

INSURANCE

PLEASE NOTE THAT THIS INSURANCE IS ONLY AVAILABLE TO UK RESIDENTS

We strongly recommend that you and all members of your party are adequately insured as soon as you book your holiday. Indeed it is a condition of booking that you must have insurance cover at least equivalent to that described below. We have arranged a special scheme with Travel & General Insurance Services limited, underwritten by All Seasons Underwriting Agencies Limited.

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

Premiums

01 to 05 days £18

06 to 10 days £20

11 to 17 days £25

18 to 24 days £30

25 to 31 days £35

Additional Week £9

Children under the age of 18 on departure - 50% of the adult premium if accompanied by an Insured Adult.

Children under the age of 2 on departure - Free if accompanied by an Insured Adult.

Family* Rate - 2.5 times the applicable rate.

Persons aged 65 & over on departure - Double the above premiums.

*Family definition - Both parents travelling with any number of dependent children under the age of 18 years on departure.

The above premiums are inclusive of 17.5% Insurance Premium Tax which is adjustable on any amendment to that tax or it's rate

Insurance Cover And Limits

Section A - Cancellation/Curtailment Up to £3,000

Section B - Medical Expenses Up to £5,000,000

Including - Hospital Benefit £10 Per day Up to £1,000

Section C - Personal Accident Up to £25,000*

*Death benefit is limited to £15,000

Section D - Travel Delay

1) £20 for the first 12 hours

£10 for each 12 hours thereafter Up to £250

2) Cancellation after 24 hours Up to £3,000

3) Missed Departure Up to £800

Section E - Baggage & Personal Effects Up to £2,000

Delayed Baggage (After 24 hours) Up to £100

Section F - Personal Money Up to £500

Section G - Passport/Tickets Up to £250

Section H - Personal Liability Up to £1,000,000

Section I - Legal Expenses Up to £25,000

Excesses

Sections A, B, D(2), E & F are subject to an excess of £40 per person per claim

Loss of deposit - £15 per person per claim, Delayed baggage & Hospital Benefit - Nil

The following is only a brief summary of the cover provided by your insurance, you must refer to the policy document that is issued to you for full details of the terms, conditions and exclusions relating to the policy. Your selling agent is responsible for ensuring that the cover provided is suitable for your needs, and that the main features of this insurance are explained to you. If you have any queries about the cover provided please contact your selling agent for advice and assistance, and please read the important notice following the summary of cover below.

A. Summary: Covers charges made if your trip is cancelled prior to departure, or provides a proportional refund of [calculated from date of return to the United Kingdom] if the holiday is curtailed. Cover is provided for specified reasons only such as your illness or that of your close relative.

B. Summary: Covers emergency medical expenses necessarily incurred outside the United Kingdom following a new illness or injury occurring during the holiday including the cost of additional travel and accommodation charges plus the cost of repatriating the Insured's remains in the event of death. A daily benefit of £10 is payable whilst the Insured is an in-patient in a hospital abroad to cover incidental non-medical costs.

C. Summary: Payable as a result of accidental bodily injury to the Insured. Benefits are:

Death - £15,000 [£1,500 if under 16 years or over 65 years]

Loss of one or more limbs or sight in one or both eyes or Permanent Total Disablement - £25,000 [not available to persons over 65 years]

D. Summary: If departure is delayed by 12 hours or more [due to specified reasons only] a benefit of £20 will be paid, and a further £10 per 12 hours of delay is payable. A holiday cost refund under Section A is payable if the holiday is abandoned after the first 24 hours of delay.

E,F & G. Summary: Loss of or damage to personal belongings. The single item limit is £200, Valuables [as defined] limited to £200 in total. Money [as defined] includes traveller's cheques and tickets, loss of cash is limited to £250. You will be required to produce a police report or airline (or other carrier) report and proof of ownership in the event of a loss. Exclusions apply to unattended items and money or valuables packed in luggage outside of your personal control, e.g checked into an airline or left in a car.

H. Summary: Legal liability for accidental bodily injury to any person not employed by the Insured or loss of or damage to property not belonging to nor in the charge of the Insured. Cover is not provided for any claims arising from your professional activity or from the use of motor cars and other powered vehicles, seacraft or aircraft.

I. Summary: Legal costs and expenses incurred by the Insured in pursuing compensation arising from death or personal injury during the Period of Insurance. Cover is not provided for claims brought against insurance companies, travel agents or tour operators

UNACCOMPANIED CHILDREN

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

WHAT TO DO IN THE EVENT OF A SERIOUS MEDICAL EMERGENCY

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

WHAT TO DO IF YOU NEED TO MAKE A CLAIM

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

VAN AMEYDE & WALLIS LTD, 34 The Mall, Bromley, Kent BR1 1TS

TRAVEL INSURANCE - IMPORTANT NOTICE

All Seasons Underwriting Agencies is a member of the General Insurance Standards Council (GISC) and acts as an intermediary on behalf of the insurer who is Fortis Insurance Ltd. Fortis Insurance Ltd is also a member of the GISC and the Association of British Insurers, and part of the Insurance Ombudsman scheme. As members of the GISC we are committed to ensuring that our customers are treated fairly, and that you are given enough information to help you make an informed decision before you make a commitment to buy your insurance policy. Under the GISC General Insurance Code for private customers, your attention is drawn to important features of your policy including:

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

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

Health/Pre-existing Medical Conditions: this insurance policy contains health restrictions. **You** must be able to make the following declaration for **Yourself**, anyone travelling with **You**, a **Close Relative** or **Business Associate** who the trip will depend on. THE DECLARATION APPLIES EACH TIME YOU BOOK A TRIP.

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

- (a) Nobody is waiting for an operation, hospital consultation or any other hospital treatment or investigations including the results of a routine test.
- (b) Nobody has been seen by a specialist or been admitted to a hospital overnight in the last twelve months (other than for regular check ups).
- (c) Nobody has any breathing or heart problem (including angina) or high blood pressure which has needed treatment (including regular medication) in the last two years.
- (d) Nobody has received treatment, including regular medication, in the last 12 months for
 - * Any disorder of the blood such as clotting, bleeding or anaemia
 - * any form of stroke
 - * any form of cancer, leukaemia or tumour
 - * a transplant
 - * any psychiatric illness, dialysis treatment or dementia
 - * any other pre-existing and on-going medical condition that a registered doctor could reasonably anticipate may give rise to a complication needing medical intervention prior to or during a trip (if in doubt check with Your doctor)

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

(f) I do not know of any reason why the trip is likely to be cancelled or cut short.

Note if **You**, or anyone travelling with **You** cannot agree with this declaration when **You** take out the insurance or book a trip, **You** must phone

the **Health Line on 020 8315 0736** quoting the name of **Your** tour operator. Do this at the time of taking out this insurance or booking **Your** trip and they will tell **You** if we can give cover. If **You** cannot contact them at the time of buying this insurance, **You** must contact them within 14 days, but before **You** travel. They will tell **You** if they need any more information.

If there is a change in **Your** medical condition or the medical condition of anyone travelling with **You** (after **You** have taken out this insurance, but before **You** travel), and **You** can no longer agree with the declaration, **You** must contact the **Health Line immediately on 020 8315 0736**, quoting the name of **Your** tour operator. They will tell **You** if cover can continue. If **We** cannot continue cover, **You** may claim for the cost of cancelling at that time.

For a **Close Relative** or **Business Associate** who is not travelling and whose health may affect the trip.

If, at the time of taking out this insurance (or booking the trip if this was later) **Your Close Relative** or **Business Associate** had a medical condition for which he or she:

- * was receiving treatment at hospital
- * was waiting for a hospital consultation or treatment;
- * had been given a terminal prognosis, or been told that their condition is likely to get worse in the next 12 months, **We** will not pay for any problem which has anything to do with that medical condition

N.B. You are responsible for all costs incurred in submitting the report to the healthcheck line.

In addition any circumstances known to you either prior to or after effecting the insurance which may give rise to a claim including significant changes in your circumstances (such as your state of health or that of a person on whom your travel arrangements may depend) must be made known to Travel & General as soon as possible. Failure to do so may invalidate your claim.

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

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

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

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

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

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

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

Your policy is governed by English Law.

DATA PROTECTION ACT

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

PLEASE MAKE SURE YOU READ YOUR INSURANCE POLICY CAREFULLY

ALGARVE RETREATS LTD BOOKING FORM

Please complete and return with your first payment

Ref No: _____

Please Quote in all correspondence

Villa or Apartment Name: _____

Start Date: _____ Finish Date: _____ No of Nights: _____

Party Details

Please list the party leader's name first.

	Title	Initials	Surname	Age if under 18	Party Leader's Address
1	_____	_____	_____	_____	_____
2	_____	_____	_____	_____	_____
3	_____	_____	_____	_____	_____
4	_____	_____	_____	_____	_____
5	_____	_____	_____	_____	Post Code _____
6	_____	_____	_____	_____	Tel No: _____
7	_____	_____	_____	_____	Please tick if required
8	_____	_____	_____	_____	Cot <input type="checkbox"/>
9	_____	_____	_____	_____	High Chair <input type="checkbox"/>
10	_____	_____	_____	_____	Welcome Food Pack <input type="checkbox"/>
					Extra Bed <input type="checkbox"/>

Flight Details Essential Information

Airport in Portugal: _____

Flight No Out: _____ Flight Time Arrival: _____ Date if different from above: _____

Flight No Return: _____ Flight Time Departure: _____ Date if different from above: _____

Car Hire

Car Group: _____ Name of Main Driver: _____

No of Weeks/Days: _____

Name of Second Driver: _____ Other Extras Required: _____
(if required)

Holiday Insurance Required

PLEASE TICK. (Please note all current ages above if taking insurance) or Name of Own Insurer _____

Deposits. 25% plus full amount for insurance, unless within 10 weeks of departure when the full amount is required.

Payment Details:

Please indicate if this is: Deposit (FLIGHT DEPOSITS ARE SEPERATE)
or Total Payment

Amount paid: £ _____

Cheque No: _____

or Credit Card No: _____

Expiry Date: _____

Please make cheques payable to **ALGARVE RETREATS LTD**

Confirmation of your booking and payment receipt will be sent to you as soon as possible after we receive this completed form.

On behalf of the persons named above, I have read and accept the booking conditions printed in the Brochure or on the Website.

Signature: _____ Date: _____

Accommodation	
Extras Cot	
High Chair	
Welcome Food Pack	
Extra Bed	
Car Hire	
Car Extras:	
Air Con	
Extra Drivers	
Roof Rack	
Baby Seat	
Sub Total	
25% =	
Insurance	
To Pay (25% + Insurance)	