



Have a

*Safe
and Happy*

Holiday

2010 – UK

IMPORTANT

This booklet contains important information to help ensure you have a safe and happy holiday. Also included is a copy of the booking conditions and the travel and motor breakdown insurance policy wording (relevant only where purchased). Please read carefully and make sure you take it with you on your trip.

Have a Safe & Happy Holiday

We are delighted you have chosen to make your booking with us

Going on holiday is exciting, different surroundings, places to visit and new foods to enjoy. To help you have a great time, we have put together this leaflet to highlight certain areas where we recommend you take extra care. Please read the following information and ensure that the other members in your party are also informed. Many thanks and have a great holiday.

Property Layout and Fire Precautions

On arrival at your holiday property familiarise yourself with all escape routes. In particular, look at the position of the bedrooms, the design of the stairs and the route to the main exits including the front and back door.

- Study the fire instruction notice displayed in your property so you know what actions should be taken if a fire occurs.
- Identify the method of raising the alarm on discovering a fire.
- Ensure that all smoking materials are safely extinguished and do not smoke in bed.
- Familiarise yourself with the location of the fire extinguishers and fire blanket. Take a few moments to read the instructions on how to use them.
- If there are open fires or wood burning stoves in your property, ensure that you use the fireguard and that the fire is out safely before you go to bed. Keep any children in your party supervised at all times.

Gas Water Heaters & Appliances

- Should you have any gas appliances within your accommodation we advise that you always check that they are turned off when not in use. Never use gas cookers as a form of room heating and always follow the operating instructions provided.
- Indications of a faulty appliance include black marks or stains, lazy orange flames instead of crisp blue ones and excessive condensation in the room. Whilst appliances are regularly checked, if you are in any doubt about any gas appliances in your property, tell the owner immediately.
- Familiarise yourself with how the appliances work, if you are unsure please ask for assistance.

- If you smell gas within your property:
 - Extinguish all naked flames and do not use matches or lighters.
 - Do not switch lights or any other electrical appliance on or off.
 - If possible isolate the gas supply.
 - Open all doors and windows.
 - Inform the owner immediately.
 - Leave the building and allow time for the gas to disperse.
 - DO NOT re-enter the building until you are advised it is safe to do so by the owner or caretaker.

Never attempt to locate a gas leak yourself or tamper with the gas supply.

If you spot any defects or hazards in your property during your holiday please ensure that you bring them to the owners attention immediately.

Heating

Many holiday properties have night storage heaters – these should never be covered.

Bathroom

- Take care in bathrooms as condensation and water spray can make surfaces slippery and bath or floor mats may not be provided.
- Do not use mains electrical appliances near to water.

Cooking

- Never leave cookers unattended whilst in use.
- Ensure all cooking appliances are switched off when leaving the property or, when going to bed at night.
- Never place any shopping or other, items on the cooker.

Smoking

Many of our properties are non-smoking. If you are permitted to smoke in your holiday home, use the ash-trays provided and ensure that all cigarettes or other materials are safely extinguished. DO NOT smoke in bed.

Hot Water

Check the temperature of the water from the hot tap, it may be different to what you are used to at home. Keep children supervised at all times when running hot water, especially when running water into the bath.

Glass Doors and Windows:

- Be aware that some glass doors and windows in the property may not be equipped with toughened glass. Caution should be taken at all times.
- Take extra care in bright sunlight as it may not be obvious whether the window/door is open or closed.

Balconies and Galleries

- Children should **NEVER** be left unsupervised on balconies.
- Do not climb or stand on balcony furniture. Keep all furniture away from the balcony wall/railings.
- Never lean over, sit or climb on the balcony wall/railings.

Garden and Outdoors

- Check if there is a garden pond. If there is and you have small children in your party please exercise extra vigilance.
- Be aware of any steep drops that are accessible by children and ensure children are supervised at all times.
- Check if there is a garden shed, pool house or outbuildings that may house implements or chemicals which could be dangerous in a youngster's hands? Alert the owner if they are not securely locked away.

Children's Playgrounds

- Children must be supervised at all times.
- If you are in any doubt over the safety of the children's playground equipment then please alert the owner.

SWIMMING POOLS

Swimming Pools are great fun and can make your holiday really special. But it is unlikely there will be a lifeguard on duty, so ensure you take some simple safety precautions:

Remember:

- Every pool is different. It is unlikely that there will be a lifeguard so please ensure children are supervised at all times.
- Familiarise yourself with the layout of the pool to identify the deep end and shallow end before use.
- Check the location of any life belts or other buoyancy equipment and read the instructions on how to use them.
- To ensure that children use the toilet BEFORE entering the pool and take regular toilet breaks throughout the day. In the event of a faecal accident in or around the pool, please report it immediately; this will assist the owner in ensuring the highest levels of pool hygiene and prevention of illness.

- Always shower BEFORE entering the pool.
- Do not swim (or allow children to swim) if suffering from an upset stomach.
- A period of 48 hours should be left before entering the pool following a period of stomach related illness.
- Do not change nappies at the poolside to ensure the highest level of pool hygiene.
- Young children and babies must wear appropriate swim wear (e.g. rubber lined swimming trunks), swimming in nappies and nude bathing is unacceptable.
- To wash hands thoroughly after using the toilet and changing nappies.
- Do not take breakable glasses or other utensils into the pool area.
- Pool surrounds can be very slippery, do not run around them.
- Do not swim immediately after a meal and never swim when you have been drinking alcohol.
- Check the pool for any hidden ledges or steps and NEVER jump or dive into the pool.
- Do not use the pool after dark or when closed, even if it has decorative underwater lights.
- In the event of an emergency, know how to summon help by ensuring you are familiar with the emergency contact numbers detailed in the house book.

Farms

- Farms are great for interesting, fun filled holidays but farm buildings and machinery can be traps for the unwary. Ensure that children are supervised and not allowed to roam around the farmyard on their own.

Finally...

We do want you to look on your holiday property as a "home from home" but of course it isn't home. The layout and design is different, gardens and grounds are unfamiliar and a holiday atmosphere can lead to a lack of vigilance.

Common sense and a few moments of your holiday time can make the difference between a great time or a holiday spoil.

Have a
Safe & Happy
Holiday!

Please note

For bookings to the Channel Isles, our Overseas Booking Conditions apply as detailed in our main brochure and on our website.

Booking Conditions for UK Cottage Holidays

In these Booking Conditions, 'you' and 'your' means all persons named on the booking form (including anyone who is added or substituted at a later date). 'We', 'us' and 'our' means Holiday Cottages Group Limited of Spring Mill, Earby, Barnoldswick, Lancashire, BB94 0AA. easycottages is a trading name of Holiday Cottages Group Limited.

Before booking with us, please read these Booking Conditions carefully and all the other information relevant to your booking, including the Property Rental Conditions (which means all information contained in any specific conditions or restrictions set out in the brochure or website description of your chosen property[ies] and the Important Information section of the brochure or the website or otherwise advised to you.) In these Booking Conditions, unless the context otherwise requires, words in the singular shall include the plural and vice versa.

Holiday Cottages Group Limited arranges bookings as agent of the owners of the accommodation ("Owner"). When you book a property with us acting as agent for the Owner concerned you enter directly into a contract with the Owner.

As we act as agents when taking your booking, we accept no liability in relation to any contract you enter into for accommodation or for the acts or omissions of any Owner or other person or party connected with your booking.

1. Making your booking

All bookings are subject to availability. The party leader must be at least 18 years at the time of booking. The party leader must be authorised to make the booking on the basis of these Booking Conditions by all other members of the party. By making the booking, the party leader confirms that he/she is so authorised and that all other party members agree that the booking is subject to these Booking Conditions. The party leader is responsible for making all payments due to us.

Subject to availability and receipt of all applicable payments by us, the party leader will be issued with a written confirmation (see below) as soon as reasonably possible showing your booking details and the balance of your total booking cost remaining due. Your binding contract with the Owner comes into existence when the written confirmation is issued. For bookings made within 14 days of departure, a binding contract with the Owner comes into existence when we give verbal confirmation of your booking to you or your travel agent and you have made the appropriate payments to us or your travel agent. Receipt and banking of any deposit monies will not constitute acceptance of a booking.

Please note we will provide you with your written confirmation either by post, electronically or by email. If you book with us online, we will acknowledge receipt of your booking and then provide your confirmation to you electronically or by email. If you book by post or telephone we will send your confirmation to you by post unless you advise us at the time of booking that you would prefer it to be provided electronically or by email. It is your responsibility to check your emails regularly and to advise of any change to your email address.

We, on behalf of the Owner have the right to refuse any booking prior to the issue of your written confirmation. If we do this, we will tell you in writing and promptly refund any money due that you have paid to us. In this case neither we nor the Owner shall have any liability towards you.

As soon as your confirmation is received, you must check the details carefully. If anything is not correct you should tell us immediately. If you book through a travel agent your confirmation and all other documents will be sent to your travel agent.

2. Payment

When you book you should pay the deposit amount then due (plus any insurance premiums payable) by debit or credit card, or by sending a sterling cheque to us. The balance must be received by us no less than 10 weeks before the start of your arrangements. However, if you book less than 10 weeks before the start of your arrangements, full payment of the total cost (including any insurance premiums) must be paid at the time of booking. For any accommodation booked less than 2 weeks before departure your

booking must be paid for in full by debit or credit card, or by bank transfer, at the time of booking.

If any payment due in relation to your booking is not paid by the appropriate date, we on behalf of the Owner are entitled to assume that you wish to cancel your booking. In this case, we on behalf of the Owner will be entitled to keep all deposits paid or due at that date.

If you pay by credit card we will make a charge of up to 2.5% for each payment made this way to defray costs, expenses and charges incurred by us in connection with credit card payments. If your payment is not honoured for any reason whatsoever, we are entitled to make an administration charge of £25.

3. Pricing

The prices of unsold products and services may be increased or decreased and corrections made to errors in advertised prices at any time before your arrangements are confirmed. The price of your chosen arrangements will be confirmed at the time of booking. As changes and errors occasionally occur, you must check all details at the time of booking.

All prices quoted or otherwise advised to you include all charges and any UK taxes or governmental levies that apply to your holiday at the time of booking.

We reserve the right to pass on to you in full, after your booking has been confirmed, all costs and/or charges incurred or imposed by the Owner and connected with your accommodation, including any price increases due to currency fluctuations.

4. Low Initial Deposit Offers

Occasionally, offers are made giving you the chance to book properties at either a lower than usual, or a nil, initial deposit. Details of any additional terms specific to the offer will be notified to you prior to or on making your booking and should be read in conjunction with these Booking Conditions. If you book a property at either a lower than usual, or a nil initial deposit, you also agree to pay the difference between the amount paid and the usual deposit, plus any booking fee and any insurance premiums due, either at the time the balance of your booking is due, or at the time of cancellation if you cancel your booking. If you cancel you must also pay all other applicable cancellation charges. Please refer to Section 7 for details regarding cancellations. Any insurance premiums must still be paid at the time of booking. We reserve the right to extend any Low Initial Deposit offer.

5. Brochure or website details

We aim to ensure that the information provided by Owners is accurately conveyed on our website, in brochures and other promotional literature or material produced and circulated by us. There may be small differences between the actual property and its description, as the Owners are always seeking to improve services and facilities. Occasionally, problems mean that some facilities or services become unavailable or subject to restriction. If this happens, we will tell the party leader as soon as reasonably practical after we become aware of the situation. We cannot accept responsibility for any changes or closures to local services or attractions mentioned in the brochure or on our website, by our advisers or advertised elsewhere. We makes reasonable efforts to ensure that information supplied to you in relation to your property and its facilities and/or services as well as advertised travel and other services is accurate and complete as at the date given. We cannot accept responsibility for any inaccurate, incomplete or misleading information about any property or its facilities and services, except where any such information has arisen out of our negligence.

6. ABTA Membership

We are a Member of ABTA, membership number Y0662. As an ABTA member we are obliged to maintain a high standard of service to you by ABTA's Code of Conduct. We are also able to 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 on ABTA's website www.abta.com.

The arbitration scheme is 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. 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 your return from holiday. Outside this time limit arbitration under the Scheme may still be available if we agree, 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. Alternatively you may write to ABTA Ltd, 30 Park Street, London SE1 9EQ or telephone: +44 (0)20 3117 0500.

7. If you change or cancel your booking

(i) Changes

If, you wish to change any detail of your confirmed booking we will do our best to make the changes, provided that notification is received in writing at our offices by the party leader, or from your Travel Agent. However, we cannot guarantee that the Owner concerned will be able to meet any such request. This notification must be accompanied by a payment of £25 for each change or £40 for each change if travel documents have been issued, together with any costs incurred by us and any costs or charges incurred or imposed by any Owner. Please be aware that any amendment will be made at the current brochure price, which may differ from the price in the brochure from which you booked your chosen arrangements. Please note that changes to your dates or accommodation may be treated as a cancellation of the original booking and hence be subject to cancellation charges.

(ii) Full Cancellations

If you have to, or wish to, cancel your booking, the party leader must telephone us on the number shown on your booking confirmation as soon as possible. The day we receive your telephone notification of cancellation is the date on which your booking with the Owner is cancelled.

Depending on your reason for cancellation, you may receive a refund authorised by the Owner of all monies you have paid to us for your booking (excluding all booking fees and, where applicable, the premium for any personal travel insurance you have arranged with us, any amendment charges, and credit card charges you have already incurred. We will also retain a cancellation administration fee of £35 per week or per part week per booking.)

Please note: The refund provisions referred to above only apply if the cancellation applies to all members of your party. All prices are for the entire property and not on a per person basis.

Under your contract with the Owner, in order to qualify for a refund your reason for cancelling must be one of the following, must apply to a member of your party, and with the exception of pregnancy must have occurred after your booking and must prevent you from taking your trip. Please note that you will not receive a refund for pregnancy where the party member is expected to give birth within 14 weeks of the arrival date home.

Illness/Pregnancy (subject to medical evidence of 'unfitness to travel'); Death; Redundancy (provided employment has been on a continuous basis with the same employer for at least 2 years); Jury or Witness service (in a Court of Law); Illness or Death of a close relative (a close relative is defined as one of the following - Spouse, Son or Daughter (in law), Parent (in law), Grandparent, Sister or Brother, Fiancé(e)); your home is rendered uninhabitable due to fire, storm, flood, subsidence or malicious damage; your presence is requested by the Police, following a burglary at your home or place of business, during the period of your holiday or within the preceding 7 days; your unexpected posting by HM Forces or cancellation of leave by HM Police (unless the cost of the lost holiday is recoverable from any other source); or compulsory quarantine. You may also receive a full refund if you are unable to reach your holiday destination due to snow or flood conditions or as a result of being involved in an accident en route (NB: This only applies if you have made every effort to attempt to complete your journey. You will need to produce evidence from the Police, RAC or AA). Although a refund is available in these circumstances you may prefer to delay your arrival. In these cases a 25% refund is available for each 24 hour delay, up to a maximum of 72 hours = 75% (For short breaks, a fixed refund of 50% applies for all arrivals delayed for more than 24 hours). You will be asked to complete a Booking Cancellation form which may require signing by a Medical Practitioner or employer and in

which we may request further information from a third party.

The following reasons for cancellation do not qualify for a refund as set out above: suicide or attempted suicide, intentional self-injury, the effect of intoxicating liquor or drugs, or any other reason which is not specifically referred to.

Where the reason for cancellation does not fall within one of the qualifications for a refund as set out above, eg: dis-inclination to travel, leave cancelled by employer (other than HM Forces or the Police) etc, a cancellation charge will be payable, levied by the Owner; based on the number of days before the arrival date at the property that we receive notification of your cancellation, as shown in the following table. This means that if you have paid the balance of your total holiday cost and then have to, or wish to, cancel, you may receive a refund of part of such cost. However, if you have not paid your total holiday cost including any booking fee and, where purchased, the premiums for any insurances, by the time of your cancellation, you may be required to make a further payment by way of cancellation charge. For the purpose of the table below, Accommodation Cost means the total cost of the accommodation booking, including any extra items. Any insurance premiums, booking fees, credit card charges and administration fees for making any changes will still be payable in full by you.

Please note that, where already paid, such insurance premiums, booking fees, credit card charges and administration fees are not refundable in the event of your cancellation.

CANCELLATION CHARGES

Number of days before arrival date that notification of cancellation is received	Cancellation Charge (plus all booking fees, insurance premiums, credit card charges or administration fees payable by you)
More than 70 days	Full Deposit (including any Balance of Deposit due)
29-70 days	50% of cost or Full Deposit (including any Balance of Deposit due), whichever is the greater
15-28 days	75% of Accommodation Cost
1-14 days	90% of Accommodation Cost
On arrival date or later	Full Accommodation Cost

If you live outside the UK and have booked through a local agent, the term "Accommodation Cost" in the above cancellation charges table means the amount paid by your local agent to us after deducting any booking fees, insurance premiums and any administration charge paid to us for making any change.

(iii) Curtailment of your stay

A refund as set out above is also available if your stay is cut short for any of the qualifying reasons set out in (ii) above. In this case, you will be reimbursed for the appropriate proportion of the cost of your stay. This only applies if the property is vacated by all persons in your party. Where your stay is curtailed for medical reasons affecting any persons in your party, you will need to produce a certificate from a local doctor, confirming the necessity of returning home.

(iv) Partial Cancellations

Where only part of your party needs to cancel this will not normally affect the total cost of your booking unless any travel arrangements or additional services which are charged on a per person basis are cancelled. In these instances any such per person charges paid will be refunded after deducting any cancellation charges made by the Owner concerned.

8. Cancellations or changes by the Owner

The Owners do not expect to have to make any changes to your booking, but sometimes problems occur and bookings have to be changed or cancelled or errors in brochures or other details corrected. The Owner reserves the

right to do so. If this does happen, we, on their behalf, will contact the party leader (by telephone where reasonably possible in the case of a significant change or cancellation; minor changes will be notified by post) as soon as is reasonably practical, explain what has happened and inform you of the cancellation or change.

9. Force Majeure

Except where otherwise expressly stated in these Booking Conditions, we, regret that neither we nor the Owner can, either jointly or individually, accept liability or pay any compensation where the performance or prompt performance of the obligations under your contract by us or the Owner is prevented or affected by or you otherwise suffer any damage or loss as a result of "force majeure". In these Booking Conditions "force majeure" means an event beyond the reasonable control of the Owner and/or us which we or the Owner in question could not, even with all due care, foresee or avoid including, but not limited to strike, lock-out, labour dispute, act of God, acts of terrorism, war, riot, civil commotion, malicious damage, compliance with a law or governmental order, rule, regulation or direction, accident, breakdown of plant or machinery, insolvency or bankruptcy of an Owner, fire, flood, snow and storm, difficulty or increased cost in obtaining workers, goods or transport and other circumstances affecting the supply of goods or services.

10. Our liability to you

As we act only as agent for the Owner we cannot accept any liability for any act or omission on their part or of anyone representing, or employed by them. Further, we cannot accept any liability for any shortcomings or defects with or in any property as all properties are within the sole control of the Owners. Your contract with the Owner is subject to their terms and conditions, which may contain additional limitations to their liability. If you have any complaints regarding any services we provide (as opposed to any provided by the Owner), you must inform us immediately in writing and in any event within 7 days of the end of any arrangements booked through us. We regret we cannot accept any liability if we are not so notified. Our maximum liability to you if we are found to be at fault in relation to any service we provide (as opposed to any service provided by the Owner for whom we are not responsible) is limited to the commission we have earned or are due to earn in relation to the booking in question, plus any unrecoverable expenses directly related to your booking which you incur as a result of that failure. We do not exclude or limit any liability for death or personal injury which arises as a result of our negligence or that of our employees whilst acting in the course of their employment, or for our own criminal act.

Neither we nor the Owner can be held responsible for noise or disturbance originating beyond the boundaries of the property or which is beyond the Owner's control. In the event that a source of reasonably obvious noise has been in existence prior to your arrival and we are informed of this, we will contact you to inform you of the disturbance.

We cannot be held responsible for the breakdown of mechanical equipment such as pumps, boilers, swimming pool filtration systems, nor for the failure of public utilities such as water, gas and electricity.

11. Conditions of the Owner

In some cases Owners provide services in accordance with their own terms and conditions. Some of these terms and conditions may limit or exclude the Owner's liability to you. We may forward any relevant terms to you on their behalf.

12. Insurance

We recommend that you take out adequate travel insurance to cover you for the duration of your stay.

13. Disabilities and medical problems

If you or any member of your party has any medical problem or disability that may affect your booking please tell us before you confirm your booking and give us full details in writing as early as possible before you travel. If the Owner reasonably feels unable to properly accommodate the particular needs of the person concerned we reserve the right to decline or cancel the reservation.

14. Your Property

You can arrive at your property at any time after 3.00pm (unless advised otherwise, for example on your confirmation) on the start date of your rental period and you must leave by 10.00am on the last day. If your arrival will be delayed beyond 8.00pm on the start date of your rental period, you must

contact the person whose details are given on the location guide. If you fail to do so, you may not be able to gain access to the property. If you fail to arrive by 12 noon on the day after the start date of your rental period and you do not advise the person whose details are given on the location guide of your late arrival, we on behalf of the Owner may treat your booking as having been cancelled by you. No refund of any monies paid by you will be made in this situation.

Some Owners may require you to pay a security deposit on arrival. If this applies to your chosen property you will be advised of the amount at the time of booking. The security deposit will be refunded by the Owner at the end of your rental period (less any costs for breakages, damage etc if applicable).

You and all members of your party agree to keep the property clean and tidy, to leave the property in a similar condition as you found it upon your arrival, and to behave lawfully at all times whilst at the property. You and all members of your party further agree not to use the property for any unlawful or commercial purpose, including without limitation assigning or subletting it or otherwise allowing anyone to occupy it who has not previously been accepted by us on behalf of the Owner. You are responsible to the Owner for the actual costs of any breakage or damage in or to the property - along with any additional costs that may result - which are caused by you and/or any members of your party, and the Owner can require payment from you to cover any such costs.

The Owner is entitled at their sole and absolute discretion to refuse to hand over to you, or to repossess, the property if the Owner reasonably believes you or any member of your party is behaving unlawfully, or that any damage is likely to be caused, has been caused or is being caused by the behaviour of you or any members or your party. These circumstances will be treated as a cancellation by you. You also must not allow more people than the brochure states to occupy the property, neither can you significantly change the composition of your party during your occupation of the property. If you do any of these things, the Owner can refuse to hand over the property to you, or can repossess it. If the Owner does so, this will be treated as a cancellation by you. In these situations no refund of any monies you have paid in respect of your booking will be made and neither the Owner nor we will have any liability to you as a result of this situation arising (including for example any costs or expenses you incur due to not being able to occupy the property, such as the cost of securing an alternative property/ accommodation or the payment of any compensation to you). Neither we nor the Owner will be obliged to find any alternative accommodation for you.

You must allow the Owner and any representative of the Owner (including workmen) access to the property at any reasonable time during your occupation of the property (except in cases of emergency or where a problem needs remedying quickly and you cannot be contacted in time - in these situations the Owner is entitled to enter the property at any time without giving you prior notice).

Pets are not allowed unless stated in the brochure. If you take a pet with you, it is not allowed on beds or furniture, or in any communal facilities, such as swimming pools or shops. Pets should not be left unattended in the property, and dogs should be kept on a lead within the boundaries of a property including the garden. Registered guide and support dogs belonging to those with visual and hearing impairments are allowed in all properties featured in this brochure even where the property description states that pets are not allowed. Customers with allergies should be aware that we cannot guarantee that a registered guide and/or support dog has not stayed in their chosen property nor can we accept any liability for any suffering which may occur as a result of such animals having been present. You should also refer to the information regarding taking pets on holiday included in our brochure or on our website.

15. Special requests

If you have any special requests you must advise us at the time of booking and confirm them in writing. Although we will endeavour to pass any reasonable requests on to the Owner, no guarantees can be given that any request will be met. Confirmation that a special request has been noted or passed on to the Owner, or the inclusion of the special request on your written confirmation or any other documentation, is not confirmation that the request will be met. Failure to meet any special request will not be a breach of your contract. Conditional bookings cannot be accepted ie: any booking which is specified to be conditional on the fulfilment of a particular request.

16. Complaints

If you have any cause for complaint then we, together with the Owner are anxious that remedial action is taken as soon as possible. Because the contract for your accommodation is between you and the Owner, any queries or concerns should be addressed to them. It is essential that you contact the Owner or their representative immediately if any problem arises so that it can be speedily resolved. It is often extremely difficult (and sometimes impossible) to resolve difficulties properly unless the Owner is promptly notified. Discussion of any criticisms with the Owner or their representative whilst you are in residence will usually enable shortcomings to be rectified straightaway. In particular, complaints of a transient nature (for example, regarding preparation or heating of the property) cannot possibly be investigated unless registered whilst you are in residence. If you cannot make contact with the Owner or his/her representative, or if you remain unhappy with their response, you should immediately telephone the Customer Care Line on the number shown on your confirmation. If, after this, you feel that the problem has not been resolved to your satisfaction, then the party leader must, within 30 days of returning from your holiday rental, put your complaint in writing to us. This will then be passed on to the Owner. Send your letter by recorded delivery to our office at Spring Mill, Earby, Barnoldswick, Lancashire, BB94 0AA, marked for the attention of the Customer Relations Department. This procedure is designed to ensure the speediest possible investigation and rectification of complaints. Please help us and the Owner to help you by following this procedure. If you fail to do so, this may affect your entitlement to claim compensation where this would or may otherwise have been appropriate. As we act only as an agent for the Owner, we cannot accept any liability for your property. Any assistance provided in resolving a complaint in relation to your booking is provided on a goodwill basis and in our capacity as agent only.

17. Passports, visas and health requirements

We regret we cannot accept any liability if you or any members of your party are refused entry onto any transport or into any country due to the failure on the part of the person concerned to carry or supply correct documentation. If you or any member of your party is not a British citizen or holds a non-British passport, you must check passport and visa requirements with the Embassy or Consulate of the country(ies) to or through which you are intending to travel. If failure to have or to supply any necessary travel or other documents results in fines, surcharges or other financial penalty being imposed on us or any Owner, you will be responsible for reimbursing us or the Owner accordingly. We reserve the right to request any personal details, including passport numbers, if required to do so by the authorities or by law.

18. Governing law

It is agreed that any dispute, claim or other matter which may arise in relation to your booking will be governed by English Law and the parties agree to submit to the exclusive jurisdiction of the Courts of England and Wales.

19. Communicating with you

For the purposes of the Data Protection Act 1998, Holiday Cottages Group Limited is the sole data controller of all personal data provided to us by customers and prospective customers. In order to process your booking we need to collect certain personal details from you, for example names and addresses of party members, credit/debit card or other payment details, special requirements such as those relating to any disability or medical condition which may affect any party member's holiday arrangements and any dietary restrictions which may disclose religious beliefs.

If we need any other personal details, we will tell you before we obtain them from you. We need to pass on your personal details to the companies and organisations who need to know them so that your booking and any travel-related services (if any) can be provided for example the Owner; other suppliers or agents, your credit/debit card company or bank, the insurance company if you purchase our personal travel insurance policy(ies) or for verification of details relating to your booking. Such individuals, companies and organisations may be outside the European Union. Data protection legislation in those countries may differ from that in the UK.

We also need to process and store your personal details for our own administration, market analyses and operational reviews. We would also like to store and use your personal details for future marketing purposes (for example, sending you brochures, emails or details of promotions and offers which we feel may be of interest to you). Please see our privacy policy for full details, which is available on our website. All details you give to us at any time

will be kept, but only names, contact details and any booking preferences will be used for marketing purposes unless you are informed otherwise when you provide the information.

We may disclose customers' names, contact details and booking preferences to any of our trading divisions, to our parent company, Wyndham Worldwide, or to any company within the Wyndham Worldwide group of companies, such as RCI Europe, or any subsidiaries of such companies who offer goods or services which we feel may be of interest to you. We may also disclose your details to immigration or law enforcement authorities where we are required to do so.

Occasionally, we may sell or provide customers' names, contact details and any booking preferences to other individuals, companies and organisations authorised by us who offer goods or services which we feel may be of interest to you. The companies, organisations and third parties to whom we disclose customer details may contact any members of your party by post, e-mail, telephone, including automated dialling equipment, fax, and/or pre-recorded messages for the purposes set out in this Section.

If you do not wish to receive any or all of the communications set out in this Section, then please let us know as soon as possible by telephone, letter, e-mail or fax. We are entitled to assume that you do not object to being communicated with unless you have indicated otherwise either at the time you gave your details to us or subsequently.

Except where expressly permitted by the Data Protection Act 1998, we will only deal with the personal details you give to us as set out above unless you agree otherwise. You are generally entitled to ask us (by letter, fax or e-mail) if and how we are processing your personal details. We are entitled to charge a fee in responding to such a request. We promise to respond to your request within 40 days of receiving this in writing and payment of the appropriate fee (if required by us). In certain limited circumstances we are entitled to refuse your request. We may also record or monitor telephone calls to and from us for staff or training purposes.

This booklet was published in September 2009 and the prices and booking conditions it contains supersede all those previously published.

Prices and booking conditions may be changed or varied subsequently. Please see our website for latest details.

Holiday Cottages Group Limited

Registered Office: Spring Mill, Earby, Barnoldswick, Lancashire, BB94 0AA.

Registered in England and Wales. Company Registration Number: 01400552.

VAT Registration Number: GB 598 22 99 77.

Holiday Cottages Group Limited is a Wyndham Worldwide Company.



ABOUT OUR INSURANCE SERVICES

ABOUT US

easycottages is a trading name of Holiday Cottages Group Limited. Holiday Cottages Group Limited is an Appointed Representative of RCI Europe, Kettering Parkway, Kettering, Northants NN15 6EY which is authorised and regulated by the Financial Services Authority (FSA) to deal in and arrange insurance. RCI Europe's FSA Registration number is 312256. You can check this information on the FSA's Register by visiting the FSA's website at www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

OUR TRAVEL INSURANCE PRODUCTS & SERVICE

This travel insurance is suitable for those who wish to insure themselves when travelling in respect of medical emergencies, cancellation (for overseas holidays only), losses to possessions/money, personal liability and similar expenses incurred from your travel. We only offer travel insurance products from a single insurer. We do not give advice or make personal recommendations in connection with any travel insurance product. You must make your own decision as to whether an insurance product we offer fulfils your specific insurance requirements. We collect and hold insurance premiums as agent of the insurer. It is a condition of booking an overseas holiday with us that you have insurance in place that provides cover at least equivalent to the insurance we offer.

INSURANCE PREMIUM AND FEES

When we provide you with a quotation for insurance, we will tell you about any charges which may apply in addition to the insurance premium.

YOUR DUTY OF DISCLOSURE

You are responsible, on an ongoing basis, for providing your insurers with all material facts relating to the travel cover we arrange on your behalf. Material facts are those which are likely to affect the assessment and acceptance of the risks being insured. Failure to provide full and accurate information may mean that your travel policy is invalid. If you are in any doubt as to what facts might be considered to be material then you should disclose them to your insurers.

COMPLAINTS PROCEDURE – TRAVEL INSURANCE

We recognise the importance of service and set ourselves high standards. We are committed to dealing with any complaint you may have relating to your travel insurance in a thorough and professional manner. Please see our Booking Terms for non insurance related complaints.

If you wish to make a complaint please contact us:
In writing, addressed to Holiday Cottages Group, Spring Mill, Earby, Barnoldswick, BB94 0AA, marked for the attention of the Customer Relations Department
By telephone on **0845 604 3800**
By email to cr@holidaycottagesgroup.com

If you cannot settle your complaint with us you may be entitled to refer it to the Financial Ombudsman Service.

COMPENSATION

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance arranging is covered for 100% of the first £2,000 of a claim and 90% of the remainder; without any upper limit. Further details about compensation scheme arrangements are available from the FSCS.

YOUR CANCELLATION RIGHTS

If your cover does not meet your requirements, please notify us on 0845 604 3800 or by email to cr@holidaycottagesgroup.com within 14 days of receiving your policy documents and return all such documents to us. If you do so, you will be entitled to a refund of your premium unless during this 14 day period you have travelled, made a claim or intend to make a claim. Please be aware that your cancellation rights are no longer valid after this initial 14 day period.

Your Personal Travel Insurance & Motor Breakdown Insurance underwritten by Mondial Assistance Europe N.V.

This is **your** policy wording and gives **you** full details of what is and what is not covered and what to do if **you** need to claim.

Please make sure **you** take it on holiday with **you**.

The policy has been arranged through Citybond Suretravel, a trading division of Citybond Holdings plc.

Valid for issue from 01 April 2009 for holidays commencing 01 January 2010 to 04 January 2011.

24-hour motoring breakdown service

Please tell **us** as quickly as possible about any motor **breakdown**, accident or theft during **your journey** (or within 7 days before **you** leave).

Phone: **0800 777102** or **020 8603 9402**

Please tell **us** where **you** are, **your** booking reference number and quote **HCG UK motor breakdown insurance**.

Whilst every effort will be made to provide the assistance services detailed in this policy, there may be occasions where due to circumstances beyond **our** control or due to the location of the **breakdown**, certain services may not be available.

Note: If **you** do not contact **us** at the time for assistance **your** claim may be refused.

24-hour emergency medical assistance

Please tell **us** immediately about any serious illness or accident where **you** have to go into hospital or **you** may have to return **home** early or extend **your** stay because of any illness or injury. If **you** are unable to do this because the condition is life, limb, sight or organ threatening, **you** should contact **us** as soon as **you** can.

You can call 24 hours a day 365 days a year or email.

Please tell **us** where **you** are, **your** booking reference number and quote **HCG UK** travel insurance.

Phone: **020 8666 9221**

Fax: **020 8603 0204**

Textphone: **020 8666 9562**

Email: international_dept@mondial-assistance.co.uk

Important information

Your booking confirmation shows whether **you** have purchased this insurance, the people who are covered and any special terms or conditions that may apply. This is **your** insurance policy wording. Please make sure that **you** take it on holiday with **you** in case of an emergency.

It is very important that **you** read the whole of this policy before **you** travel and make sure **you** understand exactly what is and is not covered and what to do if **you** need to claim.

Insurer

Your travel insurance is arranged by Citybond Suretravel, a trading division of Citybond Holdings Plc, underwritten by Mondial Assistance Europe N.V. and administered in the **United Kingdom** by Mondial Assistance (UK) Limited.

How your policy works

Your policy and booking confirmation is a contract between **you** and **us**. **We** will pay for any claim **you** make which is covered by this policy and happens during the period of insurance. Unless specifically mentioned the benefits and exclusions within each section, apply to each **person insured**. **Your** policy does not cover all possible events and expenses.

Certain words have a special meaning as shown under the heading 'Definition of words'. These words have been highlighted by the use of bold print throughout the policy document.

Telling us about relevant facts

Before **you** travel **you** must tell **us** about anything that may affect **your** cover: If **you** are not sure whether something is relevant, **you** must tell **us** anyway. **You** should keep a record of any extra information **you** give **us**. If **you** do not tell **us** about something that may be relevant, **your** cover may be refused and **we** may not cover any related claims.

Motor Breakdown

When the motoring breakdown service has provided a replacement vehicle, **you** will be expected to leave cash or credit card deposit and produce a clean driving licence. If **we** are unable to verify **your** policy cover with **your** issuing agent immediately, **we** may need to take a credit or debit card number in order to provide the required assistance. No payment will be taken without the prior authority of the card holder.

Cancellation rights

If **your** cover does not meet **your** requirements, please notify **us** within 14 days of receiving **your** booking confirmation and return all **your** documents to the issuing agent for a refund of **your** premium.

If during this 14 day period **you** have travelled, made a claim, intend to make a claim or asked **us** to provide the services given under this policy, then **we** can recover all costs that **you** have used for those services.

Please note that **your** cancellation rights are no longer valid after this initial 14 day period.

Policy excess

Under some sections of **your** policy, **you** will have to pay an **excess**. This means that **you** will be responsible for paying the first part of the claim for each **person insured**, for each section, for each incident. The amount **you** have to pay is the **excess**.

Data protection

Information about **your** policy may be shared between Holiday Cottages Group Limited, Citybond Suretravel, Mondial Assistance (UK) Limited and Mondial Assistance Europe N.V. for underwriting purposes.

You should understand that the sensitive health and other information **you** provide will be used by **us**, **our** representatives, the **insurer**, other insurers and industry governing bodies and regulators to process **your** insurance, handle claims and prevent fraud. This may involve transferring information to other countries (some of which may have limited or no data protection laws). **We** have taken steps to ensure **your** information is held securely.

Your information will not be shared with third parties for marketing purposes. **You** have the right to access **your** personal records.

Financial Services Compensation Scheme

For **your** added protection, the insurer is covered by the FSCS. **You** may be entitled to compensation from the scheme if **we** cannot meet **our** obligations. This depends on the type of business and the circumstances of the claim.

Insurance cover is limited to 100% of the first £2000 and 90% of the remainder of the claim, without any upper limit.

Further information about the compensation scheme arrangements is available for the FSCS, telephone number **020 7892 7300**, or by visiting their website at <http://www.fscs.org.uk/>.

Governing law

Unless agreed otherwise, English law will apply and all communications and documentation in relation to this policy will be in English.

Contracts (Rights of Third Parties) Act 1999

The parties do not intend any term of the agreement to be enforceable pursuant to the Contract (Rights of Third Parties) Act 1999. In the event of a dispute concerning this policy the English courts shall have exclusive jurisdiction.

Summary of Cover

The following is only a summary of the main cover limits. **You** should read the rest of this policy for the full terms and conditions.

Personal travel Insurance	Limit (up to)	Excess
Hospital benefit	£600	No excess
Additional expenses	£1000	
Personal possessions	£1,250	£25
Single article limit	£250	
Valuables limit	£250	
Personal money	£250	£25
Personal accident	£10,000	No excess
Personal liability	£1 million	£50

Motor breakdown Insurance	Limit (up to)	Excess
Cover before you leave		
- Breakdown assistance	£300	No excess
- Replacement vehicle	£800	No excess
Emergency roadside repairs and getting your vehicle to a garage	£300	No excess
Getting you home or helping you continue your journey	£800	No excess

Note: Some sections of cover also have extra sub limits, for example the **personal possessions** section has a single article and **valuables** limit.

Definition of words

When the following words and phrases appear in the policy document or booking confirmation, they have the meanings given below. These words are highlighted by the use of bold print.

Accident

An unexpected event caused by something external and visible, which results in physical bodily injury, leading to total and permanent loss of sight, total and permanent loss of use of a limb or permanent disablement or death, within a year of the incident.

Area of cover

You will not be covered if **you** travel outside the UK.

Breakdown

Electrical or mechanical breakdown, road accident, damage or destruction by fire or attempted theft or loss of keys which means the **insured vehicle** cannot be moved.

Doctor

A legally qualified doctor holding the necessary certification in the country in which they are currently practising, other than **you** or a **relative**.

Excess

The deduction we will make from the amount otherwise payable under this policy for each **person insured**, for each section, for each claim incident. For example a **couple** that both have **personal possessions** stolen from their bag and both incur a medical expense during the same **journey**, will have a total of four excesses deducted. Two of these will be for the two claims under section 2 (possessions) and two of these will be for the two claims under section 1 (medical).

Family

Two adults and all of their children (including foster children) aged 4-18. All persons must live at the same address.

Note: Children under 4 are covered free.

Hazardous activity

The following activities are automatically covered:

- banana boating, cricket, cycling, deep sea fishing, fell walking, glacier walking, golf, hiking, horse riding (not competitions, show jumping, hunting, eventing, polo or rodeo), jet skiing, marathon running, mountain biking, netball, orienteering, parasailing over water, ringos, running, safari trekking in a vehicle (must be an organised tour), scuba diving to a depth of 30 metres (if **you** hold a certificate of proficiency or **you** are diving with a qualified instructor), snorkelling, surfing, swimming, trekking, wakeboarding, walking, water skiing, windsurfing and zorbing.

There is no cover for:

- Any professional sporting activity; or
- Any kind of racing except racing on foot; or
- Any kind of manual work.

We may be able to cover **you** for other activities that are not listed. Please contact Holiday Cottages Group on 0845 604 3800. An extra premium may need to be paid.

Home

Your usual place of residence in the **UK**.

Insured vehicle

The vehicle shown on the booking confirmation must be:

- A car, motorcycle over 150cc, motorised caravan, minibus, light van, estate car or 4x4 sport utility vehicle registered in the **United Kingdom**. Towed caravans or trailers are not covered unless agreed in writing by **us** and the extra additional premium paid.
- Less than 15 years old at the date **you** buy the policy.
- Not more than 3,500kg in weight (including any load), 7 metres long, 3 metres high and 2.25 metres wide.
- Not carrying more than the recommended number of passengers (maximum being 8 including the driver).
- Kept in a safe and roadworthy condition and serviced in accordance with the manufacturers specifications.

Insurer

Mondial Assistance Europe N.V.

Journey

A trip that takes place during the **period of insurance** which begins when **you** leave **home** and ends when **you** get back **home** or to a hospital or nursing home in the **UK**, whichever is earlier:

- Any other trip which begins after **you** get back is not covered.
- A trip which is booked to last longer than 31 days is not covered.

Pair or set

A number of items of **personal possessions** that belong together or can be used together.

Period of Insurance

The cover under Motor breakdown section 1 -

Cover before **you** leave begins seven days before the beginning of **your journey** (but not before **your** policy was issued) and ends at the beginning of **your journey**.

The cover for all other sections starts at the beginning of **your journey** and finishes at the end of **your journey**.

All cover ends on the expiry date shown on **your** booking confirmation, unless **you** cannot finish **your** journey as planned because of death, injury or illness or there is a delay to the public transport system that cannot be avoided. In these circumstances **we** will extend cover free of charge until **you** can reasonably finish that **journey**.

Personal money

Cash, cheques, postal and money orders, current postage stamps, travellers' cheques, coupons or vouchers which have a monetary value, admission tickets and travel tickets, all held for private and not business purposes.

Personal possessions

Each of **your** suitcases, trunks and similar containers (including their contents) and articles worn or carried by **you** (including **your** **valuables** and passport).

Person insured, you, your,

Each person shown on the booking confirmation, for whom the appropriate insurance premium has been paid.

Relative

Your mother (in-law), father (in-law), step parent (in-law), sister (in-law), brother (in-law), wife, husband, son (in-law), daughter (in-law), step child, foster child, grandparent, grandchild, uncle, aunt, nephew, niece, cousin, partner (including common law and civil partnerships) or fiancé(e).

Resident

A person who has their main **home** in the **UK** and has not spent more than six months abroad during the year before the policy was issued.

Single parent family

One adult and all of their children (including foster children) aged 4-18.

All persons must live at the same address.

Note: Children under 4 are covered free.

Travelling companion

Any person that has booked to travel with **you** on **your journey**.

United Kingdom (UK)

England, Scotland, Wales, Northern Ireland and the Isle of Man.

Valuables

Jewellery, watches, items made of or containing precious metals or semi-precious stones, furs, binoculars, telescopes, computer games, any kind of photographic, audio, video, computer, television, fax and phone equipment (including mobile phones); MP3 players, PDA's, electronic games, TV's and CD's, mini discs, DVD's, cartridges, video and audio tapes.

We, our, us

Mondial Assistance (UK) Limited which administers the insurance on behalf of the **insurer**.

You, your, person insured

Each person shown on the booking confirmation, for whom the appropriate insurance premium has been paid.

Health declaration and health exclusions

These apply to the Hospital benefit and Associated expenses and Personal accident sections.

It is very important that you read and understand the following:

It is a condition of this policy that:

1. **If you** have a medical condition, **you** must ask **your doctor** if it is safe for **you** to travel to **your** chosen destination.
2. **You** will not be covered if **you** travel against the advice of a **doctor** or where **you** would have been if **you** had sought their advice before beginning **your journey**.
3. **If you** make a claim, **you** would need to get **your** doctor to confirm in writing that at the time **your** policy was issued **your** condition was stable, that **you** were fit to travel and there was no sign that **your** condition would get worse.
4. **You** will not be covered if **you** know **you** will need treatment or consultation at any medical facility during **your journey**, unless **we** agree in writing.
5. **You** will not be covered if, before **your** policy was issued, a **doctor** diagnosed that **you** have a terminal condition.
6. **You** must not have been waiting for medical treatment as a hospital patient or have been under investigation when **your** policy was issued or at the date **your** travel tickets were bought (which ever is later).
7. **You** will not be covered if **you** suffer from any diagnosed psychiatric disorder, unless **we** agree in writing.
8. **You** will not be covered if **you** are travelling specifically for the purpose of obtaining and / or receiving any elective surgery, procedure or hospital treatment.

General exclusions

The following exclusions apply to the whole of **your** policy:

We will not cover **you** for any claim arising from, or relating to, the following:

1. A relevant fact that **you** knew about before **you** travelled, unless **we** agreed to it in writing.
2. War, invasion, act of foreign enemy, hostilities (whether war is declared or not) civil war; civil commotion, rebellion, revolution, insurrection, military force, coup d'état, terrorism, weapons of mass destruction.
3. Any epidemic or pandemic.
4. **You** not following any suggestions or recommendations made by any government or other official authority including the Foreign and Commonwealth Office during the **period of insurance**.
5. **Your** property being held, taken, destroyed or damaged under the order of any government or customs officials.
6. Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment.
7. The failure or fear of failure or inability of any equipment or any computer program, whether or not **you** own it, to recognise or to correctly interpret or process any date as the true or correct date, or to continue to function correctly beyond that date (except under the Hospital benefit and associated expenses and Personal accident sections).

8. You acting in an illegal or malicious way.
9. You not enjoying **your journey** or not wanting to travel.
10. Any loss caused as a direct or indirect result of anything **you** are claiming for, for example loss of earnings, unless it says differently in the policy.
11. **We** will not provide cover for any goods, services, advice or arrangements supplied, given or made by **us**, any insurer providing cover which forms part of this policy, or any agent acting for them. This does not affect **your** legal rights.
12. **We** will not pay for the following:
 - a) Anything caused by the **insured vehicle** being used for:
 - i) carrying goods or materials;
 - ii) hire or reward; or
 - iii) motor racing, rallies, speed or other tests.
 - b) Anything caused by **you**:
 - i) causing damage or injury on purpose;
 - ii) breaking the law;
 - iii) deliberately putting **yourself** at risk (unless **you** were trying to save another person's life);
 - iv) being under the influence of alcohol or drugs (other than those prescribed by a registered **doctor** but not when prescribed for the treatment of drug addiction); or
 - v) not following the laws of the country or the local authorities.
7. Not to pay any claim on this policy (except under the Personal accident section) for any amounts covered by other insurance services or any motoring organisations. In these circumstances **we** will only pay our share of the claim.
8. If **you** cancel or cut short **your journey**, all cover provided will be cancelled without refunding **our** premium.
9. Ask **you** to pay **us** back any amounts that **we** have paid to **you** which are not covered by this policy.
10. Not to provide help if the **insured vehicle** has an electrical or mechanical fault which keeps happening or has not been serviced to the manufacturer's recommendations and kept in a safe and roadworthy condition.
11. Decide on the best way of dealing with **your** call for help. **We** will take account of **your** own wishes whenever possible as well as the conditions and rules in force in the **UK**.
12. Not pay for any event which is covered by another insurance policy or any motoring organisation's service.

Making a claim

Motor breakdown insurance

Always contact **our** motor breakdown service on

0800 777102 or 020 8603 9402

at the time of the breakdown.

Textphone **020 8666 9562**

Personal travel insurance

To claim, phone **020 8603 9958** textphone **020 8666 9562** and ask for a claim form or write to:

Mondial Assistance (UK) Ltd,
Travel Insurance Claims Department,
PO Box 1900
Croydon CR9 9BA

You should fill in the form and send it to **us** as soon as possible with all the information and documents **we** ask for. It is essential that **you** provide **us** with as much detail as possible to enable **us** to handle **your** claim quickly. Please keep photocopies of all information **you** send **us**.

You will need to obtain some information about **your** claim while **you** are away. Below is a list of the documents **we** often need in order to deal with **your** claim.

For all claims

- **Your** original **journey** booking invoice(s) and travel documents showing the dates and times of travel.
- Original receipts and accounts for all out of pocket expenses **you** have to pay.
- Original bills or invoices **you** are asked to pay.
- Details of any other insurance **you** may have that may cover the same loss, such as household or private medical.
- As much evidence as possible to support **your** claim.

Hospital benefit and associated expenses

- Always contact **our** 24-hour emergency medical service on **020 8666 9221** when **you** are hospitalised, or need to return **home** early.
- Medical evidence from the treating **doctor** to confirm the illness or injury and treatment given including hospital admission and discharge dates, if this applies.
- For claims relating to illness or injury a medical certificate will need to be completed by the treating **doctor**. A certified copy of the death certificate is required in the event of death.

Personal possessions and Personal money

- Report the theft, damage or loss to the police within 24 hours of discovery and ask them for a written police report.
- If appropriate, **you** should also report the theft, damage or loss to **your** courier or hotel / apartment manager and ask for a written report.
- Original receipts, vouchers or other suitable evidence of purchase / ownership / value for lost, stolen or damaged **personal possessions**.
- Confirmation, such as withdrawal slips, from **your** bank or other suitable evidence for Sterling.
- Keep any damaged items as **we** may need to inspect them. If **we** make a payment, or **we** replace an item, the item will then belong to **us**.
- Obtain an estimate for repair for all damaged items.

Conditions

The following conditions apply to the whole of **your** policy. Please read these carefully as **we** can only pay **your** claim if **you** meet these:

1. **You** are a resident of the **UK**.
2. **You** take reasonable care to protect yourself, **your** property and **insured vehicle** against accident, injury, **breakdown**, loss and damage and act as if **you** are not insured and to minimise any potential claim.
3. **You** have a valid booking confirmation.
4. **You** accept that **we** will not extend the **period of insurance** if the original policy plus any extensions have either ended, been in force for longer than 31 days or **you** know **you** will be making a claim.
5. **You** contact **us** as soon as possible with full details of anything which may result in a claim and give **us** all the information **we** ask for. Please see section 'Making a claim' for more information.
6. **You** accept that no alterations to the terms and conditions of the policy apply, unless **we** confirm them in writing to **you**.
7. **You** must contact our motoring breakdown service when the **insured vehicle** has a **breakdown**. **We** will not provide cover if **we** have not authorised it.
8. **You** must get **our** authorisation for service costs at the time the **insured vehicle** has a **breakdown**. This must be organised by **us** and carried out according to our instructions.
9. **You** must keep the **insured vehicle** in a safe and roadworthy condition.
10. **You** must do everything necessary to get the repairs to the **insured vehicle** carried out quickly.
11. **You** must not abandon the **insured vehicle** or any parts to be dealt with by **us**.
12. **You** must tell the police, as soon as reasonably possible but within 24 hours, of loss or damage caused by theft. (**You** also have to tell the police in certain circumstances if **you** are involved in a road accident.)
13. **You** must tell **us** immediately of any extra or replacement car **you** want to have insured. If **you** do not tell **us** and an incident happens with the car concerned, this will make the policy invalid.

We have the right to do the following

1. Cancel the policy if **you** do not tell **us** about a relevant fact or if **you** tell **us** something that is not true, which influences our decision as to whether cover can be offered or not. A full premium refund may be given and depending on the circumstances **we** may report the matter to the police.
2. Only cover **you** for the whole of **your journey** and not issue a policy if **you** have started **your journey**.
3. Take over and deal with, in **your** name, any claim **you** make under this policy.
4. Take legal action in **your** name (but at **our** expense) and ask **you** to give **us** details and fill in any forms (including Department of Social Security forms), which will help **us** to recover any payment **we** have made under this policy.
5. With **your** permission, get information from **your** medical records to help **us** or **our** representative's deal with any claim. This could include a request for **you** to be medically examined or for a post mortem to be carried out in the event of **your** death. **We** will not give personal information about **you** to any other organisation without **your** specific agreement.
6. Only refund or transfer **your** premium if **you** decide that the policy does not meet **your** needs and **you** have contacted **us** within 14 days from the date **you** receive **your** policy and booking confirmation. **We** can recover all costs that **you** have used if **you** have travelled or made a claim or intend to make a claim.

Personal accident

- Detailed account of the circumstances surrounding the event (including photographs and video evidence if this applies).
- Medical evidence from the treating **doctor** to confirm the extent of the injury and treatment given including hospital admission / discharge.
- Full details of any witnesses, providing written statements where available.
- A certified copy of the death certificate if this applies.

Personal liability

- A detailed account of the circumstances surrounding the claim (including photographs and video evidence if this applies).
- Any writ, summons or other correspondence received from any third party. Please note that **you** should not admit liability, offer to make any payment or correspond with any third party without **our** written consent.
- Full details of any witnesses, providing written statements where available.

Making a complaint

We aim to provide **you** with a first class policy and service. However, there may be times when **you** feel **we** have not done so. If this is the case, please tell **us** about it so that **we** can do **our** best to solve the problem. If **you** make a complaint **your** legal rights will not be affected. In the first instance, please contact:

The Quality Standards Manager,
Mondial Assistance (UK) Limited,
Mondial House,
102 George Street,
Croydon, CR9 1AJ

Please supply **us** with **your** name, address, booking reference or claim number where applicable and enclose copies of relevant correspondence as this will help **us** to deal with **your** complaint, in the shortest possible time.

If **you** are not satisfied with our final response **you** can refer the matter to the Financial Ombudsman Service.

Personal Travel Insurance

Hospital benefit and additional expenses – Section 1

If **you** are taken into hospital or **you** think **you** may have to come **home** early or extend **your** **journey** because of illness, injury or **accident**, **we** must be told immediately - see under the heading '24-hour emergency medical assistance' for more information.

WHAT YOU ARE COVERED FOR

We will pay **you** or **your** personal representatives for the following necessary and unforeseen emergency expenses if **you** die, are injured or taken ill during **your** **journey**.

Hospital benefit

£20 for each 24-hour period that **you** are in hospital as an in-patient up to **£600** in total during the **journey**.

Transport and accommodation

Up to **£1,000** for:

- Reasonable extra transport and accommodation costs (room only) for **you** and any one other person who is required on medical advice to travel to be with **you** (from within the **UK**), remain with **you** or escort **you** **home**;
- The reasonable cost of transporting **your** ashes or body **home**;
- Reasonable extra transport and accommodation costs which **you** have to pay to return **home** on the advice of a **doctor** following death, serious illness or serious injury of a **relative**.

WHAT YOU ARE NOT COVERED FOR

Any condition stated under Health declaration and health exclusions.

Extra transport and accommodation costs which are of a higher standard to those already used on **your** **journey**, unless **we** agree.

Anything caused by:

- **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger carrying aircraft);
- **your** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life);

- **you** being under the influence of drugs (except those prescribed by a **doctor** but not for the treatment of drug addiction);
- The direct or indirect effect of **you** using alcohol or solvents;
- **you** travelling on a motorcycle, unless the rider holds an appropriate valid licence and all persons insured are wearing crash helmets;
- **you** taking part in any **hazardous activity** unless shown on **your** booking confirmation.

Any costs incurred 12 months after the date of **your** death, injury or illness.

Any costs for taxi fares and telephone calls (including mobile calls) resulting from an incident claimed for under this section.

Please refer to Sections General Exclusions, Conditions and Making a claim that also apply.

Personal possessions – Section 2

WHAT YOU ARE COVERED FOR

Up to **£1,250** in total for **your** **personal possessions** damaged, stolen, lost or destroyed on **your** **journey**.

The most **we** will pay for **valuables** is **£250** in total whether jointly owned or not. There is also a single article, **pair** or **set** limit of **£250**.

Note - It will be our decision to pay either:

- The cost of repairing **your** items;
- To replace **your** belongings with equivalent items; or
- The cost of replacing **your** items. An amount for wear, tear and loss of value will be deducted.

WHAT YOU ARE NOT COVERED FOR

An **excess** of **£25**.

More than the part of the **pair** or **set** that is stolen, lost or destroyed.

A claim for more than one mobile phone per **person** **insured**.

Breakage of or damage to: sports equipment while it is being used, fragile articles, audio, video, computer, television, fax and phone equipment.

Loss or damage due to the climate, wear and tear; loss in value, process of cleaning, moths or vermin.

The cost of replacing or repairing false teeth.

Loss or theft of, or damage to the following.

- Items for which **you** are unable to provide a receipt or other proof of purchase
- Films, tapes, cassettes, computer games, electronic games, mini-discs, DVD's, video and audio tapes, cartridges or discs, unless they **we** re pre-recorded, in which case **we** will pay up to the replacement cost.
- Goods which deteriorate, bottles or cartons, and any damage caused by these items or their contents.
- **Valuables** left in a motor vehicle.
- **Valuables** carried in suitcases, trunks or similar containers unless they are on **your** **person** all the time.
- **Valuables** unless they are on **your** **person** or locked in a safe or safety deposit box (if one is available) or locked in the accommodation **you** are using on **your** **journey**.
- Contact or corneal lenses, unless following fire or theft.
- Bonds, share certificates, guarantees or documents of any kind.
- **Personal possessions** unless they are on **your** **person**, locked in the accommodation **you** are using on **your** **journey** or they are out of sight in the locked boot or covered luggage area of a locked motor vehicle (no cover for **valuables**).
- **Personal money**.

Please refer to Sections General Exclusions, Conditions and Making a claim that also apply.

Personal money – Section 3

WHAT YOU ARE COVERED FOR

Up to **£250** for loss or theft of **your personal money** while on **your journey**.

WHAT YOU ARE NOT COVERED FOR

An **excess of £25**.

Loss or theft of cash unless **you** can provide a withdrawal receipt or other evidence or other evidence to support the amount.

Loss or theft of **personal money**, unless it is on **your** person, locked in a safe or safety deposit box (if one is available) or locked in the accommodation **you** are using on **your journey**.

More than the minimum market value of equivalent travel tickets, if **your** travel tickets have been paid for using an airline mileage reward scheme.

Please refer to Sections General Exclusions, Conditions and Making a claim that also apply.

Personal accident – Section 4

WHAT YOU ARE COVERED FOR

We will pay **you** or **your** Personal Representative one of the following amounts for an **accident** during **your journey**.

Death

£10,000 for death. (We will not pay more than **£2,000** if **you** are aged 15 or under or aged 70 or over at the time of the **accident**.)

Permanent loss

£10,000 for total and permanent loss of sight in one or both eyes or total and permanent loss of use of one or both hands or feet.

Physical disablement

£10,000 for a permanent physical disability as a result of which there is no paid work which **you** are able to do. (We will not pay any compensation if **you** are aged 70 or over at the time of the accident.)

Note - Death benefit payments will be made to **your** Personal Representative.

WHAT YOU ARE NOT COVERED FOR

Any condition stated under Health declaration and health exclusions.

Any claim arising more than one year after the original **accident**.

Anything caused by:

- **your** sickness, disease or gradually occurring conditions, physical or mental condition that is gradually getting worse unless shown on **your** booking confirmation;
- **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger carrying aircraft);
- **your** suicide, self-injury or deliberately putting **yourself** at risk (unless **you** were trying to save another person's life);
- **you** being under the influence of drugs (except those prescribed by a **doctor** but not for the treatment of drug addiction);
- The direct or indirect effect of **you** using alcohol or solvents;
- **you** travelling on a motorcycle, unless the rider holds an appropriate valid licence and all **persons insured** are wearing crash helmets;
- **you** taking part in any **hazardous activity** not detailed in the policy.

We will not pay more than one of the benefits resulting from the same injury.

Please refer to Sections General Exclusions, Conditions and Making a claim that also apply.

Personal liability – Section 5

If **you** are hiring a motorised or mechanical vehicle while on **your journey** **you** must make sure that **you** get the necessary insurance from the hire company. We do not cover this under **our** policy.

WHAT YOU ARE COVERED FOR

We will pay up to **£1 million** plus any other costs we agree to in writing that relate to anything **you** cause during **your journey** for which **you** are legally liable and results in one of the following.

- Bodily injury of any person.
- Loss of or damage to the accommodation **you** are using on **your journey** that does not belong to **you** or a **relative**.

Note - Inform **us** as soon as **you** or **your** Personal Representatives are aware of a possible **accident**, prosecution, inquest or fatal injury, which might lead to a claim under this section.
Please do not negotiate, pay, settle, admit or deny any liability to any third party, without **our** written consent.
Please provide a detailed account of the circumstances surrounding the claim supported by photographs, video or other evidence including witness statements where appropriate.

WHAT YOU ARE NOT COVERED FOR

An **excess of £50** for each incident claimed for under this section.

Any liability for bodily injury or loss of or damage to property that comes under any of the following categories.

- Something which is suffered by anyone employed by **you** or a **relative** and is caused by the work they are employed to do.
- Something which is caused by something **you** deliberately did or did not do.
- Something which is caused by **your** employment or employment of a **relative**.
- Something which is caused by **you** using any firearm or weapon.
- Something which is caused by any animal **you** own, look after or control.
- Something which **you** agree to take responsibility for which **you** would not otherwise have been responsible for.

Any contractual liabilities.

Any liability for bodily injury suffered by **you**, a **relative** or **travelling companion**.

Compensation or other costs caused by **accidents** arising from **your** ownership or possession of any of the following.

- The use of any land or building except for the accommodation **you** are using on **your journey**.
- Motorised or mechanical vehicles and any trailers attached to them.
- Aircraft, motorised water craft or sailing vessels.

Please refer to Sections General Exclusions, Conditions and Making a claim that also apply.

Motor Breakdown Insurance Cover before you leave – Section I

WHAT EACH INSURED VEHICLE IS COVERED FOR

In the event of a **breakdown** occurring to the **insured vehicle** within seven days of the start of **your journey** (but not before the date **your** policy was issued) we will arrange assistance at **your home** or the roadside and recovery to the nearest repairer (if required) up to a maximum of **£300** in total.

Should the **insured vehicle** not be repaired or recovered prior to the start of **your journey**, we will arrange and pay up to **£800** in total (max **£80** per day) for a replacement vehicle.

In the event that the **insured vehicle** is stolen within seven days of the start of **your journey** (but not before the date **your** policy was issued) and not recovered or repaired prior to **your journey** we will arrange for a replacement vehicle up to **£800** (**£80** per day).

Note:

- We will try to provide a vehicle of similar size to the **insured vehicle** subject to availability.
Unfortunately motorcycles, motor caravans, minibuses, towbars, caravans and trailers generally cannot be provided.
- If **you** have a replacement vehicle, **you** must meet the requirements of the car hire company.
For example, these could include **your** age, putting down cash or credit card deposits and having a clean relevant driving licence.

WHAT EACH INSURED VEHICLE IS NOT COVERED FOR

Any **insured vehicle** which has not been serviced to the manufacturer's recommendations and kept in a safe and roadworthy condition.

Any **insured vehicle** which has electrical or mechanical faults which keep happening

The cost of essential spare parts or repair costs.

The cost of any personal accident insurance.

The cost of any fuel or oil used.

Please refer to Sections General Exclusions, Conditions and Making a claim that also apply.

Emergency roadside repairs and getting your insured vehicle to a garage – Section 2

WHAT EACH INSURED VEHICLE IS COVERED FOR

In the event of a **breakdown** occurring to the **insured vehicle** during **your journey** we will arrange assistance at **your home**, holiday accommodation or the roadside and recovery to the nearest repairer (if required) up to a maximum of **£300** in total.

WHAT EACH INSURED VEHICLE IS NOT COVERED FOR

Any repairs to the **insured vehicle** that are not described in this section.

Any **insured vehicle** which has not been serviced to the manufacturer's recommendations and kept in a safe and roadworthy condition.

Any **insured vehicle** which has electrical or mechanical faults which keep happening.

Any help or payment if **we** cannot reasonably get to **your insured vehicle** because of bad **weather**.

The cost of essential spare parts or repair costs at a garage.

Please refer to Sections General Exclusions, Conditions and Making a claim that also apply.

Getting you home or helping you continue your journey – Section 3

WHAT EACH INSURED VEHICLE IS COVERED FOR

We will help arrange and pay for the following if during **your journey** you cannot use the **insured vehicle** for at least 24 hours because of theft or breakdown and it cannot be repaired or recovered within that time.

Replacement vehicle or additional transport cost

Up to **£800** in total (max **£80** per day) for the cost of hiring a replacement vehicle or the reasonable additional transport cost to enable **you** to:

- Continue to **your journey** destination and back again to collect the insured vehicle after the repair has been done
- Return to **your** home in the **UK**.

Additional accommodation

Up to **£80** in total (max **£40** per day) additional hotel or bed and breakfast accommodation where the costs are more than what **you** would have had to pay if the **insured vehicle** did not have a **breakdown** or been stolen.

If there is no qualified driver

- The cost of storing the **insured vehicle** before it is brought back to **your home**.
- The reasonable extra costs of transporting **you** and the **insured vehicle** to **your home**.
- Hotel or bed and breakfast accommodation if the costs are more than **you** would have paid if there had been a qualified driver; but only until the **insured vehicle** can be transported.

We will provide this cover if either of the following apply:

- Because of death, injury or illness there is no suitable person to drive the **insured vehicle**; or
- The only qualified driver has to return urgently to **your home** because of the death, injury or illness of the driver's **relative**, person they are engaged to or close business associate living in the **UK**. There must not be time for the qualified driver to return with the **insured vehicle**.

Note

- **We** will try to provide a vehicle of similar size to the **insured vehicle** subject to availability. Unfortunately motorcycles, motor caravans, minibuses, towbars, caravans and trailers cannot be provided.
- If **you** have a replacement vehicle, **you** must meet the requirements of the car hire company. For example, these could include **your** age, putting down cash or credit card deposits and having a clean relevant driving licence.

WHAT EACH INSURED VEHICLE IS NOT COVERED FOR

Under Replacement vehicle or additional transport cost and Additional accommodation

Any costs after the **insured vehicle** is available and can be driven.

The cost of any personal accident insurance.

The cost of any fuel or oil used.

Any hotel or bed and breakfast arrangements if **your** main accommodation is a tent.

Any sundry expenses resulting from an incident claimed for under this section. For example telephone or mobile phone calls, faxes, food and drink.

Any costs incurred (other than a replacement vehicle) if the **insured vehicle** has a **breakdown**, on the outward **journey** and **you** want to continue with **your journey**.

The cost of a replacement vehicle if one has already been provided under motor **breakdown** section 1.

Under If there is no qualified driver

Costs if medical evidence of death, injury or illness was not given to **us** before the arrangements were made.

Any transport not arranged by **us**. (Normally **we** would try to provide a qualified driver to drive the **insured vehicle** back to **your home**.)

Costs which are more than the vehicle's market value in the **UK**.

Any extra hotel or bed and breakfast costs unless accommodation has been pre-booked.

Please refer to Sections General Exclusions, Conditions and Making a claim that also apply.

Important telephone numbers

Customer services:	0845 604 3800
24-hr Motoring breakdown service:	0800 777102 or 020 8603 9402
24-hr Emergency medical assistance:	020 8666 9221
Personal travel insurance claims:	020 8603 9958

This policy is available in large print, audio and Braille.

Please phone **0845 604 3800**
And **we** will be pleased to organise an alternative version for **you**.

easycottages (are trading divisions of Holiday Cottages Group Limited).

Registered address: Spring Mill, Earby, Barnoldswick BB94 0AA

Registered No. 01400552

Holiday Cottages Group Ltd is an Authorised Representative of RCI Europe, which is authorised and regulated by the Financial Services Authority to arrange and deal in travel insurance.

RCI Europe's registered address is Kettering Parkway, Kettering, Northants, NN15 6EY and its registered number is 01148410.

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and is administered in the UK by: Mondial Assistance (UK) Limited, Registered in England No 1710361

Registered Office: Mondial Assistance (UK) Limited, Mondial House, 102 George Street, Croydon CR9 1AJ.
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Citybond Suretravel will act as agent for Mondial Assistance Europe N.V. with respect to the receipt of customer money and handling premium refunds.

24-hr Motoring breakdown service

0800 777102 or 020 8603 9402

24-hr Emergency medical assistance

020 8666 9221

Customer Care

If you have any questions or problems after making your booking, please contact the customer care team on the number shown at the top of your holiday confirmation.

If you encounter a problem at your accommodation, you should in the first instance contact the owner, caretaker or local agent. If you are unable to resolve the situation, please contact our head office, using the customer care number shown below.

easycottages - 0845 268 1714



easycottages

is a trading name of Holiday Cottages Group Limited.

Registered Office: Spring Mill, Earby, Barnoldswick, Lancashire, BB94 0AA.

Registered in England and Wales. Company Registration Number: 014000552.

VAT Registered Number: GB 598 22 99 77.