

TERMS AND CONDITIONS

BOOKING CONDITIONS WHERE WE ARE YOUR TOUR OPERATOR

The following Booking Conditions form the basis of your Contract with Green Dot Holidays. It is your responsibility to read them carefully as they set out our respective rights and obligations. In these Booking Conditions, "you" and "your" means all persons named on the booking (including anyone who is added or substituted at a later date). "We", "us" and "our" means Green Dot Holidays.

We have sold you a package holiday and we hold an Air Travel Organiser's Licence issued by the Civil Aviation Authority (ATOL number 6153). We have created a package where we act as principle and where a single receipt is issued to you for the total package price.

Once your package holiday has been confirmed by us we will accept responsibility for it in accordance with these Booking Conditions as a Tour Operator.

1. Your Holiday Contract

The person making the booking will be deemed to be the party leader. The party leader must be at least 18 years of age and must be authorised to make the booking on the basis of these Booking Conditions by all persons named on the booking. In making the booking the party leader confirms that he/she is so authorised. The party leader is responsible for making all payments due to us.

As soon as we receive all appropriate payments (see clause 3 below) we will confirm your holiday by issuing a confirmation and a binding contract will come into existence between us. Please check your confirmation paperwork carefully as soon as you receive it. In particular, please check that all passenger names, titles and initials are correct and match the details in the corresponding passenger's passport. Contact us immediately if any information on the confirmation or any other document appears to be incorrect or incomplete, as it may not be possible to make changes later. We regret we cannot accept any liability if we are not notified of any inaccuracy in any document within 7 days of posting (5 days for tickets).

We both agree that English Law (and no other) will apply to your contract and to any dispute, claim or other matter of any description which arises between us (except as set out below). We both also agree that any dispute, claim or other matter of any description (and whether or not involving any personal injury) which arises between us must be dealt with by the Courts of England and Wales only unless, in the case of Court proceedings, you live in Scotland or Northern Ireland. In this case, proceedings must either be brought in the Courts of your home country or those of England and Wales. If proceedings are brought in Scotland or Northern Ireland, you may choose to have your contract and any dispute, claim or other matter of any description which arises between us governed by the law of Scotland/Northern Ireland as applicable (but if you do not so choose, English law will apply).

2. Your Financial Protection

In the unlikely event of our insolvency, the CAA will ensure that you are not left 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.

3. Your Holiday Price

Prior to your confirmed booking we reserve the right to increase or decrease the prices of unsold arrangements at any time according to market fluctuations. We also reserve the right to make changes to and correct errors in advertised prices at any time before your arrangements are confirmed. The price of your chosen arrangements will be confirmed at the time of booking.

Where you are paying a deposit only, you must pay a deposit of £150.00 per person for a land-based holiday plus the cost of the flight in full where such payment in full is required by the flight operator. If you have booked a cruise holiday, you must pay a minimum deposit of £250.00 per person which will be increased dependant upon the cruise line concerned to the full value of the deposit terms of the cruise line; plus the cost of the flight in full where such payment in full is required by the flight operator. In addition, you must pay for any ancillary arrangements, e.g. travel insurance, airport parking, etc., according to the Booking Terms of the relevant supplier. The balance of the price of your travel arrangements must be paid as cleared funds no later than the due date shown on your confirmation invoice. If the balance is not paid in full and on time, (including any surcharge where applicable), we shall cancel your travel arrangements and retain your deposit.

Once the price of your chosen arrangements has been confirmed at the time of booking, then, subject to the correction of errors, we will only increase or decrease the price in the following circumstances:

A surcharge or refund (as applicable) will be payable, subject to the conditions set out in this clause, if transportation costs or dues, taxes or fees payable for services such as landing taxes or embarkation or disembarkation fees at ports or airports increase or decrease or our costs increase or decrease as a result of any adverse or favourable changes in the exchange rates which have been used to calculate the cost of your arrangements. Price increases or decreases after booking will be passed on by way of a surcharge or refund.

Even in the above cases, we will only levy a surcharge if the amount of the increase in our costs exceeds 2% of the total cost of your arrangements (excluding insurance premiums and any amendment charges). If any surcharge is greater than 10% of the cost of your arrangements (excluding insurance premiums and any amendment charges), you will be entitled to purchase an alternative holiday from us or cancel your holiday and receive a full refund of all monies paid to us as set out in clause 6 "If we change or cancel your holiday" below. You have 14 days from the issue date printed on the confirmation invoice to tell us if you want to purchase an alternative holiday from us or cancel your holiday and receive a full refund. If you do not tell us that you wish to choose either of these options within this period of time, we are entitled to assume that you do not wish to do so and will pay the surcharge. Any surcharge must be paid with the balance of the cost of the arrangements or within 14 days of the issue date printed on the surcharge invoice, whichever is the later. 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.

We will not levy a surcharge within 30 days of departure.

Travel Insurance (where purchased through us) does not form part of your contract with us or of any "package". We are able to refund any insurance premiums you have paid to us if this is within 14 days of purchase if you deem the policy to be unsuitable for your needs. In the event of an amendment to your holiday, you may be able to transfer your policy on the purchase of a different holiday of similar duration and zone (e.g. Europe).

4. Our Liability to You

- (i) We will not be responsible for any injury, illness, death, loss (for example loss of enjoyment), damage, expense, cost or other sum or claim of any description whatsoever which results from any of the following:
 - the act(s) and/or omission(s) of the person(s) affected or any member(s) of their party or
 - the act(s) and/or omission(s) of a third party not connected with the provision of your holiday and which were unforeseeable or unavoidable or
 - 'force majeure' as defined in clause 6 above.
- (ii) Please note, we cannot accept responsibility for any services which do not form part of our contract. This includes, for example, any additional services or facilities which your hotel or any other supplier agrees to provide for you where we have not agreed to arrange them and any excursion you purchase in resort. In addition, regardless of any wording used by us on our website, or elsewhere, we only promise to use reasonable skill and care as set out above and we do not have any greater or different liability to you.
- (iii) The promises we make to you about the services we have agreed to provide or arrange as part of our contract - and the laws and regulations of the country in which your claim or complaint occurred - will be used as the basis for deciding whether the services in question had been properly provided. If the particular services which gave rise to the claim or complaint complied with local laws and regulations applicable to those services at the time, the services will be treated as having been properly provided. This will be the case even if the services did not comply with the laws and regulations of the UK which would have applied had those services been provided in the UK. The exception to this is where the claim or complaint concerns the absence of a safety feature which might lead a reasonable holiday maker to refuse to take the holiday in question.
- (iv) As set out in these booking conditions we limit the maximum amount we may have to pay you for any claims you may make against us. Where we are found liable for loss of and/or damage to any luggage or personal possessions (including money), the maximum amount we will have to pay you is £1,000 per person affected unless a lower limitation applies to your claim under this clause or clause (vii) below. For all other claims which do not involve death or personal injury, if we are found liable to you on any basis the maximum amount we will have to pay you is twice the price (excluding insurance premiums and amendment charges) paid by or on behalf of the person(s) affected in total unless a lower limitation applies to your claim under clause (vii) below. This maximum amount will only be payable where everything has gone wrong and you have not received any benefit at all from your holiday.
- (l) Where any claim or part of a claim (including those involving death or personal injury) concerns or is based on any travel arrangements (including the process of getting on and/or off the transport concerned) provided by any air, sea, rail or road carrier or any stay in a hotel, the maximum amount of compensation we will have to pay you will be limited. The most we will have to pay you for that claim or that part of a claim if we are found liable to you on any basis is the most the carrier or hotel keeper concerned would have to pay under the international convention or regulation which applies to the travel arrangements or hotel stay in question (for example, the Warsaw Convention as amended or un-amended and the Montreal Convention for international travel by air and/or for airlines with an operating licence granted by an EU country, the EC Regulation on Air Carrier Liability No 889/2002 for national and international travel by air, the Athens convention for international travel by sea). Please note: Where a carrier or hotel would not be obliged to make any payment to you under the applicable International Convention or Regulation in respect of a claim or part of a claim, we similarly are not obliged to make a payment to you for that claim or part of the claim. When making any payment, we are entitled to deduct any money which you have received or are entitled to receive from the transport provider or hotelier for the complaint or claim in question. Copies of the applicable International Conventions and Regulations are available from us on request.

- (vi) Please note, we cannot accept any liability for any damage, loss, expense or other sum(s) of any description (1) which on the basis of the information given to us by you concerning your booking prior to our accepting it, we could not have foreseen you would suffer or incur if we breached our contract with you or (2) which did not result from any breach of contract or other fault by ourselves or our employees or, where we are responsible for them, our suppliers. Additionally we cannot accept liability for any business losses.
- (vii) You must provide ourselves and our insurers with all assistance we may reasonably require. If asked to do so, you must transfer to us or our insurers any rights you have against the supplier or whoever else is responsible for your claim or complaint (if the person concerned is under 18, their parent or guardian must do so). You must also agree to cooperate fully with us and our insurers if we or our insurers want to enforce any rights which are transferred.
- (viii) If you or any member of your party suffers illness, injury or death, through misadventure, as a result of an activity that does not form part of your contracted holiday arrangements, we will provide you with all reasonable assistance. This assistance may include our making a contribution towards your initial legal costs in taking action against the person(s) responsible providing you request this within 90 days of the incident in question. All assistance (financial or otherwise) is subject to our reasonable discretion and a maximum total cost to ourselves of £5,000 per booking. If you are entitled to have any costs and expenses arising from such an incident met by or from any insurance policy or if you obtain a costs order against anyone in relation to the incident, you must repay to us the costs and expenses we spend in assisting you.
- (ix) 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 publicized 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 7. 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

5. Changes You Make Before Travel

If, after your booking has been confirmed, you wish to change your travel arrangements in any way, for example your chosen departure date or accommodation, we will endeavour to assist but it may not always be possible to make the changes. Any request for changes must be in writing from the person who made the booking. You will be asked to pay an administration charge of £30.00 per person per change, plus any further costs incurred in making this alteration, together with all costs or charges imposed by any suppliers other than ourselves. You should be aware that these costs generally increase significantly the closer to the departure date that changes are made. Please note that most airlines do not permit name changes for any reason after confirmation. If you wish to make a name change, this will be treated as a cancellation and re-booking. You will have to forfeit the amount you have already paid for your flight and pay the full, current cost of the flight again. Your ability to rebook will be subject to a seat being available for a new reservation.

Note: Certain travel arrangements (e.g. Apex Tickets) may not be changeable in any circumstances after a reservation has been made and any alteration request could incur a cancellation charge of 100% of that part of the arrangements.

6. If You Cancel Your Holiday

You, or any member of your party, may cancel your travel arrangements at any time. Written notification from the person who made the booking must be received at our offices.

NB where the cancellation charge is shown as a percentage, this is calculated on the basis of the total cost payable by the person(s) cancelling excluding insurance premiums and amendment charges. Insurance premiums and amendment charges are not refundable in the event of cancellation.

| Period before departure that we receive written notification to cancel: | Amount of cancellation charge: |
|---|--------------------------------|
| More than 91 days | Deposit only |
| 42-90 days | 50% of holiday cost |
| 16-41 days | 75% of holiday cost |
| 8-15 days | 90% of holiday cost |
| 7 days or fewer | 100% of holiday cost |

Note: If the reason for your cancellation is covered under the terms of your Insurance policy, you may be able to reclaim these charges.

7. If we change or cancel your booking

Whilst we always endeavour to avoid changes and cancellations, we must reserve the right to do so. Whilst we take responsibility for your booking as your Tour Operator, we have no control over changes enforced by the suppliers we use, or where we are forced to do so as a result of force majeure as defined below.

MAJOR changes include the following when made before departure:

- Change of UK airport (except between London airports, or close regional airports)
- Change of resort airport
- Change of accommodation to that of a lower category
- Change of flight time by more than 12 hours
- Building work at your accommodation that we believe will affect the enjoyment of your holiday*

* NB We will advise you of any major building work outside your accommodation but nearby, if we are aware of it. We cannot be responsible for any general building or maintenance work in your resort that we do not know about, and we will not pay compensation should you encounter such work.

If we have to make a major change to your holiday or cancel, we will inform you as soon as reasonably possible. If there is time to do so before your departure we will offer you the choice of one of the following options:

- i. accepting the change of arrangements.
- ii. accepting an offer of alternative travel arrangements from us of comparable standard, if available (we will refund any price difference if the alternative is of a lower value).
- iii. cancelling your booked holiday and receiving a full refund of all monies paid.

Please note, the above options are not available where any change made is a minor one, which includes an unavoidable change of accommodation to one of the same or higher standard.

If we have to make a major change, or cancel, we will pay you the compensation set out below subject to the following exceptions. Compensation will not be payable and no liability beyond offering the above mentioned choices can be accepted where we are forced to make a change or cancel as a result of unusual and unforeseeable circumstances beyond our control, the consequences of which we could not have avoided even with all due care (see "Force Majeure" below) or where we have had to cancel due to the minimum number of persons required to operate your holiday not being reached (in this case we will inform you no later than eight weeks prior to departure). No compensation will be payable and the above options will not be available if we cancel as a result of your failure to comply with any requirement of these booking conditions entitling us to cancel (such as paying on time).

MAJOR CHANGE TO OR CANCELLATION OF YOUR HOLIDAY

Time before departure that you are notified of compensation per person, except infants under 2 years:

cancellation or a major change:

| | |
|-------------------|------|
| More than 42 days | £nil |
| 29 - 41 days | £10 |
| 15 - 28 days | £20 |
| 0 - 14 days | £25 |

BOOKING CONDITIONS WHEN WE ARE ACTING AS YOUR AGENT

The following Booking Conditions form the basis of your Contract with Green Dot Holidays. It is your responsibility to read them carefully as they set out our respective rights and obligations. In these Booking Conditions, "you" and "your" means all persons named on the booking (including anyone who is added or substituted at a later date). "We", "us" and "our" means Green Dot Holidays.

We sell the following travel arrangements and we act as AGENT ONLY in respect of the following types of bookings:

- a) Accommodation or Cruise only. This includes all bookings where you have booked a flight direct with a budget airline, with or without our assistance. Your credit card payment direct to the airline will offer you protection under the Consumer Credit Act in the event of the airline's failure (N.B. many budget airlines do not hold an ATOL).
- b) Package holidays where all the elements of that package holiday have been put together by a disclosed Tour Operator other than ourselves.
- c) Tailor-made holidays where elements have been purchased separately from different disclosed suppliers in order to fulfil your requirements. You are under no obligation to book more than one holiday element with us. Under this contract, payment to us as Agent for more than one element purchased at the same time does not constitute a "package" as defined by the Package Travel Regulations.

For all such bookings your contract will be with the disclosed Tour Operator or Supplier/s as applicable. The Tour Operator/s own terms and conditions of booking will apply to (b) above; and each of the supplier/s own terms and conditions of booking will apply to each element of (c) above. Copies of these terms and conditions can be found on the Tour Operators or Suppliers own websites, or are available from us on request.

1. Your Holiday Contract

The person making the booking will be deemed to be the party leader. The party leader must be at least 18 years of age and must be authorised to make the booking on the basis of these Booking Conditions by all persons named on the booking.

In making the booking the party leader confirms that he/she is so authorised. The party leader is responsible for making all payments due to us.

As soon as we receive all appropriate payments (see clause 3 below) we will confirm your holiday by issuing a confirmation. A binding contract will come into existence between you and your Suppliers/Tour Operator/s. Please check your confirmation paperwork carefully as soon as you receive it. In particular, please check that all passenger names, titles and initials are correct and match the details in the corresponding passenger's passport. Contact us immediately if any information on the confirmation or any other document appears to be incorrect or incomplete, as it may not be possible to make changes later. We regret we cannot accept any liability if we are not notified of any inaccuracy in any document within 7 days of posting (5 days for tickets). As we act only as Agent we will have no responsibility for any errors in any documentation except where those errors were made by ourselves. Any acceptance of such responsibility will also be subject to the time limits set out in this clause for notifying us of any inaccuracy.

We both agree that English Law (and no other) will apply to your contract and to any dispute, claim or other matter of any description which arises between us (except as set out below). We both also agree that any dispute, claim or other matter of any description (and whether or not involving any personal injury) which arises between us must be dealt with under the ABTA Arbitration Scheme (if the Scheme is available for the claim in question - see clause 7) or by the Courts of England and Wales only unless, in the case of Court proceedings, you live in Scotland or Northern Ireland. In this case, proceedings must either be brought in the Courts of your home country or those of England and Wales. If proceedings are brought in Scotland or Northern Ireland, you may choose to have your contract and any dispute, claim or other matter of any description which arises between us governed by the law of Scotland/Northern Ireland as applicable (but if you do not so choose, English law will apply).

2. Your Financial Protection

We are a member of the Association of British Travel Agents (ABTA number J1693).

We act as your Agent and your money is protected by ABTA whilst it is being held by us, and will be refunded to you by ABTA in the unlikely event we become insolvent whilst holding your money.

3. Your Holiday Price

Prior to your confirmed booking we reserve the right to increase or decrease the prices of unsold arrangements at any time according to market fluctuations. We also reserve the right to make changes to and correct errors in advertised prices at any time before your arrangements are confirmed. The price of your chosen arrangements will be confirmed at the time of booking.

When you make your booking, unless payment in full is now due, you must pay the amount required by your Tour Operator or Supplier/s. In addition, you must pay for any ancillary arrangements, e.g. travel insurance, airport parking, etc., according to the Booking Terms of the relevant supplier. The balance of the price of your travel arrangements must be paid as cleared funds no later than the due date shown on your confirmation invoice. If the balance is not paid in full and on time (including any surcharge where applicable), we shall cancel your travel arrangements and retain your deposit.

Once the price of your chosen arrangements has been confirmed at the time of booking, then, subject to the correction of errors, we will only increase or decrease the price in the following circumstances:

As we act only as agent for the Supplier/s or Tour Operator concerned, we reserve the right to pass on to you in full all additional costs and charges of whatever nature imposed by the Supplier/s or Tour Operator in accordance with their own terms and conditions.

Travel Insurance (where purchased through us) does not form part of your contract with us or of any "package". We are able to refund any insurance premiums you have paid to us if this is within 14 days of purchase if you deem the policy to be unsuitable for your needs. In the event of an amendment to your holiday, you may be able to transfer your policy on the purchase of a different holiday of similar duration and zone (e.g. Europe).

4. Our Liability to You

In respect of your booking we act only as an Agent for the Tour Operator or Supplier/s concerned (as applicable). Your contract for your package holiday, accommodation or other services is directly with the Tour Operator or Supplier/s concerned. We accept no liability in relation to the package holiday, accommodation or other services or for the acts or omissions of the Tour Operator or Supplier/s concerned (as applicable). The terms and conditions of the Tour Operator or Supplier/s will apply to your contract. However, in the event that we are found liable on any basis whatsoever, our maximum liability to you if we are found to have been at fault in relation to any service we arrange as Agent for the Tour Operator or Supplier concerned is limited to twice the cost of the booking in question. We do not exclude or limit any liability for death or personal injury which arises as a result of our negligence or that of our employees whilst acting in the course of their employment.

5. Changes You Make Before Travel

If, after your booking has been confirmed, you wish to change your travel arrangements in any way, for example your chosen departure date or accommodation, we will endeavour to assist but it may not always be possible to make the changes. Any request for changes must be in writing from the person who made the booking. You will be asked to pay an administration charge of £30.00 per person per change, plus any further costs incurred in making this alteration, together with all costs or charges imposed by any of your suppliers or Tour Operator. You should be aware that these costs generally increase significantly the closer to the departure date that changes are made. Please note that most airlines do not permit name changes for any reason after confirmation. If you wish to make a name change, this will be treated as a cancellation and re-booking. You will have to forfeit the amount you have already paid for your flight and pay the full, current cost of the flight again. Your ability to rebook will be subject to a seat being available for a new reservation.

Note: Certain travel arrangements (e.g. Apex Tickets) may not be changeable in any circumstances after a reservation has been made and any alteration request could incur a cancellation charge of 100% of that part of the arrangements.

6. If You Cancel Your Holiday

You, or any member of your party, may cancel your travel arrangements at any time. Written notification from the person who made the booking must be received at our offices.

NB where the cancellation charge is shown as a percentage, this is calculated on the basis of the total cost payable by the person(s) cancelling excluding insurance premiums and amendment charges. Insurance premiums and amendment charges are not refundable in the event of cancellation.

As we act as Agent, you will have to pay cancellation charges according to your Tour Operator or supplier/s terms and conditions.

Note: If the reason for your cancellation is covered under the terms of your insurance policy, you may be able to reclaim these charges.

7. If the Tour Operator, or Accommodation or Cruise Supplier changes or cancels your booking.

If there is a change or cancellation to your booking we will pass on the new details to you together with any compensation that the Tour Operator, or Accommodation or Cruise Supplier may offer. As agent only for the Supplier/s we cannot accept any liability for any changes or cancellations made to these bookings.

GENERAL CONDITIONS FOR ALL BOOKINGS

1. Force Majeure

Except where otherwise expressly stated in these booking conditions, we regret we cannot accept liability or pay any compensation where the performance or prompt performance of our contractual obligations or those of any Tour Operator or Accommodation Supplier for whom we act as an Agent is prevented or affected by, or you otherwise suffer any damage or loss (as more fully described in clause 8(i) below) as a result of "force majeure". In these Booking Conditions, "force majeure" means any event which we or the supplier of the service(s) or any Tour Operator or Accommodation Supplier in question could not, even with all due care, foresee or avoid. Such events may include war or threat of war, riot, civil strife, actual or threatened terrorist activity, industrial dispute, natural or nuclear disaster, adverse weather conditions, fire earthquake, volcanic eruption and all similar events outside our control.

2. If You Have A Complaint

If you have a problem during your holiday, please inform the relevant supplier (e.g. your hotelier) and the resort representative immediately, and they will endeavour to put things right. You must complete a report form in resort (if available). If your complaint is not resolved locally, please contact us immediately on + 44(0)8444-934600. Should it not be possible to solve the problem in resort, please follow this up within 28 days of your return home by writing 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. If you fail to follow this simple procedure we, or your Tour Operator or supplier where we act as an Agent, 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. Any assistance provided in resolving a complaint where we act as an Agent is provided by us on a goodwill basis.

Disputes arising out of, or in connection with your booking with us which cannot be amicably settled may be referred to arbitration if you so wish under a special scheme arranged by the Association of British Travel Agents and administered independently by the Chartered Institute of Arbitrators. The scheme provides 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. This scheme does not apply to claims for an amount greater than £5,000 per person. There is also a limit of £15,000 per booking. 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 9 months of the date of return from the holiday. Outside this time limit arbitration under the Scheme may still be available if we agree, although the ABTA Code does not require such agreement.

NB. If you have made a booking where we act as an Agent, your contract is with the accommodation supplier or Tour Operator concerned (as applicable). It may not be possible for disputes arising out of or in connection with these contracts to be referred to arbitration under the scheme mentioned above, and you will need to refer to the booking conditions of the Operator or Supplier concerned.

3. Passport, Visa, Immigration and Health Requirements

The passport, visa and health requirements applicable to British citizens for the holidays we offer are subject to change or variation by the authorities and Countries involved. You must check the up-to-date position of these requirements in good time before departure. As a guideline, a full British passport presently takes approximately 4-6 weeks to obtain. If you or any member of your party, including children and infants, does not have a current passport with at least six months to run, our recommendation is that you should apply for one at least 6 weeks before your holiday. The UK Passport Service has to confirm your identity before issuing your first passport and may ask you to attend an interview in order to do this.

Information on health is contained in the Department of Health leaflet T6 (Health Advice for Travellers) available from your local Department of Health office and most Post Offices. For European holidays you should obtain a completed and issued European Health Insurance Card (EHIC). Information on the EHIC is available at www.dh.gov.uk or from your local Department of Health office.

It is the party leader's responsibility to ensure that all members of the party are in possession of all necessary travel and health documents before departure. All costs incurred in obtaining such documentation must be paid by you. We regret we cannot accept any liability if you or any member of your party are refused entry onto any transport or into any country due to failure on your part to carry correct documentation. If you or any member of your party is not a British citizen or holds a non-British citizens passport, you must check passport and visa requirements with the Embassy or Consulate of the country(ies) to or through which you are intending to travel. If failure to have any necessary travel or other documents results to fines, surcharges or other financial penalty being imposed on us, you will be responsible for reimbursing us accordingly.

4. Insurance

You must have adequate Travel Insurance when travelling. If you do not purchase Insurance from us, then you must let us know the name of your Insurance provider. Please read your policy details carefully and take them with you on holiday. It is your responsibility to ensure that the insurance cover you purchase is suitable and adequate for your particular needs, but in all cases should cover Force Majeure. Should your Insurance not cover you for Force Majeure, including volcanic ash disruption, we will not be responsible for any financial losses you may incur due to such events preventing your travel.

5. Behaviour

We can refuse to accept you as a customer or continue dealing with you if your behaviour is disruptive and affects other holidaymakers, employees or third parties. If we do this, we will not be responsible for any additional costs that you have to pay. If you are prevented from travelling because in the opinion of any person in authority you appear to be disruptive, we will have no further liability to complete your holiday arrangements and will not be liable for any refund or compensation.

When you book with or through 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 airline, accommodation owner or manager or other supplier in question. If you fail to do so, you will be responsible for meeting any claims subsequently made against us (together with our own and the other party's full legal costs) as a result of your actions.

When speaking to any member of our staff we operate a zero tolerance to abusive language and behaviour. Any telephone call where such behaviour is experienced will be immediately terminated by the member of staff concerned. Any further communication will be required to be made in writing.

6. Flights

The flight timings given on booking are for general guidance only and are subject to change. The latest timings will be shown on your confirmation invoice. You must accordingly check your flight times prior to travel to ensure that you have up-to-date information. It is possible that flight times may be changed even after you have printed your e-ticket and if we are made aware of such a change, we will contact you as soon as possible. In any event, you must reconfirm your flight times 48 hours prior to departure for all flights.

We are not always in a position to confirm the airline, aircraft type and airport of destination which will be used in connection with any flight included in your arrangements. When this information is provided at the time of booking or subsequently, it is still subject to change. Any such change will not entitle you to cancel or change to other arrangements without paying our normal charges. In accordance with the Air Navigation Orders, in order to qualify for infant status, a child must be under two years of age on the date of their return flight.

7. Documentation

For ecological reasons, the majority of Airlines, Tour Operators, Cruise Operators and other Suppliers no longer issue paper tickets by post. Also, some flight operators and cruise lines will require you to provide pre-departure information on-line. For this reason you will be asked for an email address where your documentation can be sent as an attachment, and where you can print your e-tickets, accommodation vouchers, or other service vouchers as appropriate, and receive any important information from your supplier.

8. Special requests and medical problems

If you have any special request, you must advise us at the time of booking. Although we will endeavour 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 on our part. Confirmation that a special request has been noted or passed on to the supplier or the inclusion of the special request on your confirmation invoice or any other documentation is not confirmation that the request will be met. Unless and until specifically confirmed, all special requests are subject to availability.

We regret we cannot accept any conditional bookings, i.e. any booking which is specified to be conditional on the fulfilment of a particular request. All such bookings will be treated as "standard" bookings subject to the above provisions on special requests. If you or any member of your party has any medical problem or disability which may affect your arrangements, please tell us before you confirm your booking so that we can advise as to the suitability of the chosen arrangements. In any event, you must give us full details at the time of booking. If we or the supplier of the service in question reasonably feel unable to properly accommodate the particular needs of the person concerned, we must reserve the right to decline their reservation or, if full details are not given at the time of booking, cancel when we become aware of these details.

9. Accuracy of Prices and other published details

Please note, where we publish information and prices, these may have changed by the time you come to book your arrangements. Whilst every effort is made to ensure the accuracy of such information and prices at the time of printing, regrettably price amendments, especially flight price fluctuations, do occasionally occur. You must therefore ensure you check all details of your chosen arrangements (including the price) with us at the time of booking. Where we act only as Agent we will have no responsibility for any errors in any documentation, including pricing errors except where those errors were made by ourselves.