



## BOOKING CONDITIONS

### PAYMENT OF DEPOSIT

A deposit must be paid to secure any booking. This is due six weeks after written confirmation of the holiday. Deposits are non-refundable, but the loss of a deposit may be covered by your holiday insurance. The amount of deposit is quoted per person and is dependant upon the duration and destination of the holiday as follows:

UK - Weekend	£10
UK - Mon - Fri	£20
UK - Eight Days	£30
Jersey & Ireland	£50

### PAYMENT OF BALANCE

The full balance of your holiday must be paid at least two months prior to commencement of the holiday (three months for holidays in Jersey and Ireland). If the booking is made after these dates, full payment is required at the time of booking.

### ORGANISERS DISCOUNT

We offer a discount to Organisers dependant upon the number of adults travelling. For every 26 adults travelling we offer one free place, 50 adults travelling we offer two free places and pro rata.

### PAYMENT

Payment can be made by cheque payable to IOW Tours Ltd. All cheques should have the Organiser Reference Number noted on the reverse to aid identification. Payment may also be made by credit card (a commission charge may be payable). Payment may also be made at any branch of Natwest (Please ring IOW Tours Ltd Accounts Dept).

### TRUST FUND

A Trust Fund is operated in accordance with the European Community Directive 90/314/EC. All customers' receipts are safeguarded until their return from holiday.

### HOLIDAY INSURANCE

Holiday Insurance is optional, but strongly recommended. IOW Tours Ltd cannot accept any responsibility for any loss that would normally be covered by insurance. We can provide comprehensive travel insurance at competitive rates. Details are enclosed.

### CHANGE OF BOOKING / MINIMUM NUMBERS

All holidays offered are subject to hotel and holiday centre availability. Any changes to the original booking will be notified to you in writing. We reserve the right to cancel any tour that does not reach the required numbers. However we will make every attempt to offer an alternative holiday.

### TRAVEL DISCOUNTS

If you are part of a group holiday that includes coach travel, there is no discount available for making your own way, unless prior arrangements have been agreed with the Company.

### CANCELLATIONS

You or any member of your party may at any time cancel your booking by giving written instructions to notify us of your intentions. The organiser or the person who signed the original booking form must sign the letter of cancellation. The effective date of the cancellation is the date we receive written instructions. A cancellation charge will be made dependant upon the amount of notice given prior to the commencement date of the holiday as follows:

Notice Given	Cancellation Charge
14 Days or Less	100% of Holiday Cost
15 - 27 Days	50% of Holiday Cost
28 - 42 Days	30% of Holiday Cost
More than 42 Days	Deposit Only

Please note that some or all of these charges may be recovered through your holiday insurance dependant upon the reason for the cancellation.

### SPECIAL EVENTS

Terms and conditions for Special Event Breaks may be different but will be provided with that particular Booking Form.

### OTHER TERMS

Travel documents detailing pick-up arrangements will be sent to you prior to your departure. It is your responsibility to be at the correct coach pick-up point at the correct time. We cannot accept any liability for losses or expenses if you fail to meet the published arrangements.

We reserve the right to refuse a booking or terminate a holiday due to unreasonable behaviour. In this instance, full cancellation charges will apply and we will be under no obligation to make a refund or pay compensation for any losses incurred. Smoking and consumption of alcohol is not permitted on any coach hired by us to convey passengers.

### COMPLAINTS

We would hope that you will not find any reason for complaint with our holidays. However, if you do have a problem the first course of action would be to discuss it with the coach driver or courier or directly with the accommodation provider. Should the matter be unresolved please phone IOW Tours as soon as possible to enable us to attempt to resolve the problem. Should the problem remain unresolved, please write explaining the details to IOW Tours Ltd within 28 days of your return from holiday.

## COACH HOLIDAY TRAVEL INSURANCE

A Special Coach Holiday Travel Insurance Scheme is available for all passengers travelling on our holidays from AXA Insurance (UK) plc who are authorised and regulated by the Financial Services Authority. Should you wish to take advantage of our Coach Holiday Travel Insurance please include the appropriate premium when booking your holiday.

### DEMANDS AND NEEDS

This insurance policy will suit the Demands and Needs of an individual, or group (where applicable) who have no excluded pre-existing medical conditions, are travelling in countries included within the policy terms and who wish to insure themselves against unforeseen events detailed in the cover section below. Subject to the terms, conditions and maximum specified claim limits.

### IMPORTANT

We will not provide you with advice about the suitability of this product for your individual needs but will be happy to provide you with factual information.

We summarise below the details of the insurance cover provided which also includes INTERNATIONAL MEDICAL RESCUE - 24-hour emergency service. The following is a brief summary of the cover available. Full details of Cover, Policy Warranties and Exclusions will be forwarded with your confirmation of booking. In any event you may ask for a specimen copy of the Policy Wording before booking should you wish to examine this in advance.

#### PREMIUMS (Prices Valid until 2010)

Destination	Duration	Price per Person
Mainland UK / IoW	Up to and incl 3 Days	£7.50
Mainland UK / IoW	Up to and incl 4 Days	£8.90
Mainland UK / IoW	Up to and incl 5 Days	£9.90
Mainland UK / IoW	Up to and incl 9 Days	£12.40
Jersey / Ireland	Up to and incl 9 Days	£18.50
Other rates on application		

#### COVER

COVER	SUMS INSURED UP TO
Cancellation	£3,500
Missed Departure/Travel Delay	£600/£60
Personal Accident	£15,000
Medical and other Expenses including Curtailment	£2,000,000
Medical Inconvenience Benefit	£450 (£15 per 24 hours)
Personal Property/Loss of Passport	£1,500/£200
Personal Liability	£2,000,000
Delayed Baggage	£100
Legal Expenses	£10,000
14 day Refund	Insurance Premium

### POLICY EXCESSES

Cancellation, Curtailment, Holiday Abandonment and Loss of Deposit for holidays up to and including 3 days £NIL. For holidays over 3 days Loss of Deposit excess £10.00 each and every loss. For holidays over 3 days excess £35.00 each and every loss for Cancellation, Curtailment and Holiday Abandonment. Medical and Other Expenses, Personal Property and Money excess £30.00 each and every incident per Insured Person,

### IMPORTANT –HEALTH CONDITIONS

**If you are travelling in England, Scotland, Wales, Northern Ireland or Isle of Man and can answer NO to questions 1, 2 and 3 immediately below, it will not be necessary for you to complete a Self Declaring Medical Form. The Standard Policy Terms, Conditions and Exclusions shall apply.**

It is a condition that at the time of taking out this policy and between that time and your departure you must comply with each of the following:

- 1) You are not aware of any reason why the trip should be cancelled or cut short
- 2) You are not travelling:
  - a) against the advice of a medical practitioner
  - b) for the purpose of obtaining medical treatment, or
  - c) if you have been given a terminal prognosis
- 3) You are not receiving or awaiting treatment for an illness or injury as a hospital day case or in-patient, as any claim arising from this injury or treatment will not be covered.

**In addition if you are travelling outside England, Scotland, Wales, Northern Ireland or the Isle of Man, the following additional conditions will apply:**

You must notify the Issuer of this policy immediately of any of the conditions listed below arising between the date the policy is issued and the time of departure of the trip. We must be informed of any fact which is likely to influence us in the acceptance, assessment or continuance of this insurance. Failure to do so may invalidate this insurance, leaving you with no right to make a claim.

- 1) If you have received medical treatment as a hospital day case, in-patient or out-patient during the six months prior to the booking of the trip, you must obtain from a medical practitioner at your cost confirming that you will be fit enough to take the trip.
- 2) If you are undergoing medical treatment as a hospital out-patient at the date the final balance of the trip is due to be paid, a certificate of fitness confirming your ability to travel must be obtained by you at your cost.
- 3) If you are on medication at the time of travel your medical condition is stable and well controlled.

The Policy contains the following General Exclusions:

You are not covered for anything caused directly or indirectly by you suffering from Stress, anxiety or depression unless it has been investigated and diagnosed as such by a Consultant specialising in the relevant field, who must confirm in writing at your cost that you are fit enough to take this trip.

You must notify the issuer of this Policy immediately of any of the conditions listed above arising between the date the policy is issued and the time of departure of the trip.

### COOLING OFF PERIOD

You should read your policy immediately to ensure it meets with your requirements. If for any reason it does not it must be returned to the issuer of the policy within 14 days of the date of issue or prior to travel whichever ever is the sooner. Your money will be refunded in full, provided no claims have been made or incident likely to give rise to a claim has arisen. If you cancel your policy after 14 days no refund will be given.