



Trevanion House Holidays Ltd
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Cancellation Protection Scheme

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Once you have made a booking with us for a holiday, by completing a **Booking Form** which we have subsequently accepted, including the payment of a deposit, a contract exists and you will be liable for the **Cancellation Charges** set out in our Terms and Conditions.

All holidays booked with us are covered by our **Cancellation Protection Scheme** and the fee for this is automatically included with all bookings. This scheme offers protection, under certain circumstances, against your liability for Cancellation Charges if you are prevented from taking your holiday or have to return home early.

The present charge is 4% of the total cost on the Booking Form. This cost excludes charges arising from any additional services which are requested subsequently, unless otherwise notified to you at the time we agree to their provision. This charge will only be waived if you have a cancellation insurance with cover that is at least comparable with our Scheme and you provide documentary evidence of such at the time of booking the holiday.

Details of the scheme are set out below to guide you in the event that you wish to make a claim for a refund and/or remission of cancellation charges as set out in the Terms and Conditions which form part of your booking contract with us. The administration of your claim is by Trevanion House Holidays Ltd and our decisions on all claims will be final.

If, under this scheme, you are due a refund of monies already paid, the fee for the Cancellation Protection Scheme is non-refundable under all circumstances.

If you have to cancel your booking or curtail your trip, we will be able to refund certain costs, as detailed below, incurred by you, that are connected with the holiday, subject to the circumstances falling within the terms and conditions of this scheme.

A Medical Practitioner must confirm it is necessary for you to cancel your booking. You must then obtain a Claim Form from us and at your own expense have a Medical Practitioner complete the Medical Certificate on behalf of the person who has made it necessary for you to cancel.

If you have to cut short your holiday for medical reasons, you must consult a Medical Practitioner in the locality where the incident occurs and obtain at your own expense a Medical Certificate stating the date when the Medical Practitioner was first consulted, the nature of the illness or injury, the date the illness was diagnosed or

injury sustained, and the date when the Medical Practitioner advised you to cut short your holiday. If you have to cut short your trip due to the death, injury or illness of a close relative or business associate not travelling, you will be sent a Claim Form from by us and at your own expense must have a Medical Practitioner complete the Medical Certificate on behalf of the person who has made it necessary for you to curtail your trip. Receipts or accounts for ALL expenses incurred together with your Confirmation of Booking must be supplied with your completed Claim Form.

If You have to cancel your trip, you must notify us as soon as is reasonably possible and, in any event, within seventy-two hours to give us every opportunity to resell your holiday. Failure to notify us may result in a non refundable booking.

This scheme does not cover disinclination to travel, cancellation due to your financial circumstances or holidays or trips not honoured by your employer. Our scheme does not cover your dissatisfaction with the standard of your holiday accommodation and services provided or expenses in relation to services booked through suppliers other than us.

Definitions

The following words or expressions carry the meaning shown below whenever they appear in these details of the Scheme:

We/Our/Us: Trevanion House Holidays Ltd

You/Your: Any person included on our holiday booking form who is eligible to be covered under this insurance.

Cancellation or Curtailment due to:

1. Death, accidental bodily injury, or illness of:
 - a. you and/or any persons with whom you have arranged to travel or meet at Trevanion House;
 - b. any close relative or business associate of yours or of any person with whom you have arranged to travel or meet at Trevanion House;
2.
 - a. being summoned to jury service or as a witness in a Court of Law during the booked trip;
 - b. compulsory human quarantine on the instruction of the Government or any competent public authority;
 - c. unemployment through redundancy, after the date of booking and before the commencement date of the trip;

- d. your pregnancy and/or any person with whom you have arranged to travel or meet at Trevanion House, occurring after the original booking;
3. Fire, storm, flood, malicious damage or theft which is the subject of a business or home insurance claim and which occurs at your main residence or business premises within seven days before the commencement of the trip or at any time after the commencement of and during the trip which require your presence at home;
4. Your posting overseas or emergency and unavoidable duty if you are a member of the medical or nursing professions, police, fire or ambulance services, of which you were not aware at the time of the booking of the holiday;
5. Cancellation or curtailment of scheduled transport services due to strikes, riots, or civil commotion, but limited to the cost of alternative transport up to £100 for each person for the outward journey, and £100 for each person for the return journey.

What is not covered by this Scheme:

1. travel expenses beyond the sum for which your booking terms state;
2. trips made or undertaken against the advice of a doctor or for the purpose of obtaining medical treatment;
3. failure of public or private transport services, other than due to strikes, riots, or civil commotion;
4. suicide, attempted suicide, intentional self inflicted injury, insanity, the influence of alcohol or the effect of drugs not taken in accordance with treatment prescribed and directed by a registered medical practitioner;
5. psychological or psychiatric disorders, insanity, anxiety, stress or depression;
6. unemployment through redundancy where impending notice of redundancy existed at the time of booking the holiday;
7. any loss which is otherwise insured by another insurance;
8. consequential loss of any kind;
9. your unlawful action;
10. any loss, injury, damage, illness, death, legal liability, assistance or expense arising directly or indirectly from or consisting of the following: 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 interpret correctly or process any data or to function correctly;
11. notwithstanding anything to the contrary contained herein this Scheme does not cover loss or damage directly or indirectly occasioned by, happening through or in consequence of terrorism, war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

