

ESSENTIAL INFORMATION

INSURANCE

Europe

Age	7 nights	9 & 10 nights	14 nights
18-65	£28.95	£30.95	£33.95
66-74	£43.95	£49.95	£54.95
75-79	£57.95	£64.95	£69.95
80+	£68.95	£73.95	£79.95

Worldwide

Age	12 days	17 days	23 days
18-65	£52.95	£58.95	£68.95
66-74	£88.95	£94.95	£114.95
75-79	£123.95	£134.95	£159.95
80+	£134.95	£140.95	£170.95

N.B. Excess waiver £6.58 per person.

Age at date of travel determines premium to be paid. (*Premiums valid until 31.12.18*)

Insurance Details

This insurance has been arranged for Personal Touch Holidays by Fogg Travel Insurance Services Ltd, which is authorised and regulated by the Financial Conduct Authority. Personal Touch Holidays is an Appointed Representative of FoggTravel Insurance Services Ltd for the sale of Connected Travel Insurance. Fogg Travel is authorised and regulated by the Financial Conduct Authority, FRN307304. The underwriters of the policy are Union Reiseversicherung AG. A summary of the insurance cover is printed below. We will send the policy wording with your confirmation invoice; please keep it with your travel documents. The policy document contains full details of the cover provided, terms and exclusions. Please read the policy carefully to check that it meets your needs; we can send you a copy of the full terms and conditions before you book if you wish.

Insurance Cover Summary

Emergency Medical Expenses: up to £10 million. Cancellation & Loss of Deposit: up to £5,000.

Curtailment: up to £5,000. Hospital Benefit: up to £400. Departure Delay: up to £300. Abandonment: up to £5,000.

Missed Departure: up to £500. Personal Property: up to £2,000. Personal Money: up to £250.

Delayed Baggage: up to £150. Accidental Death & Disability Benefit: up to £15,000. Personal Liability: up to £2 million.

Legal Expenses: up to £25,000.

Insurance notes

1. Obligatory Insurance Cover - It is obligatory for everyone travelling with Personal Touch Holidays to have adequate holiday insurance.
2. Insurance Purchase - If you wish to purchase Personal Touch Holidays travel insurance, please send the appropriate premium with your deposit, along with the holiday booking form. Cover is not effective until the premium has been paid and the policy issued. We also require your date of birth (premium is determined by age at date of departure, not the date that you take the insurance).
3. Conditions, Exclusions & Warranties - Some conditions and exclusions will apply to individual sections of the insurance while general exclusions, conditions and warranties will apply to the whole of the insurance.
4. Health - As with any Insurance Company there are some Medical Exclusions that may apply - these can be concerning the health of the people travelling and of other people upon whose health the trip may depend (please read the policy carefully). If you are considering taking out our insurance, we would advise that you contact Fogg Travel Insurance on telephone 01623 635958, (quote Personal Touch Holidays Premier Policy), stating your intention to book a holiday with Personal Touch Holidays, and discuss your relevant medical condition with the advisor to ensure they will cover you before booking the holiday.

If you answer 'yes' to any of the following questions then you must ring Fogg Travel Insurance on 01623 635958 for advice; they may be able to offer some cover and may be able to cover declared medical conditions, although an increased premium may be required. The insurers are unable to provide cover for a known pre-existing medical condition of a close relative or close business associate who is not travelling with you or any recognised complication caused by the pre-existing medical condition.

1. Have you, or anyone travelling with you, ever been diagnosed or had treatment for:

- a. any heart or circulatory condition
- b. a stroke or high blood pressure
- c. a breathing condition (such as asthma)
- d. any type of cancer
- e. any type of diabetes or irritable bowel disease

Yes No

2. In the last two years have you, or anyone who is travelling with you, been treated for a serious or re-occurring medical condition, asked to take regular prescribed medication, or referred to a specialist or consultant at a hospital for tests, diagnosis or treatment?

Yes No

3. Are you or anyone named on the insurance waiting for tests or treatment of any description?

Has your doctor altered your regular prescribed medication in the last three months?

Yes No

5. Medical Treatment & Medical Expenses Overseas - Emergency Assistance Facilities have been appointed to provide for your protection, 24 hour multilingual Medical Emergency cover. Emergency Assistance Facilities are specialists in providing assistance to travellers taken ill overseas. The emergency medical assistance service is operated 24hrs a day. In case of serious emergency, first call an ambulance using the local equivalent of a 999 call. While you wait for the ambulance contact the Emergency Assistance Facilities on +44 (0) 203 829 6745. Speak to the ambulance driver and get details of the hospital you are being taken to so that the insurers medical assistance service's doctor will be able to obtain a medical report at the earliest possible opportunity. Minor illness or injury – If you need to see a doctor in Europe or Scandinavia then ask your hotel reception or resort manager for the address of the nearest public medical facility. In Europe you should show them your EHIC card, medical treatment will be free or at a reduced cost and you will not be required to contribute towards the claim as the policy excess will be reduced to NIL. You will only be covered for the cost of private medical treatment if this is approved in advance by the insurers medical assistance service on +44 (0) 203 829 6745. In the event that you need to seek outpatient treatment in Greece, Cyprus, Bulgaria, Egypt, Turkey and Mexico, it may be that immediate payment can be arranged locally using the services of Charge Care International whom the insurers have appointed to act on their behalf. Please see your travel insurance policy wording for further details.

6. Travel within the EU - It is a requirement of Fogg Travel Insurance that insured persons use a valid European Health Insurance Card (EHIC). EHIC application forms are available from the Post Office or online at www.ehic.org.uk. Fogg Travel Insurance's primary interest is to ensure the proper medical care for their clients.

It is therefore Fogg Travel Insurance's policy to support the use of hospitals where treatment is invariably of the highest medical standard and is driven only by your medical needs, avoiding the possibility of extended stays or unnecessary procedures associated with 'tourist clinics'. The extent of cover provided by the EHIC on its own varies from country to country. It does not cover private medical care and is not a suitable substitute for Travel Insurance. Fogg Travel Insurance can offer cover for most pre-existing medical conditions. Please telephone Fogg Travel's health screening number 01623 635958, for confirmation that the policy will cover your condition(s). Please note that no cover will be in force for conditions that are not disclosed and accepted. Cover may not be available where: a) the condition is recurring or unstable, b) the condition has required in-patient treatment in the last 12 months c) if treatment test results are awaited. If you have any doubts about the medical or cancellation cover provided by the policy please telephone Fogg Travel Insurance on 01623 635958 for clearance. If you have answered 'yes' to any of the questions in section 4 you must call Fogg Travel Insurance.

7. Travel to All Other Countries – Fogg Travel Insurance can offer cover for most pre-existing conditions for travel to other destinations worldwide. Please telephone their health screening number 01623 635958, for confirmation that the policy will cover your condition(s). Please note that no cover will be in force for conditions that are not disclosed and accepted. Cover may not be available where: a) the condition is recurring or unstable, b) the condition has required in-patient treatment in the last 12 months or c) if treatment test results are awaited. Fogg Travel Insurance are pleased to report that over 95% of all conditions that are referred are accepted. If you are in any doubt regarding the state of your health, then please telephone Fogg Travel Insurance on 01623 635958 for clearance. If you have answered 'yes' to any of the questions in section 4 you must call Fogg Travel Insurance.

8. Dangerous Sports & Activities - If you are going to take part in dangerous sports or activities where there is a high risk of injury, check that your insurance covers you.

9. Property Claims - These claims are based on the value of the goods at the time you lose them and not on a "new for old" or replacement cost basis.

10. Insurance limits - Most sections of your insurance have limits on the amount that will be paid under that section. Some sections also include other specific limits, for example, one item, pair or set or for valuables in total. You should check your insurance if you are going to take expensive items with you.

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

12. Complaints - The insurance policy has in it a complaints procedure, which tells you what steps you can take if you want to make a complaint.

13. Cooling-off Period - The insurance contains a cooling-off period during which you can return the policy (within 14 days or sooner if travel is before) and get a refund.

14. All claims will be settled under the Law of the country that you live in within the United Kingdom or Channel Islands.

15. Alternative Cover - If you do not wish to take advantage of the comprehensive travel insurance we offer then you must have adequate alternative insurance to cover you and all members of your party for medical emergencies such as illness, personal injury or repatriation during the course of your holiday.

16. Insurance Excesses - Under most sections of the insurance, you will have to pay an excess - £75 per person. If you are taking our holiday insurance you may also wish to take out the Excess Waiver. Please see above for the premiums. By paying the Excess Waiver your possible claim will not be subject to any policy excess. Should you decide to take this option, please add the amount to the Insurance Premium when paying your deposit.

PASSPORTS, VISAS & TRAVEL ADVICE

As a guideline, we advise a full 10-year passport valid for at least six months after your return date to the UK is required for our holidays. The regulations are constantly changing, we would therefore strongly advise that you contact the applicable Consulate listed below to confirm the relevant requirements for your travel date.

Country	UK Tel No.	Country	UK Tel No.
Portugal	0207 291 3770	Spain	0207 589 8989
Cyprus	0207 321 4100	Malta	0207 292 4800

Passport, visa & travel advice notes

1. Application forms are available from your nearest main Post Office.
2. The Passport Office takes approximately 6-8 weeks to process a new passport application.
3. Visas are not required by British Citizens travelling on any of the European holidays featured in this mailing. For Longhaul destination please check current requirements with the relevant Embassy or Consulate.
4. Non-British Citizens should consult the relevant Embassies and Consulates prior to departure for current visa requirements. (See Section 12 of our Booking Conditions).
5. It is also advisable to check with the Foreign and Commonwealth Office (FCO) for essential travel advice before travelling anywhere abroad. You can visit the FCO at www.gov.uk/foreign-travel-advice

HEALTH ADVICE

In addition to applying for a European Health Insurance Card (see section 6 of insurance notes) prior to travelling anywhere in the EU, travellers should also check with their own doctor, prior to departure, as to which inoculations are available and necessary when visiting specific countries.

FLIGHTS

We try to give you as much choice as possible. At the time of printing this mailing, the flight times have yet to be confirmed by the airlines. We use both scheduled and charter flights. Regional flights are often subject to a supplement and are subject to availability at the time of booking. Flight supplements, if applicable, will be quoted to you before we confirm the booking, on receipt of your completed booking form. The baggage allowance is 44lbs (20kgs) per person, on most flights. Most airlines will accept bowls packed in bowls bags to be checked-in with the main luggage for an additional charge which should normally be pre-paid – please contact our office for further details. Otherwise your bowls should be packed inside your suitcase and will need to come within your 20kgs weight allowance. There is usually an additional allowance for hand luggage which varies depending on the airline. Most flights do not include in-flight meals but refreshments are usually available to purchase onboard. N.B. In accordance with EU Directive - (EC) No.2111/2005, Article 9, we are required to bring to your attention the existence of a ‘Community list’, which contains details of air carriers that are subject to an operating ban within the EU Community. The Community list is available for inspection at http://europa.eu.int/comm/transport/air/safety/flywell_en.htm

CHECK-IN & CHECK-OUT TIMES

The standard international practice is to let rooms from midday to midday. However times do vary. Check-in times are usually between 2pm and 3pm, check-out times between 11am and 12 noon on the day of departure. Therefore, if you check-in immediately after a night flight this would normally count as one night's accommodation. Similarly if your return flight is at night you will normally be required to vacate your room at 12 noon prior to leaving for the airport. Day rooms are subject to availability/cost and should be arranged through our UK office.

CHANGES TO MAILING DETAILS

Personal Touch Holidays Ltd reserves the right to make changes to any of the particulars in this mailing at any time after publication.

DELAYS AT POINTS OF DEPARTURE

Arrangements in the event of delays at the outward and/or homeward points of departure are the responsibility of the carrier concerned.

FINANCIAL PROTECTION

Personal Touch Holidays is a member of ABTA with membership number V9038 and abides by ABTA's Code of Conduct. We also hold an Air Travel Organisers Licence number 5961 granted by the Civil Aviation Authority. All the flights and/or flight-inclusive holidays in these flyers are financially protected by the ATOL scheme. When you pay you will be supplied with an ATOL certificate. Please ask for it and check to ensure that everything you booked (flights, hotel and other services) is listed on it. Please contact us immediately if there are any discrepancies. Please see our booking conditions for further information or for more information about financial protection and the ATOL Certificate please go to:

www.atol.org.uk/ATOLCertificate

We provide full financial protection for our non-flight package holidays by way of a bond held by ABTA

RESORT REPRESENTATIVES

Your resort representative will speak to you and give all commentary in English

DATA PROTECTION

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, any special needs/dietary requirements etc. We may have to pass some of the information onto 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. (If we cannot pass this information to the relevant suppliers we cannot provide your booking. In making a booking, you consent to this information being passed onto the relevant persons.) You are entitled to a copy of your information held by us. If you would like to see this please contact us. We will hold your information, where collected by us, and may use it to inform you of offers in the future or to send you flyers. If you do not wish to receive such information in the future, please advise our office on 01403 786200. For further information see our privacy policy on our website www.personaltouchholidays.com

DISABILITIES

Personal Touch Holidays will be pleased to welcome clients with special needs. It is however most important that we know what assistance you require from the beginning of your booking. Please note the details in a separate letter to us or on your booking form. Many hotels have specially designed rooms for disabled guests and most airlines will offer additional assistance. Wheelchair clients must be accompanied by an able-bodied person who is willing, and able, to assist them where necessary. If you would like to check the suitability of a holiday before booking, please contact our Office on 01403 786200 and one of our sales team will be happy to answer all your questions.

HOW TO BOOK

The Holidays in this brochure are arranged by Personal Touch Holidays. Your contract is subject to our Booking Conditions. You will find the Booking Conditions attached to the Booking Form. To book, please complete and sign the booking form and return it with your deposit(s) and insurance premium(s) to: -

Personal Touch Holidays Ltd,
Anvil House, West Street, Billingshurst, West Sussex RH14 9HW.
TEL: 01403 786200 FAX: 01403 786858.
E-mail: office@personaltouchholidays.com

PAYMENTS

In order to confirm a booking we require a non-refundable deposit as quoted on your booking form, plus the insurance premium if applicable. As your booking is processed you will receive an invoice indicating the balance due date which will be 70 days before departure.

CHANGES TO BOOKINGS

See numbers 4, 5, 6 and 7 on the Booking Conditions

TRAVEL DOCUMENTS

Approximately 10 days prior to departure, you will be sent your appropriate travel documentation. These will normally include airline e-tickets, luggage labels, travel itinerary and a programme.

GROUP ORGANISER

Many of our holidays are organised through a 'Group Organiser' - that is someone who brings a group of people to holiday together. In these instances decisions to be taken about the holiday - whether to do with the itinerary or travel plans - are made in consultation between our Travel Managers and the Group Organiser. We accept his/her decision as being made on behalf of his/her Group. We expect the Group Organiser to keep his/her group fully informed as to any changes or decisions he/she may have made on their behalf. On tailor made/private bowls tours we also expect that the Group Organiser will be responsible for selecting his/her teams for all matches involving his/her group, informing his/her group of that selection and where applicable also informing the local PT Bowls Coordinator. On our published bowls holidays responsibility for final team selections will lie with the PT Bowls Coordinator (see Bowls Information - Making Your Decision). Where a Group Organiser may be unsure about his/her responsibilities we will be happy to advise and liaise throughout the booking and holiday period.

N.B. This mailing (printed May 2018) supersedes all previously printed brochures and mailings.

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