

TRAVEL INSURANCE

Taber Holidays offer a special Travel Insurance Scheme provided by the Ketteridge Group Limited (Travel Insurance Specialists). This insurance is underwritten by ASUA Ltd on behalf of Templeton Insurance Limited. Following is an outline of the level of cover provided. Should you require more detailed information please ask for a copy of the full travel insurance policy wording.

Important information regarding pre-existing medical conditions
This insurance policy contains health restrictions that apply to the cover provided under the Cancellation, Curtailment and Medical sections of this insurance. This policy will not pay for any claims arising from pre-existing medical conditions or if you (meaning anybody insured by this policy) are awaiting or undergoing treatment or you are undergoing or awaiting any medical investigations or consultation with a specialist or awaiting diagnosis or test result or treatment.

Please note it is also important you are aware that these conditions also apply to anyone upon whom your travel arrangements may depend on such as a close relative or business associate or travelling companion.

PREMIUMS

Aged 18-75:
Up to 5 days £27
Up to 9 days £32
Up to 12 days £35
Up to 18 days £42
Up to 25 days £47

Aged 76-94 : 50% loading

Children aged under 18 years at date of departure: 50% reduction when named on the same policy as the full paying adult.

SCHEDULE OF COVER AND LIMITS OF INDEMNITY PER INSURED PERSON

Cancellation or Curtailment: Up to £5,000, policy excess £60
Loss of Deposit: Policy Excess £25

Emergency Medical & Other Expenses:

Up to £5,000,000 including Dental Treatment up to £250 in total. Policy excess £60.
Hospital Confinement Benefit up to £20 per 24 hours up to a maximum of £600 total.
Additional Medical Expenses incurred by members of the Family or Travelling Companion up to £15 per day up to a maximum of £150 in total.
Repatriation when holiday involves a sea crossing up to £10,000 in total.

Personal Accident:

Item 1 (Death) - up to £10,000 (£500 if under 18 or £1,000 if 66 or over)
Item 2 (Loss of one or both eyes or loss of one or more limbs) - up to £15,000 (£5,000 if under 18 or £7,500 if 66 or over)
Item 3 (Permanent Total Dis disablement) - up to £15,000 (£5,000 if under 18 or NIL if 66 or over).

Travel Delay:

Up to £20 for the first full 12 hours delay, then £10 for each additional full 12 hours delay up to a maximum of £100 in total.
OR Abandonment after full 24 hours delay up to £3,500 in total. Policy Excess £60.
Missed Departure - Up to £500 for Europe.

Personal Possessions:

Up to £1,500 (£250 if under 18) in total including Single Article/Pair/Set limited to £200 (£50 if under 18) in total. Total Valuables limited to £200 (£50 if under 18) in total. Policy Excess £60.
Delayed Baggage in excess of 12 hours up to £150 in total.

Personal Money:

Up to £300 (£100 if under 18). Cash limited carried by any one insured person is limited to £150 (£50 if under 18). Policy Excess £60.

Passport, Ticket & Documents: Up to £200 in total.

Personal Liability: Up to £2,000,000 in total including Rented Accommodation limited to £100,000 it total. Policy Excess £250.

Legal Expenses: Up to £25,000 in total. Policy Excess £250.

Withdrawal of Services: Up to £20 per day. Limited to £200 in total.

Hijack: Up to £20 per day. Limited to £2,000 in total.

Catastrophe: Nil

Scheduled Airline Failure: Up to £1,500 in total. Policy Excess £60.

Winter Sports Equipment: Up to £500. Single Article/Pair/Set limited to £200. Delayed Ski Equipment up to £250 in total. Policy Excess £60.

Winter Sports Equipment Hire: Limited to £40 per day up to £400 in total.

Piste Closure: Limited to £40 per day up to £400 in total.

Avalanche Closure: Limited to £40 per day up to £500 in total.

BOOKING CONDITIONS

This holiday programme is operated by Roy Taber Ltd, of PO Box 176, Tofts House, Tofts Road, CLECKHEATON, BD19 3WX, trading as Taber Holidays. Taber Holidays is a registered trading name of Roy Taber Ltd. ATOL 1228, ABTA V2005.

Taber Holidays Ltd is a Member of ABTA with membership number V2005. ABTA and ABTA Members help holidaymakers to get the most from their travel and assist them when things do not go according to plan. We are obliged to maintain a high standard of service to you by ABTA's Code of Conduct. For further information about ABTA, the Code of Conduct and the arbitration scheme available to you if you have a complaint, contact ABTA, 68-71 Newman Street, London, W1T 3AH. Tel: 020 7637 2444 or www.abta.com.

Booking your holiday

All bookings made in respect of holidays arranged by Taber Holidays must be accompanied by a deposit of £150 per person (£200 for Hurtigruten bookings). The balance of the account must be paid eight weeks before departure (or in full on receipt of invoice if the booking is made from 8 to 3 weeks of departure or upon telephone/fax /email confirmation of availability if reservation made within 3 weeks of departure). If full payment is not made by those dates Taber Holidays reserves the right to cancel the booking, retain the deposit and make claim for any further losses incurred. The receipt of a deposit does not imply acceptance of the booking. The booking form shall be treated as accepted by Taber Holidays on the date appearing on our written confirmation. All monies paid to your travel agent are held on our behalf at all times.

Please note that certain 'no frills' airlines, UK domestic rail companies and international ferry companies require payment in full at the time of booking. This amount must be paid in addition to our normal deposit terms and is subject to the cancellation and amendment charges relevant to each supplier. These charges will be given at the time of booking.

The client signing the booking form shall have implied thereby his or her acceptance of the booking conditions. It shall also be implied that the signatory has the consent and authority of all other passengers included on the booking form to affect the bookings on their behalf and, in the event of cancellation or alteration, shall be responsible for any expenses incurred on their behalf.

Amending your booking

Any amendments made to an existing booking for which a Confirmation Invoice has been issued will incur a minimum administration fee of £25.00 per alteration (in the case of 'no frills' air carriers, UK domestic rail providers and international ferry companies their own amendment fees will be relevant and quoted at the time). Please note that a booking cannot be amended within the 8 weeks prior to departure and any amendment during this time will be treated as a cancellation of the original booking and therefore be subject to cancellation charges set out under 'Cancelling your booking'. Cancellation of certain travel arrangements will automatically incur a 100% cancellation fee - see paragraph 3 under 'Booking your holiday'.

Cancelling your booking

In the event of cancellation of the booking by the client, the deposit paid will be retained by Taber Holidays and additional expenses incurred by reason of such cancellation will also be payable according to the following scale of charges: 42-28 days prior to departure 50%; 27 to 14 days 70%; within 13-8 days 90%; and 7 days

or less 100% of the total holiday cost - the above percentages to include the deposit. Notice of cancellation must be given in writing.

When we change or cancel your booking

Although unlikely, it is necessary that Taber Holidays reserve the right to alter or cancel any holiday up to 8 weeks before departure date. International and domestic air and domestic transport timetables are subject to change and although in most cases these are relatively minor and do not greatly affect the holiday, occasionally they may result in a major adjustment having to be made. Should such an alteration or cancellation become necessary, due to reasons other than force majeure (see below), after the date by which the final balance is due you may then either:

- i. accept the change and a new Confirmation will be forwarded. If the change is to alternative accommodation of a lower standard the difference in price will be refunded to the client;
- ii. choose an alternative holiday from our brochure. If of a lower price the difference to be refunded to the client or, if a higher price, the difference in price to be paid by the client. The levels of compensation detailed below will be paid as a credit towards the new booking;
- iii. withdraw from the booking completely and we will refund all monies paid to us within 10 clear days. In addition to which we will pay the relevant amount of compensation from the following scale: 8 weeks before departure £NIL, 7-6 weeks £5 per person, 5-4 weeks £10 per person, 3-2 weeks £15 per person, 2-1 week £20 per person, less than 1 week £25 per person.

Circumstances amounting to force majeure include war, the threat of war, riot, civil strife, industrial dispute, terrorist activity, natural or nuclear disaster, fire, adverse weather conditions, or withdrawal of suppliers' facilities.

Our responsibility to you

Taber Holidays accepts responsibility for acts and/or omissions of their employees, agents and suppliers (whilst acting in the course of their employment) excluding air or sea carriers where liability is limited in accordance with relevant international convention. The Company also accepts responsibility in the event of the services they are contractually bound to provide proving deficient or not of reasonable standard. The Company does not accept responsibility or liability for death, bodily injury or illness caused to the client or any other passenger included on the booking form, unless arising from the negligent act and/or omissions of the Company's employees, agents, suppliers or sub-contractors (whilst acting in the course of their employment) excluding air or sea or other scheduled carriers performing any domestic, internal or international carriage of any kind. Any claims shall be subject to English law in respect of any question of liability or quantum, and all proceedings shall be within the exclusive domain of the English Courts.

Taber Holidays does not accept liability for any loss or additional expense caused by delay or interruption to travel services through force majeure (see above). Such losses or additional expenses are the responsibility of the passenger.

Taber Holidays will take all reasonable steps to give assistance to any client who through misadventure suffers illness, personal injury or death during the period of his or her holiday booking whether or not such misadventure has arisen out of an activity forming part of

the holiday arrangement or an excursion arranged through Taber Holidays. Such assistance to be subject to the means available at the time, bearing in mind that most of our clients are travelling individually and independently and limited to £5,000 per Booking Form subject to our reasonable discretion.

Complaints

The client must communicate any perceived failure in the performance of this contract on the spot to the supplier of the particular services/s concerned thus giving the supplier the opportunity to achieve a satisfactory solution. Should this not be possible it is important to register your complaint with the supplier at the time and to Taber Holidays in writing within 28 days of completion of the holiday.

Disputes arising out of, or in connection with, this contract which cannot be amicably settled may be referred to arbitration, if the customer so wishes, under a special Scheme arranged by ABTA Ltd, and administered independently by the Chartered Institute of Arbitrators. The scheme provides for a simple and inexpensive method of arbitration on documents alone with restricted liability on the customer in respect of costs. Full details will be provided on request or can be obtained from the ABTA website (www.abta.com). 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 the Chartered Institute of Arbitrators 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.

Tour Prices

Prices are based on exchange rates quoted by Ruesch International of NOK 11.2 = £1 (Norway), ISK 119 = £1 (Iceland), SEK 12.9 = £1 (Sweden), DKK 10.5 = £1 (Denmark), EUR 1.4 = £1 (Euros). Details of what your holiday price includes are detailed in the heading of the relevant price panel for your chosen holiday. Prices include all appropriate local taxes and mandatory charges.

Surcharges

Changes in transportation costs, including the cost of dues, taxes or fees chargeable for services such as landing taxes or embarkation or disembarkation fees at ports and airports and exchange rates, mean that the price of your travel arrangements may change after you have booked. However there will be no change within 30 days of your departure.

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 together with an amount to cover agents' commission. 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 and any premium paid to us for holiday insurance. 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.

Passports and visas

It is essential that all passengers (adults, children and infants) should have a valid passport and, where necessary, visas for their holiday. Your passport must be valid for at least six months from your date of travel and it is worth bearing in mind that if you need to apply for a new passport or passport renewal you should ensure you do so well in advance of your travel date, especially during peak travel periods. For further information please visit the FCO's website at www.fco.gov.uk/knowbeforeyougo.

Health

We strongly recommend that you obtain comprehensive medical and travel insurance before travelling to cover you for any medical treatment you may require whilst abroad. Form E111 is no longer valid and it is advisable to obtain a European Health Insurance Card (EHIC) before leaving the UK. The EHIC is not a substitute for medical and travel insurance, but entitles you to emergency medical treatment on the same terms as Scandinavian nationals. You will not be covered for medical repatriation, on-going medical treatment or treatment of a non-urgent nature.

Data Protection

In order to process your booking and to ensure that your travel arrangements run smoothly and meet your requirements we (and your travel agent where appropriate) need to use the information you provide such as name, address, 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 any sensitive information that you give to us such as details of any 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 information is also held by your travel agent, this is subject to your agents own data protection policy.

You are entitled to a copy of your information held by us. If you would like to see this please contact Suzel on 01274 875199 or email Suzel@taberhols.co.uk. The above booking conditions are not intended to affect the statutory rights of clients.

BOOKING FORM

HOLIDAY DETAILS	BOOKING REF.	HOLIDAY NO.	NO. NIGHTS	DEPARTURE DATE
	LEAD NAME	2ND PERSON	3RD PERSON	4TH PERSON
TITLE (Mr, Mrs, Miss, Other)				
SURNAME				
FIRST NAME				
DATE OF BIRTH				
HOLIDAY INS. (with Taber)	YES / NO	YES / NO	YES / NO	YES / NO
HOME ADDRESS (LEAD NAME ONLY)				
ROOM AND/OR CABIN TYPE				
DAYTIME TEL. NO.				
MOBILE NO.				
EMAIL ADDRESS		<input type="checkbox"/> Please tick here if you are happy to receive your Confirmation Invoice via email (PDF).		
SPECIAL REQUESTS (E.G. VEGETARIAN, DIABETIC LOW FLOOR ROOM)				
VEHICLE	MAKE	MODEL	REG NO.	LENGTH & HEIGHT
TRAVEL BY	AIR/SEA FROM	AIR/SEA FROM	AIR/SEA FROM	AIR/SEA FROM

HOW DID YOU FIRST HEAR ABOUT TABER HOLIDAYS?

* INSURANCE (please refer to details under Travel Insurance)

Insurance premiums will be automatically added to your invoice unless you tick NO above and complete the following. I have taken an alternative Travel Insurance, which provides cover comparable or greater than that provided by the Taber Holidays' policy, including cancellation cover for all causes beyond my control.

No premiums can be refunded once insurance has been effected.

N.B. Insurance available to UK residents and residents of the Republic of Ireland only.

MY INSURERS ARE:

24 HOUR EMERGENCY CONTACT NUMBER:

SIGNED:

AGENT NAME & ADDRESS:

Agent's Reference: Total Holiday Cost

ABTA No: Booking Reference:

PAYMENT AUTHORITY

I enclose - Cheque PO Credit Card Authority for:

Deposit/s (£150 per person) £ _____

Total Amount (within 8 weeks of departure) £ _____

Travel Insurance Premiums (payable now) £ _____

TOTAL ENCLOSED £ _____

Note: Cheques made payable to **Roy Taber Ltd.**

I certify that I am authorised to make this booking on behalf of the persons named above and that I am responsible for ensuring due payment of all monies payable in respect of this booking and I have read and agree to accept the Booking Conditions and if applicable the details of insurance.

SIGNATURE

DATE

CREDIT CARD PAYMENT

I wish to pay by MASTERCARD VISA Debit Card

The Deposit and Insurance only The Deposit The Balance (which will be debited 8 weeks before departure)

CARD NUMBER

CARDHOLDER NAME:

START DATE: ____/____/ EXPIRY DATE: ____/____/ ISSUE NO: ____

SECURITY CODE: ____/____/ SIGNATURE: _____

CARDHOLDER ADDRESS:

CREDIT CARD CHARGES

In line with most major operators, we will make a charge of 2% for balances paid by credit card



Please send your Booking Form to:
Taber Holidays (Roy Taber Ltd).
PO Box 176, Tofts House, Tofts Road,
Cleckheaton. BD19 3WX. UK.