



These Booking Conditions in conjunction with your Confirmation of Booking and the Important Contract Notes form the basis of your contract with IBT Travel Group. Please read these carefully as they explain the responsibilities and obligations undertaken by all parties when booking. All bookings are subject to these Booking Conditions. Any waiver of these conditions will not bind the Company to any subsequent waiver or otherwise affect the Company's position.

Please note that it is the "Party Leader's" responsibility to ensure that all participants are aware of the implications contained within our booking conditions. Party Leaders are also responsible for passing on any additional information and/or details of correspondence with us to other members of the party.

In these Booking Conditions the term "holiday" means tour, course or other inclusive arrangement. "You" and "your" are references to all persons named on the booking including anyone who is added or substituted at a later stage. The term "us", "our" or "the company" refers to IBT Travel Group.

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www.ibt-travel.com

1. CONTRACT

No contract exists until a completed booking form, deposit and passenger list has been received by IBT Travel Group who will then issue a confirmation of booking. This contract is made on the terms of these booking conditions which are governed by the Scottish law and both parties agree to submit to the jurisdiction of the Scottish courts at all times.

2. CONFIRMING A BOOKING, DEPOSIT & PAYMENT SCHEDULE

- a) The company does not appoint agents to act on its behalf. Accordingly any monies paid by group members to party leaders are held by party leaders solely as agents of the customer until such time as the Company has received that money.
- b) To confirm your booking return a first deposit by the date specified on your tour quotation along with a completed booking form, passenger list, flight authorisation form (if applicable) and an insurance indemnity form (if applicable). The first deposit amounts are as follows: -

UK coach tours:	£30	per person
UK flight tours:	£70	per person
All other coach tours:	£50	per person
All other flight tours:	£100	per person

A second deposit is due 8 weeks later or by the date specified in your quotation. The second deposit amounts are as follows: -

UK coach tours:	£50	per person
UK flight tours:	£70	per person
All other coach tours:	£70	per person
All other flight tours:	£100	per person

- c) The only variation to the above schedule should be by prior consent between the party organiser and IBT Travel Group who will issue written confirmation of such an agreement.
- d) All deposits paid are non-refundable except in the circumstances detailed in Condition 7.
- e) Approximately 16 weeks before departure we will send you Final Details forms for your party that you must complete and send to us so that we receive them no later than 14 weeks before departure.
- f) A balance invoice will be issued approximately 12 weeks before departure (or instead of Confirmation for new bookings received less than 16 weeks before departure) and the company must receive the full amount outstanding no less than 10 weeks before departure.
- g) Should your final invoice be inaccurate due to last minute alterations to your tour, this does not permit late payment of the final balance which remains due 10 weeks prior to departure.
- h) If interim payments or final balances are not received by the due dates, we reserve the right to cancel the booking. This is industry standard.
- i) We reserve the right to pass on a 2% charge for any payment amount made by credit or charge cards.
- j) The person signing the Booking Form warrants to the company as a fundamental term of the contract that he or she has the authority of each party member (and when a party member is less than 18 years of age the authority of a parent or legal guardian) to contract with the company on behalf of each such member on the basis of these conditions, and that all such persons are aware of these conditions and have agreed to be bound by them.
- k) When you contact us to make a booking, we reserve the right to act as your agent for the relevant carrier(s), which will be disclosed as necessary on your documentation.
- l) When we have confirmed your booking, a contract exists under which we accept responsibility for the provision of the services described on your invoice.
- m) No additions, deletions, changes or promises may be made relating to these conditions except by the General Manager or one of the Directors of the Company, in writing.
- n) No amendment, deletion or addition to the price or content of your tour will be binding on the Company unless confirmed in writing by the Company.

Special requests - We are unable to accept "conditional bookings". You are welcome to make special requests but we cannot guarantee that they will be fulfilled. They must be clearly noted on your Booking Form at the time your booking is made. We are unable to accept any special requests on "late bookings", or "special offers". Failure to fulfil a special request cannot be considered a breach of contract on our part.

3. CANCELLATION PROCEDURE

- a) We understand that circumstances may arise which can result in the cancellation of one or more members of your party. However, we are sure you will appreciate that once your booking has been confirmed we begin to incur expenses on your behalf. We must, therefore, impose cancellation charges to cover our costs. All cancellations must be notified to us in writing by the person who signed the booking form and charges will apply from the date this notification is received at our office (not the date of your letter or the date you post it).
- b) Any person added to the booking form at a later stage will be deemed as having accepted our Terms & Conditions.
- c) Flights Booked With Budget Carriers (Ryanair, Easyjet, Jet2 etc.) - As the company pays in full for all flights at time of booking, if you have a cancellation from the group without replacement and the 1st and 2nd deposits (if applicable) do not cover the cost of the flight then the difference between the value of deposit(s) and actual flight cost will be added as an additional cancellation fee. If you have a replacement then the standard name change procedure applies along with any associated charges (see section 6).

- d) Flight Groups - After payment of final balance or issuing of flight tickets or confirmation from a budget carrier, name changes are not always permitted by the carrier (the airline). We will do our best to help the group but most carriers treat late name changes as cancellations and charge accordingly. These charges will be passed on to you. Once airline tickets have been issued, any changes made to the ticket may result in the group having to pay for the cancelled ticket and purchase a new ticket at the full cost. Individual members of your party may be able to reclaim some of these charges if the reason for cancellation is covered under the terms of your holiday insurance.

PERIOD BEFORE DEPARTURE WHICH WRITTEN CANCELLATION IS RECEIVED	AMOUNT OF CANCELLATION CHARGE AS A PERCENTAGE OF TOUR PRICE
AFTER PAYMENT OF 1ST DEPOSIT BUT BEFORE DUE DATE OF 2ND DEPOSIT:	1ST DEPOSIT PAYMENT
AFTER PAYMENT OF 1ST & 2ND DEPOSITS / MORE THAN 70 DAYS:	DEPOSITS ONLY
35 - 70 DAYS:	60%
14 - 34 DAYS:	75%
2 - 14 DAYS:	90%
LESS THAN ONE DAY:	100%

NOTE: THE PERSON WHO SIGNS THE BOOKING FORM IS RESPONSIBLE FOR NOTIFYING ALL MEMBERS OF THE PARTY OF THEIR OBLIGATION IN RESPECT OF CANCELLATION. IF THEY ARE UNDER 18 YOU MUST NOTIFY THEIR PARENT OR GUARDIAN.

Tour Supplements – Unless otherwise agreed, our tour costs are based upon the agreed number of full paying passengers shown on your official tour quotation. If a withdrawal or cancellation(s) reduces the number of full paying pupils below the minimum number required to qualify for a particular tour price then the tour price will be recalculated on the basis of the actual party size.

4. FINANCIAL PROTECTION

The Package Travel, Package Holidays and Package Tours Regulations 1992 require us to provide security for the monies that you pay for the package holidays booked from our brochure(s) and for your repatriation in the event of our insolvency. We provide this security by way of an ATOL number 5916 administered by the Civil Aviation Authority and a bond held by ABTA.

When you buy an ATOL protected air holiday package or flights from us you will receive a confirmation invoice from us confirming your arrangements and your protection under our Air Travel Organiser's Licence number 5916.

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

The price of our air holiday packages includes the amount of £1 per person as part of the ATOL Protection Contribution (APC) we pay to the CAA. This charge is included in our advertised prices.

ABTA membership - we are a member of ABTA, membership number V0847. We are obliged to maintain a high standard of service to you by ABTA's Code of Conduct. We can also offer you an arbitration scheme for the resolution of disputes arising out of, or in connection with this contract. Further information on the Code and arbitration can be found at <http://www.abta.com>

5. TOUR PRICES

- (a) The prices of tours are subject to surcharges if increases occur in currency fluctuation, transportation costs (including fuel), dues, taxes (such as increases in or imposition of VAT or other Government imposed taxes) or fees chargeable for services such as landing taxes, embarkation / disembarkation fees at ports and airports. However there will be no change within 30 days of your departure.

- (b) Calculations to formulate our prices were completed on the 2nd June 2008. Exchange rates prevailing that day as quoted by the Royal Bank of Scotland were as follows: -

GBP 1.00 =	Euro	1.2639
	USD	1.9632
	CHF	2.0467

- (c) 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 per person. 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 holiday if we are able to offer one (if this is of equivalent or higher quality you will not have to pay more but if 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 holiday go down due to the changes mentioned above, by more than 2% of your holiday 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.

All tours by air – Our prices are based upon special rates and limited allocation on both scheduled airlines and budget airlines. When these allocations are sold then flight prices can increase and affect the selling price of a tour. It is strictly first come first served for the lowest tour prices. We reserve the right to increase or decrease the prices of our tours by air at anytime. The exact price of your chosen tour will be confirmed when

flight availability has been established. Once your tour cost has been confirmed then, subject to correction of errors, it will not be changed except under circumstances outlined in section 5a & c).

- (d) All prices include the current Customs & Excise tax on insurance and VAT on overseas holidays. The UK government have announced their intention to replace Air Passenger Duty, which is payable by all passengers on flights departing from UK airports with a new Emissions Tax, known as Aviation Duty, with effect from 1st November 2009. At this time we are not aware of the final details of the new Duty, and prices have therefore been calculated as if Air Passenger Duty continues to be in effect. In the event that our costs increase as a result of the change, we reserve the right to adjust the prices shown to reflect those changes in cost. Please note that our operations fall within the Tour Operators Margin Scheme (TOMS) Please ask for further clarification if required.
- (e) Minimum Numbers - our tour costs are based upon the agreed number of full paying passengers shown on your official tour quotation.
- (f) Free Place Ratio – your agreed free place ratio will be shown on your official tour quotation.
- (g) Free Places Guaranteed - When full first and second deposits have been received, we will protect your free places against cancellation as long as your party size does not decrease by more than 10% of the original number booked.
- (h) Adult Supplements – At all times, adults travelling in excess of the free place ratio will be charged supplements for accommodation / travel / excursions etc. The exact supplements vary from resort to resort so we would ask that you please check your tour quotation for the specific details. If more than 20% of your party consists of adults we reserve the right to re-cost your tour.
- (i) Corrections – We reserve the right to correct errors in both advertised and confirmed prices. We will do so as soon as we become aware of the error and advise you of the changes made. Please note that changes and errors do occasionally occur. You must check the price of your holiday at time of booking.

6. CHANGES REQUESTED BY THE PARTY LEADER

If you need to make alterations to the details of your confirmed booking we will do our best to meet the request. However, if this involves a major alteration to the confirmed arrangements, such as a change in departure date or accommodation, we may be liable for cancellation charges on your behalf, and because of this we must reserve the right to treat the original booking as cancelled and apply cancellation charges as shown in section 3. Where we can meet your request, a fee of £40 per amendment will be payable together with any costs incurred by ourselves and any costs or charges incurred or imposed by any of our suppliers.

Additions to your party – This is usually possible at anytime up to the day prior to travel. However, you must always check availability with us first.

Late Additions – If the addition is made after the final balance of the tour has been paid then an amendment fee of £20 for each addition will be charged. Also, additions after the final balance has been paid are subject to the availability of the services required and may attract a supplement to cover any additional payment costs incurred by IBT Travel. Please enquire with our office before accepting any additions to your party.

Name Changes: Air Tours (Budget Airlines) - Party leaders must submit a complete list of all passenger names to allow flights to be booked with budget airlines. It is the Party Leader's responsibility to ensure that ALL names given are in full and exactly as shown on an individual's passport (or birth certificate). We do not accept any responsibility for the incorrect / abbreviated names submitted and any subsequent amendments will be viewed as a name change. Party Leader's will be notified when flights have been secured and thereafter any name changes or cancellations will be dealt with in accordance with a specific carrier's terms and conditions. Costs for amendments to passenger names may vary from one carrier to another.

Name Changes: Air Tours (Scheduled Airlines) - Passenger names are normally not required at the point of flights being booked but will be necessary in accordance with the schedule airline's terms and conditions. Party Leader's will be informed well in advance of the date by which names must be confirmed by IBT Travel to the airline. Once the airline has received and processed the names any subsequent amendments or name changes will be charged at the particular airlines amendment fee plus £20 administration fee. Please note that most scheduled airline's do not allow changes after tickets have been issued (usually 28 days before departure). In this instance the charge is usually the full cost of the flight. Any name changes after this time will be treated as a cancellation and will attract the cancellation charges as laid out in section 3 and the new name treated as an addition to the party.

Name Changes: Coach Tours – All name changes up to 4 weeks before departure are free of charge.

Late Name Changes: Coach & Air tours – any name changes made by you within 4 weeks of departure will be subject to an administration fee of £20 per name change in addition to any costs that may be charged by our suppliers.

General Point – Seats on board the coach or aircraft, ferry crossings, accommodation, and services in resort are only available to the people named on the passenger list issued to you by us. It is a breach of contract for anyone to sell or allocate such services to another person without our knowledge and consent.

7. CANCELLATION OR CHANGES MADE BY US

We start planning the holidays we offer many months in advance. Occasionally, we have to make changes to and correct errors in our published information both before and after bookings have been confirmed, and we may have to cancel confirmed bookings. Whilst we always endeavour to avoid changes and cancellations, we must reserve the right to do so. Most changes are minor, such as changes to transport provision (coach or ferry company), changes to accommodation of a similar standard in resort, departure times of less than 12 hours or the

withdrawal of certain facilities. Occasionally, we have to make a significant change which includes a change of resort for the whole or a major part of the time you are away or a change of outward departure time or overall length of time you are away of 12 or more hours. All other changes are minor. If we have to make a significant change or we have to cancel, we will tell you as soon as possible, and if there is time to do so, we will offer you the choice of the following options: -

- (a) accepting the changed arrangements or
- (b) purchasing another holiday, of at least comparable standard if available and paying or receiving a refund in respect of any price difference) or
- (c) receiving a full refund of all monies paid.

If we have to make a significant change or cancel on or after the date when the balance of your holiday cost becomes due we will pay you compensation as 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.

In all cases, our liability for significant changes and cancellations is limited to the above-mentioned options and, where applicable, compensation payments as shown below. 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 or where we make a significant change or cancel on or before the date when the balance of your holiday cost becomes due.

PERIOD BEFORE DEPARTURE WITHIN WHICH WRITTEN NOTIFICATION OF A SIGNIFICANT CHANGE IS SENT TO THE PERSON SIGNING THE BOOKING FORM	AMOUNT OF COMPENSATION PER PERSON (EXCLUDING FREE PLACES)
MORE THAN 70 DAYS BEFORE DEPARTURE DATE:	NIL
70 - 35 DAYS BEFORE DEPARTURE:	£8 PER PERSON
34 - 15 DAYS BEFORE DEPARTURE:	£12 PER PERSON
14 TO 0 DAYS BEFORE DEPARTURE:	£15 PER PERSON

Please note if in any way your final payment is delayed you will not be eligible for compensation payment.

Very rarely, we may be forced by Force Majeure (see below) to change or terminate your holiday after departure but before the scheduled end of your time away. This is extremely unlikely but if this situation does occur, we regret we will be unable to make any refunds (unless we obtain any refunds from our suppliers), pay you any compensation, or meet any costs or expenses you incur as a result.

Except where otherwise specified in these booking conditions, we regret we cannot accept liability or pay any compensation where the performance or prompt performance of our contractual obligations is prevented or affected by reason of circumstances amounting to "force majeure". In these booking conditions "force majeure" means any event which we or the supplier of the service(s) in question could not, even with all due care, foresee or avoid. Such events may include war or threat of war, riots, civil strife, actual or actual threatened terrorist activity, industrial dispute, natural or nuclear disaster, adverse weather conditions, fire and all similar events beyond our control.

8. LIMITATIONS ON OUR LIABILITY

We promise to make sure that all parts of the holiday we have agreed to arrange as part of our contract are provided to a reasonable standard and in accordance with that contract. We also accept responsibility for what our employees, agents and suppliers do or do not do. We will not, however, 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: -

- (a) the fault of the person(s) affected or any member(s) of their party
- (b) the fault of a third party not connected with the provision of your holiday which we could not have predicted or avoided
- (c) an event or circumstances which we or the supplier of the service(s) in question could not have predicted or avoided even after taking all reasonable care (see condition 7).
- (d) the fault of anyone who was not carrying out work for us (generally or in particular) at the time.

In addition, we will not be responsible

- (a) where you do not enjoy your holiday or suffer any problems because of a reason you did not tell us about when you booked your holiday
- (b) where any problems you suffer did not result from any breach of our contract or other fault of ourselves

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 the services or facilities are not advertised in our brochure and we have not agreed to arrange them.

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 holidaymaker to refuse to take the holiday in question.

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 limited to the excess amount payable under the insurance policy we offer per person affected. You are assumed to have taken out adequate insurance at the time of booking.

Where any claim or part of a claim concerns or is based on any travel arrangements (including the process of getting on and 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 which applies to the travel arrangements or hotel stay in question. 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.

You must provide our insurers and ourselves with all assistance we may reasonably require. You must also tell us and the supplier concerned about your claim or complaint as set out in condition 9. 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 our insurers and us if our insurers or we want to enforce any rights, which are transferred.

It is a condition of our acceptance of liability that you notify any claim in accordance with condition 9 "If You Have A Complaint".

Many of the services, which make up your tour, 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 us or the supplier concerned.

Under EU law (Regulation 261/2004) 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 holiday cost from us. Your right to a refund and/or compensation from us is set out in clause 7. 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 YOU HAVE A COMPLAINT

If a problem arises you should report it as quickly as possible to our Representative or Agent and the Supplier so that efforts can be made to rectify it to your satisfaction. Our Representative or Emergency Contact can deal with most problems on the spot, so please do not wait until you get home before reporting a problem. If we are unable to resolve matters the Party Leader must write to our Head Office within 30 days of return, explaining the problem fully. We regret we cannot accept any liability in respect of any complaint or claim not notified entirely in accordance with this clause. We undertake to acknowledge receipt of your letter within 14 days and within 28 days to send you a reply to your initial correspondence.

10. WHAT HAPPENS TO COMPLAINTS?

It is unlikely that you will have a complaint that cannot be settled amicably between us. However, disputes arising out of, or in connection with this contract, which cannot be settled amicably, may (if you wish) be referred to Arbitration scheme which is arranged by ABTA and administered independently by IDRS, part of the Chartered Institute of Arbitrators. It provides for a simple and inexpensive method of arbitration on documents alone with restricted liability on you in respect of costs. Full details will be provided on request or can be obtained from the ABTA website.

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 IDRS within nine months of the date of return from the holiday. 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.

For injury and illness claims, you may like to use the ABTA / Chartered Institute of Arbitrators Mediation Procedure. This is a voluntary scheme and requires us to agree for mediation to go ahead. The aim is to help you resolve your dispute in a quick and cost effective way. Details on request or from www.abta.com.

11. 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.

12. PERSONAL PROPERTY

Your personal property, including baggage, is your own responsibility at all times, unless any loss or damage is due to our negligence or failure to carry out our responsibility.

13. SUPERVISORY RESPONSIBILITIES OF THE PARTY LEADER

Once our Booking Form has been signed, the Party Leader accepts responsibility for the good conduct of all participants. Furthermore it is the Party Leader's responsibility specifically to ensure that:

- No participant under 18 years of age consumes alcoholic drinks unless written permission from a parent or guardian can be produced.
- All local laws relating to the consumption of alcohol are at all times obeyed.
- No participant smokes in a hotel bedroom or at all in apartments, or in any way causes a fire hazard.
- Participants act in a responsible fashion and do not behave in a way likely to cause damage to property or offence to other people.
- If the behaviour of any member of any party is causing or is considered likely to cause offence, danger, damage or distress to others, we reserve the right at all times, to cancel or terminate a booking completely. If for example any coach driver, accommodation owner or manager, or senior member of our staff, considers that the behaviour is unacceptable they are authorised to terminate a booking wherever and whenever necessary.

If this situation arises, our responsibility for your tour will cease including any return travel arrangements and we will not be obliged to cover any expenses which may be incurred on the part of the party and neither will we consider or accept any claims for compensation whatsoever. We will also be within our rights to impose cancellation fees.

Other Areas of Responsibility: –

Insurance, Passports & Visas – Party leaders are entirely responsible for the completion of passport formalities and any other personal arrangements that may be necessary such as visa, currency and medical requirements. The party leader or organiser is also responsible to ensure that all members of the group reach the starting point of the tour at the allocated time. It is the responsibility of the party leader or organiser to ensure that all names on any passenger list are exactly as they appear on the passport with no abbreviations or inaccuracies (see section 6 regarding changes and amendments.) It is also the party leader or organisers responsibility to ensure that all members of the party receive a copy of any insurance documentation including a breakdown of the complete coverage, inclusions and excess details.

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 subsequently made against us (together with our own and the other party's full legal costs) as a result of your actions. We expect all clients to have consideration for other people. If in our reasonable opinion or in the reasonable opinion of any other person in authority, (for example, any airline pilot, coach driver, accommodation owner or manager, or senior member of our staff), you or any member of your party behaves in such a way as to cause or be likely to cause danger, upset 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.

14. TRAVEL ARRANGEMENTS

COACH TOURS

- All coach tours are operated by executive coach (unless otherwise stated the original quotation). We only use reliable operators offering modern, comfortable coaches with excellent back up and break down cover. All coaches will be fitted with a PA system, dvd/video and toilet. The party leader should confirm the satisfactory operation of these facilities before departure (a coach condition questionnaire will be issued with your final information pack). If any system is not operational it should be noted on the questionnaire, countersigned by the driver and returned to our office at the end of the tour. Upon receipt compensation will be issued for the inoperable item(s). The level of compensation is dependent upon your tour duration, details are available on request. Please note that no compensation will be offered if a signed coach condition form is not returned. After departure occasionally these items become inoperable. The coach operator will endeavour to rectify the problem where possible, but if they are unable to, no compensation will be paid for the lack of these facilities.
- Drivers' hours - All itineraries are agreed with coach companies prior to departure and adhere to strict EU driving regulations.
- Seat Belts in Coaches - Following government legislation, British coaches transporting young people under 16 years of age are required to be fitted with lap belts. Coaches contracted by the Company will conform to this requirement. Please note that Continental coaches are not yet subject to the same legislation.
- Cross-Channel Arrangements - We have strong links with all the major ferry companies and the Euro tunnel cross-Channel service.
- All Cross-Sea arrangements are based on a car ferry service via Dover - Calais, Hull - Zeebrugge, Hull - Rotterdam or Newcastle - Amsterdam routes or Euro-tunnel service. Once we have received your deposits, we will immediately make reservations on your behalf. Although in some cases we request spaces as early as April for the following year's travel, as a rule ferry companies do not open their booking charts until mid-December. Under these circumstances, we are therefore unable to confirm routes and timings until early in the New Year. All crossings are subject to availability.

Conditions of Carriage - All tours are subject to the conditions of carriage, which the carrier may apply, and will conform with National and International conditions.

Timings and Itineraries - All itineraries, journey times, timings of ferry crossings/routes specified are given as a guidance only and may be subject to change upon final confirmation.

AIR TOURS - IMPORTANT INFORMATION

Air Tour Cost & Minimum Number – Our quoted tour package and minimum number provides an idea of tour cost for budgeting purposes only and does not guarantee the provision of these arrangements. Our prices are based on special rates that are available for early bookings on a limited number of flights. Upon release seats are sold on a strictly first come first served basis. Your exact tour cost can only be given when flight availability has been confirmed.

Flight Routes - Preferred routes and airlines are subject to availability and budgetary constraints at time of booking. If the allocation of seats at the rate we have applied is not available, we will offer you the following options: -

- i) Paying the appropriate supplement to travel on your preferred route and date.
- ii) Offer alternative airport and flight options for the preferred date of travel.
- iii) Offer alternative dates of travel for the preferred route and airline.
- iv) Offer alternative dates and flight options.

Dates of Travel – Please note that to secure your preferred route and airline at the budgeted rate it may be necessary to alter your departure date by a day or two either side of your preferred travel date. Please take this possibility on board when promoting the tour. It may also be necessary to change your departure date, airline and/or route to suit flight availability.

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:

Air Canada, Easyjet, Ryanair, Air Berlin, Air Transat/Canadian Air, British Airways, Continental, Fly globespan, Thomsonfly & KLM

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.

Your transfer to resort will be handled by a coach company conforming to all of the relevant transport legislation in the country concerned.

Airport Location Terminology – To allow the best possibility of securing flights we use the following Airport Location Terminology. It should be noted that the following lists are not exhaustive and other airports within the vicinity may be used: -

- Scottish Airports – Glasgow, Edinburgh, Prestwick, Aberdeen, Inverness
- Northern Airports – Newcastle, Blackpool, Manchester, Leeds/Bradford, Liverpool, Doncaster (Robin Hood)
- Midland Airports – East Midlands, Birmingham, Coventry, Norwich
- London Airports – Luton, Stansted, Heathrow, Gatwick, London City
- South West Airports – Exeter, Bristol, Cardiff, Newquay
- Southern Airports – Bournemouth, Southampton

Unless otherwise stated in your tour quotation and confirmation of booking all tours are based on departures from London Airports. Departures from other regional airports are often available at a supplement to the cost.

Flight Times - Any flight timings given on booking are for general guidance only and are subject to change. The latest timings will be shown on your confirmation of invoice. However, the actual flight times will be those shown on your tickets or e-ticket confirmation, which will be dispatched to you approximately two weeks before departure. You must accordingly check your tickets carefully immediately on receipt to ensure you have the correct flight times. It is possible that flight times may be changed even after tickets have been issued – we will contact you as soon as possible if this occurs. 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 subject to change. Any such change will not entitle you to cancel or to change other arrangements without paying our normal charges.

Baggage Allowance – All flights will be in economy class. Baggage allowance differs between carriers. Please refer to your chosen carriers individual terms and conditions for details of your luggage allowance and restrictions. Please note that, unless specifically stated in your confirmation of booking, any excess baggage charges are to be paid by the client at the airport.

Oversized Baggage (including sports equipment and musical instruments) Please check your carriers terms and conditions for full details on these items before flying.

Airline Conditions of Carriage - You will be issued with the conditions of carriage from the relevant carrier as soon as your flights are confirmed.

15. ACCOMMODATION

All the accommodation, (sometimes described for example as hotels, hostels, centres, pensions, gasthofs, chalets and apartments), are well known to IBT Travel and have been inspected by a senior representative

of IBT Travel or an agent acting on behalf of the Company and chosen as representing fair value in its particular category. We would suggest that you compare carefully each type of resort and accommodation with the cost of the tour and discuss your exact requirements with our experienced sales team before making your final choice. Hotel Classification or grading, where stated, are those awarded by the local Tourist Board. Please bear in mind that some countries' local standards will not be the same as in the UK and it is not always within our control to impose our own standards. Where accommodation has no official grading (such as centres, apartments, chalets) we have given our own grading based upon comparable accommodation in the nearby area. No official grading does not necessarily reflect on the standard of comfort or the facilities provided. To assist you we have given as much detail as brochure space allows. Accommodation brochures and more detailed information is available from our office by calling 01292 477771.

Special Accommodation notes: -

- a) Towels and soap are not usually provided in many of the hotels and hostels that we use. Groups should always make their own arrangements in this department.
- b) Some hotels now require visiting groups to pay a small damage deposit on arrival. All monies are fully refundable at the end of the tour provided no damage has been done to the hotel. We will, wherever possible, notify you of this prior to the commencement of your tour. It is not within IBT Travel's power to stop any hotel or hostel charging this caution.
- c) The cost of using leisure or sports facilities e.g. swimming pools, sauna etc. at our hotels is not always included.
- d) Rooms are normally available from 16.00hrs on the day of arrival and have to be vacated by 10.00hrs. If you arrive before this time you may be able to check into your accommodation but we cannot guarantee that all of your rooms will be available. There may be a variation to these times and party leaders should confirm check out time in resort.
- e) Noise – It should be remembered that in many cities and towns accommodation may be situated in a busy urban or industrial area and therefore some noise is likely. Please bear this in mind when choosing your accommodation.
- f) Youth Hostel Accommodation – We are pleased to offer a number of youth hostels throughout our programme. Whilst pupils are not expected to get involved with the day-to-day chores, they will be responsible for making their own beds. Our tour costs for youth hostels include sheet hire.
- g) Rooms for Pupils – On European tours pupils will normally be accommodated in rooms of 3 – 6 persons, however larger rooms are sometimes allocated in both hotels and youth hostels. Specific details can only be given when your accommodation is confirmed.
- h) Rooms for Staff - Wherever possible, we will always accommodate adult leaders in twin or triple bedded rooms and request rooms with en-suite facilities. Single rooms are always limited and we cannot normally provide these free of charge. In some hotels, it may be possible to reserve a twin-bedded room for sole occupancy in which case a supplementary charge will be payable.
- i) We ask party leaders to note that in Austria and Italy "Matrimonial" style twin beds are used. These consist of two single mattresses on a double frame with separate bed linen. Separate twin beds in Austria & Italy are rare and cannot be guaranteed.
- j) Single rooms are not normally available in any of our contracted accommodation. If available, a 'single room' supplement will be applied to your tour. Single rooms must be requested on your initial booking form.
- k) USA Tours – our prices are based upon 4 pupils sharing a room with 2 king or queen sized double beds and or sofa beds. Under occupancy supplements will apply at all times and will be given on your tour quotation. Staff will be issued twin or triple rooms as standard with any single rooms attracting a supplement.

Additional Adults - Adults (all persons aged 18 years and over) will pay a supplement over the standard tour cost. This supplement is shown in the original quotation and covers the higher accommodation charges made by hotels. This supplement does not include any additional costs for the provision of but not limited to entrance fees, lift passes etc, or any further costs for the provision of extra twin or single rooms (subject to availability). If applicable these items will be added to your account automatically. We would like to highlight the following points regarding additional adults: -

- a) Full paying adults will count towards the calculation of your free place ratio.
- b) Paying adults will be expected to share a twin or triple room with supervisory staff or other adults.
- c) If more than 20% of your party consists of adults we reserve the right to re-cost your tour.

Meals - Our tour prices are based on the meal arrangements detailed in your tour quotation. Full board is usually dinner, a basic continental breakfast and a packed lunch. In some resorts there is the option to upgrade to a full buffet breakfast and / or hot lunch, if available the supplement will be shown on your original quotation. Our Hoteliers are usually happy to deal with special dietary requirements; all that we ask is that you provide us with details of specific needs in writing at least 16 weeks prior to the commencement of your tour.

Allocation of Accommodation – In resorts where we feature more than one accommodation option we ask you to note that our allocation for a specific accommodation is not made until the group size is confirmed with 1st and 2nd deposits and that the group meets the minimum number required on their quotation. If you have a specific accommodation request please note this on your Booking Form and we shall do our best to meet your requirements. It should also be noted that we will use additional accommodation not featured in our brochure or website. In such cases the accommodation will be of an equivalent standard as that advertised, and will, of course be inspected and approved by our senior members of staff and / or agents acting on our behalf.

16. ITINERARY PLANNING & EXCURSIONS

Pre-Booked visits & excursions: - IBT Travel will send you an itinerary planner and excursion pre-booking request form with your first confirmation of booking. After receipt of your itinerary & excursion planner we will apply to the relevant excursions as requested. Where not requested we shall assume you are making your own arrangements.

- i) Excursions included within your original tour cost are usually pre-paid prior to your departure. Where it is not possible to pre-pay an excursion payment (or currency) will be enclosed with your final information pack. Additional excursions highlighted by the party leader on their excursion response form will be pre-booked on your behalf and, where appropriate, the group will pay on arrival.
- ii) Excursions or other tours that you may choose to book or pay for whilst you are on holiday are not part of your package holiday provided by us. For any excursion or other tour that you book, your contract will be with the operator of the excursion or tour and not with us. We are not responsible for the provision of the excursion or tour or for anything that happens during the course of its provision by the operator.
- iii) IBT Travel can offer a pre-payment service for certain excursions not included within the tour cost. Due to the charges involved in arranging bank transfers and other forms of electronic payment there will be an administration charge of £40 per excursion for this service. There is a section on the excursion planner to make clear if you wish to use this service.
- iv) Groups will be informed of the current entrance fee for their chosen excursions but these fees are subject to change. Also, in some cases the cancellation of pre-booked excursions (whether pre-paid or not) may be subject to cancellation charges and / or administration fees.
- v) All preferred excursions are subject to availability and cannot be guaranteed by IBT Travel. Where possible we will advise party leaders of visits which are not available prior to the groups departure allowing time for the party leader to choose a suitable alternative.
- vi) Some of the state owned galleries and museums are free to school and youth groups, or operate on reduced tariffs. IBT Travel recommends that all school parties carry a letter on school headed paper confirming the ages of the group members, and the educational purpose of the visit, as well as a copy of the group passport and/or individual passports or identity cards as proof of age.

Your final itinerary - Once the components of your itinerary have been agreed, your final itinerary must be submitted and checked by IBT Travel and your allocated coach company prior to travel as per EC transport regulations.

General Note - Most visits requested by groups are well known to IBT Travel and we have a large bank of information on the more popular visits in each area. However, should you request details on visits out with the norm and a large amount of research is required we reserve the right to levy an additional charge. We shall inform the party leader of any additional costs involved before any work is undertaken. The party leader can then decide if they wish to proceed on that basis.

IMPORTANT POINT - Changes to your itinerary after your final documentation has been issued:

Please note that if you wish to make any alteration to your itinerary after your final information pack has been issued then a minimum cost of £40 per alteration (plus any additional or cancellation costs required from the supplier) will be applied. You will be notified of the total cost of the change and payment must be received before any change is instigated. For more details on this policy please contact Jim Connor at our Prestwick office on 01292 477 771.

17. PASSPORTS & VISAS (British Citizens Only)

- a) Party leaders are entirely responsible for ensuring that all members of the group have the correct and valid documentation. We cannot accept responsibility for any failure to comply resulting in any costs or fines being incurred. The information in our brochure / website is correct at time of going to press. Whilst we endeavour to inform you of any new regulations we advise you to check with your passport office or the consulate in question if you have any queries.
- b) For British citizens – all adults and children of 16 years and over must travel on a full valid British ten-year passport unless otherwise specified.
- c) Clients who are not British must check with the appropriate Consulate for visa requirements. Please note that the Company cannot accept responsibility if a visa application is rejected.
- d) Clients travelling by coach to certain European destinations may need to also pass through the controls of other countries on route so this should be allowed for in passport / visa applications.
- e) Pupils under 18 years of age can travel on a collective passport to most European countries, and the current charge is £39. All European coach tours, for which a Collective Passport is accepted, include the current Collective Passport fee of £39. This amount will be credited to you on your final statement of account.
- f) For groups travelling to USA, Italy, Austria & France pupil identity cards are also required.
- g) Important note for USA groups – under proposed US legislation, any British passports issued after 26th October 2006 must contain biometric data to enter the United States under the 'Visa Waiver Programme'. If not, visitors must apply for a visa before travelling. This requirement does not apply to existing British passports issued before 26th October 2006. You are advised to check regularly with the UK Passport Office and the US Embassy regarding the latest entry requirements to the USA. The company cannot be responsible if a member of your group has their visa application denied and any withdrawal from the group shall be treated as a cancellation.

Current Requirements: When a passenger travels to the US, their passport is swiped at airport check-in and data in the machine-readable zone (marked by chevrons >>>> including full name, date of birth, gender, nationality, passport number, country and date of issue) is transmitted electronically, within 15 minutes of the aircraft's departure, to the US authorities. The passenger is required to complete an I-94 form (white for passengers holding US visas) or an I-94W form (green in the case of Visa Waiver Program nationals), which is given to them either at check-in or on board the aircraft. The I-94/I-94W is presented to US Immigration on arrival. The information given on these forms should match the data transmitted by the airlines, but two extra pieces of information are required on the I-94/I-94W that are not contained in the machine readable zone of the passport: country of residence and address while in the US. For up to date information please refer to the website www.usembassy.org.uk to check current visa positions.

Laws in force in the USA and Spain require the collection of the following information from all passengers travelling to and from the USA, prior to travel. Passport information, including:

Passport number
Country that issued passport
Passport expiry date
Given names (as they appear on the passport)
Last name
Gender
Date of birth
Nationality
The Alien Registration Number (Green Card) is also required for those who have US residency.

In addition, the following information is required for passengers travelling to the USA from the UK:

Country of residence
Destination address in the US for all passengers except US Citizens or residents

It is essential that information is accurate. We therefore ask for your fullest cooperation for the prompt return of these details. Any delay could jeopardise your travel arrangements, and we are unable to accept any liability for any failure in service caused by late or incomplete lists.

Party leaders are entirely responsible for the completion of passport formalities and any other personal arrangements that may be necessary such as visa, currency and medical requirements. The party leader or organiser is also responsible to ensure that all members of the group reach the starting point of the tour at the allocated time. It is the responsibility of the party leader or organiser to ensure that all names on any passenger list are exactly as they appear on the passport with no abbreviations or inaccuracies (see section 6 regarding changes and amendments.) It is advisable to take a photocopy of each individual's passport to ensure that all information provided is correct.

18. HEALTH MATTERS

The Party Leader signing the Booking Form is entirely responsible for passing on any health requirement information to other party members. Party Leaders may wish to refer to the Department of Health leaflet 'Health Advice for Travellers' offering health information for all destinations. Copies are available from Post Offices nation-wide. Although IBT Travel's comprehensive insurance covers the cost of emergency medical treatment abroad, we would still recommend that all party members travelling within the EU have a valid EHIC card.

19. SPECIAL REQUESTS & MEDICAL PROBLEMS

If you have a special request, you must advise us at the time of booking and clearly note it on your booking form. In some cases, a fee of £40 per amendment will be payable together with any costs incurred by ourselves and any costs or charges incurred or imposed by our suppliers. Although we endeavour to pass any reasonable requests on to the relevant supplier, we regret we cannot promise that any request will be complied with unless we have specifically confirmed this in writing. Confirmation that a special request has been noted or passed on to the supplier or the inclusion of the special request on your booking confirmation, invoice or any other documentation is not confirmation that the request will be met. Unless, and until specifically confirmed, all requests are subject to availability. We regret we cannot accept any conditional bookings as stated in section 2.

If you or any member of your party has any medical problems 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 your chosen arrangements. In any event, you must give us full details in writing at the time of booking. If we 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.

20. SAFETY STANDARDS

The requirements and standards of the country in which services are provided apply not those of the UK. These requirements and standards may not be the same as the UK and may, on some occasions, be lower.

21. BROCHURE / WEB SITE INFORMATION

The information contained in our brochure(s) / web site is accurate and correct as far as can be reasonably ascertained on the publication date of the brochure / web site, June 2008. If we ascertain ourselves or are notified of subsequent changes to the details contained herein, we will advise you as soon as is reasonably possible. There are however circumstances beyond our control, such as religious festivals, local holidays, periods of maintenance (e.g. to ski lifts) and adverse weather conditions for which we cannot accept responsibility. To create the "atmosphere" of a certain type of holiday, occasionally photographs used on resort pages are general photographs and may not be specific to that resort.

22. SPECIAL NOTES FOR SKI TOURS

Snow Guarantee - Obviously we cannot predict or control snow conditions. We have however selected resorts with reasonable snow

records and good snow making facilities. If all the ski lifts are closed or the ski school are unable to teach for a whole day or more due to lack of snow your fully included Piste Closure insurance will give you a payment of £20 per person for each whole days skiing lost. The Piste Closure insurance does not apply when the lifts do not operate due to mechanical failure or adverse weather conditions. No refunds will be given for services which are not used either because of snow conditions or otherwise.

Ski/Snowboards on flights – One pair of skis or snowboard per person may be carried at an additional charge and at the discretion of the airline. The number of sets / boards required to be carried must be indicated on your Booking Form or on your Final Details form. The Company will then ascertain the exact cost of carriage. We reserve the right to decline carriage if you fail to indicate your requirements on the Booking Form or the Final Details form (in the special requests section) and in any case carriage of skis / snowboards is at the discretion of the airline.

Ski Equipment - Standard ski or snowboarding equipment is included in the cost of your trip. Every attempt is made to satisfy your equipment requirements. However, we would highlight that we cannot guarantee to supply ski or snowboard boots in sizes above a UK 13. We therefore recommend that anyone in this situation make his or her own arrangements in the UK with a specialist ski hire shop. Insurance for accidental equipment breakage is covered within our travel insurance policy (if taken) included in your tour cost. Please refer to section 12 of the policy document for the conditions that apply. For USA ski tours all participants are required to complete and sign a ski or snowboard hire declaration form. We will always endeavour to supply the party leader with a master copy of the relevant form. However, in some instances this may not be possible until arrival in resort.

Ski Helmets - Clients should check current legislation for their chosen destination governing the use of ski helmets. Where groups require this service we will be pleased to make enquiries in resort on your behalf. The hire cost will be passed to the group plus a £40 administration fee. Please note that not all resorts will be able to supply a sufficient number of helmets and that hire costs are out with our control. Helmets cannot be pre-booked for the USA where local stock is very limited, it is therefore advisable to hire or purchase helmets in the UK.

In Italy it is now law for all children under 14 years of age to wear a ski helmet whilst on the slopes. Those who violate this rule could get a 30 to 150 Euro penalty. We have negotiated a special rate of £1.50 per day for helmets and will automatically add the required number to your account.

US Ski Tours - Consent to Emergency Medical Care Forms – It is a requirement that all medical centres and hospitals in North America obtain written consent from a parent or guardian prior to treating a minor. Therefore many resorts require our groups to bring their own 'loco parentis' forms with them, completed and signed by each parent on behalf of their children. Please enquire either with ourselves or with your LEA for details. Certain resorts produce their own forms and we will supply you with these 4 – 6 weeks prior to departure together with your ski hire declaration forms.

Release of Liability Forms – It is a requirement in most US resorts that each student completes 'Release of Liability Forms' and has them signed by the parent or legal guardian in order for them to participate in the ski school; this is standard practice. We will supply you with the forms 4 – 6 weeks before departure.

23. DATA PROTECTION

Your Booking – In order to process your booking and to ensure that your travel arrangements run smoothly and meet your requirements we need to use the information you provide such as name, address, date of birth, any special needs/dietary requirements etc. We take full responsibility for ensuring that proper security measures are in place to protect your information. We must pass the information on to the relevant suppliers of your travel arrangements such as airlines, hotels, transport companies etc. The information may also be provided to security or credit checking companies, public authorities such as customs/immigration if required by them, or as required by law. Additionally, where your holiday is outside the European Economic Area (EEA), controls on data protection in your destination may not be as strong as the legal requirements in this country. We will not however, pass any information onto any person not responsible for part of your travel arrangements. This applies to sensitive information that you give to us such as details about disabilities, or dietary/religious requirements. If we cannot pass this information to the relevant suppliers, whether in the EEA or not, we cannot provide your booking. In making this booking, you consent to this information being passed on to the relevant persons. Please note that where another travel agent also holds information, this is subject to that agents own data protection policy. Your data controller is Jim Connor. You are entitled to a copy of your information held by us. If you would like to see this please contact Jim Connor at our main office.

Marketing – We will hold your information, where collected by us, and may use it to inform you of offers in the future or to send your brochures. If you do not wish to receive such approaches in the future please contact Jim Connor at our main office.

24. INSURANCE SUMMARY

All IBT Travel groups must be covered by a comprehensive insurance policy. We have automatically included a comprehensive insurance policy underwritten by AXA. A copy of the policy is enclosed with your quotation.

Budget Airline Insurance Protection – When your tour includes flights with a low cost carrier such as Ryanair or Easyjet, for your group's added protection we include our special budget airline insurance. Currently, if your return budget flight is delayed or cancelled then only a refund from the carrier for that cost of that flight portion is given and no help is offered in getting the passengers home. Our specially negotiated insurance offers up to £500 per person for your repatriation in this situation, and our insurance company will make all the necessary travel arrangements on your behalf. With this insurance in place budget airlines become a more secure possibility for group travel.

Please take time to read your policy carefully as it constitutes the contract between you and the underwriters. It is the party leaders responsibility to ensure that the insurance cover is adequate for your needs. Our insurance conforms to A.B.I. guidelines and under the A.B.I. Code of Business Practice; your attention is drawn to the following important features of your travel insurance policy. Party leaders are responsible for

ensuring that all members of the Party are made aware of the policy and its contents.

KEY INSURANCE POINTS

Under the Association of British Insurers General Business Code of Practice, we have to bring some of the important features of the insurance cover to your attention: -

Health & Pre-Existing Medical Conditions: You must inform the insurers of all serious or chronic pre-existing illnesses that required medical attention during the last 6 months relating to you and all persons on whom all travel plans depend. Failure to do so may result in claims for the undisclosed conditions being excluded.

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

Cancellation: If You must cancel Your Trip, You should contact Your tour operator without delay.

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' or replacement cost basis. Any loss or damage to Your property while in the custody of a transport operator must be immediately reported to the carrier when the loss or damage is discovered and always within 3 days of Your Trip and a written report (Property Irregularity Report) obtained.

Personal Baggage & Valuables: Your Personal Baggage and Valuables are only covered when left unattended if left in a secure locked hotel room; apartment, holiday residence or other locked and secure self-contained accommodation.

This insurance provides limited cover for theft of Your baggage (excluding Valuables) from an unattended vehicle provided it is in a locked enclosed boot or concealed by a parcel shelf and there is evidence of forcible entry. Your money is only covered while being carried by You or in a locked safe or safety deposit box. All loss or theft must be reported to the police within 24 hours of discovery and a written police report obtained. Your property is covered for the actual cash value of the item at the date of the loss or damage. Therefore age; wear and tear must be taken into account when making your claim.

N.B. The baggage, Valuables and money cover provided is limited to the amount stated in the Summary of Cover and Limits. We strongly recommend You have full cover for all Your items of value under an extension of a household policy or separate all risks cover.

Policy Limits: Most sections of the 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. You are advised to check your policy if you intend taking expensive items with you.

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 will have to pay is called the excess.

Reasonable Care: You need to take all reasonable care to protect yourself and your property. Most claims for theft of property arise when items are left unattended or do not receive proper care. In these circumstances Your claim could be turned down.

Complaints: The insurance policy includes a Complaints Procedure, which tells you what steps you can take if you wish to make a complaint.

Cooling Off Period: We believe this policy covers all the basic insurance needs for school groups. However, should you need special extra cover then AXA can provide additional cover and a quotation and if you still find that the policy does not meet your needs you can obtain a full refund of premium. This must be done within 7 days of confirming your booking, and before you travel or make a claim.

Hazardous Holiday Activities: If you are going to take part in dangerous sports or pastimes where there is a risk of injury, check that your policy covers you. All activities officially organised and implemented by the IBT Travel Group are covered.

Policy Document: This gives you full details of what is not covered and the conditions of cover.

Law: The Insurance Policy will be subject to Scottish Law unless otherwise agreed.

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

If the cover provided does not meet your requirements, or if you have any query about the insurance, please contact the IBT Travel office and we shall endeavour to answer your query and arrange additional or alternative cover if necessary.

This insurance policy is not compulsory. Clients not requiring our insurance will be asked to complete an Insurance Indemnity Form issued on the advice of ABTA - a copy of this form will be enclosed with your quotation. Upon receipt of this Insurance Indemnity Form the insurance premium will be credited to your account.

BIGGER PRINT

If you would prefer this information in large print please contact our office and we will send a large print copy in whichever format you require.

ANY FURTHER INFORMATION

If you require any more details, please do not hesitate to give us a call. We are certain we will be able to answer any questions you may have, and we would be delighted to calculate a special quotation to suit your particular needs.

Summary of Insurance Cover

	ADULT	CHILD (UNDER 16)
ACCIDENTAL DEATH:	UP TO £5,000	UP TO £2,500
LOSS OF ONE OR MORE LIMBS OR EYES:	UP TO £30,000	UP TO £2,500
PERMANENT TOTAL DISABLEMENT:	UP TO £30,000	UP TO £2,500
MEDICAL AND OTHER EXPENSES:	UP TO £5,000,000	UP TO £5,000,000
HOSPITAL BENEFIT:	UP TO £25 / 24HRS (MAX. £500)	UP TO £25 / 24HRS (MAX. £500)
CANCELLATION / CURTAILMENT:	UP TO £3000	UP TO £300
PERSONAL BAGGAGE:	UP TO £1,000	UP TO £1,000
SINGLE ARTICLE, PAIR OR SET:	UP TO £250	UP TO £250
VALUABLES LIMIT:	UP TO £250	UP TO £250
MONEY	UP TO £1,000	UP TO £1,000
CASH LIMIT:	UP TO £750	UP TO £150
SKI PASS LIMIT:	UP TO £150	UP TO £150
PERSONAL LIABILITY:	UP TO £2,000,000	UP TO £2,000,000
TRAVEL DELAY:	UP TO £100	UP TO £100
ABANDONMENT:	UP TO £3,000	UP TO £3,000
MISSING DEPARTURE:	UP TO £1,000	UP TO £1,000
WINTER SPORTS EQUIPMENT:	UP TO £500 (PERSONAL) £350 (HIRED)	UP TO £500 (PERSONAL) £350 (HIRED)
SKI PACK:	UP TO £500	UP TO £500
AVALANCHE / WEATHER DELAY:	UP TO £25 / 24HRS MAX £200	UP TO £25 / 24HRS MAX £200
PISTE CLOSURE:	UP TO £20 / 24HRS MAX £200	UP TO £20 / 24HRS MAX £200

* This cover is subject to the normal conditions and exclusions of this type of policy. The first £40 of claims under most sections is excluded.