Offices. For holidays outside the UK you should have a European Health Insurance Card (formerly Form E111) prior to departure. It is your responsibility to ensure that you are in possession of all necessary travel and health documents before departure. The Foreign & Commonwealth Travel Advice Unit may have issued information about your holiday destination. You are advised to check this information on the internet under the address <http://www.fco.gov.uk/>

14. Your Financial Protection – When you buy an ATOL protected air holiday package from us you will receive a Confirmation invoice

from us (or via our authorised agent through which you booked) confirming your arrangements and your protection under our Air Travel Organiser's Licence number 5537. 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 Security for monies paid for non-air packages offered by us is provided by way of a bond held by ABTA (our ABTA membership number is W3692).

15. Brochure Accuracy – the information and prices shown in this brochure may have changed by the time you come to book. Whilst every effort is made to ensure the accuracy of the brochure and prices at the time of printing, regrettably errors do occasionally occur. You must therefore ensure you check all details of your chosen holiday (including the price) with us at the time of booking. This brochure is our sole responsibility. It is not issued on behalf of and does not commit any other organisation/ carriers whose services are featured.

16. Safety standards – please note, it is the requirements and standards of the country in which any services which make up your holiday are provided which apply to those services and not those of the UK. As a general rule, these requirements and standards will not be the same as the UK and may sometimes be lower.

17. Brochure Information & Timings – all timings given are for general guidance only and are subject to change. Please note that changes to flight departure times which reduce your stay in resort by less than 12 hours are not major changes for the purposes of clause 6. We reserve the right to withdraw coach departure points shown on the booking form and to add departure points outside your local area. Precise timings, pick-up routes, hotel name, intended order of excursions/visits and joining instructions will be sent with your tickets approximately ten days before departure. You are asked to remember that very occasionally resort or other facilities may be withdrawn for maintenance or other reasons beyond our control, such as the sudden onset of adverse weather conditions. In these unusual circumstances we shall bear no resulting liability. Please note: the duration/number of days shown in the brochure includes the days of departure and return. Any photographs/ illustrations contained in this brochure are purely representative of the type of places visited, and do not necessarily depict your exact accommodation/destination.

18. Flight Delays and Flights – While we shall try to assist in every way to minimise the effects of any delays we do not accept liability for any delays which occur. Where a delay does occur we shall consult with the airline concerned regarding the provision of appropriate refreshments. Some protection is afforded by our recommended travel insurance. 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 is the responsibility of the airline and will not automatically entitle you to a refund of your holiday cost from us. Your right to a refund and/or compensation from us is set out in clause 6. 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. Please note that very occasionally an airline may add a touchdown en route. In this case a flight with an intermediate stop not involving a change of aircraft is still considered a direct flight.

19. Hotel Ratings, Bedrooms and Meals. We are required by law to state the star rating of hotels. All star ratings stated are those given by the authorities of the country concerned and are an indication only of relative standards. Actual standards can vary between hotels of the same category. Similarly, as the basis for star ratings varies from country to country, hotels with the same rating but in different countries may not be of the same standard. Facilities in single rooms may differ from double rooms. Hotels charge a supplement for single rooms even where there is only one single bed as the costs of the upkeep of the room is the same, regardless of how many people occupy it. Triple rooms may consist of a double bed and bed-settee or folding bed. Our aim of providing holidays with interesting and unusual itineraries takes us to places away from mass-market tourism. In some cases, where dinner is included, it may be on a fixed menu basis with no choice as opposed to buffet style. Please notify us of any dietary requirements. Depending on flight timings, dinner may consist of a cold plate on arrival at the hotel if the kitchens are closed.

20. Websites – We are not responsible for the contents of websites of hotels or other suppliers and tourist boards etc. included in this brochure. Their contents do not form part of our contract with you nor can they be construed as representations by us.

**Preferred Travel Services
is a Trading Name of High Concepts Limited.
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