

--	--	--

2012 Holiday booking

To return this form, please use the button below, alternatively you can post or fax to:
Carisma Holidays Ltd. Bethel House, Heronsgate Road, Chorleywood Herts. WD3 5BB
Tel 01923 284235 Fax 01923 284560 Email info@carisma.co.uk

Your booking confirmation number

1 Your party

Please enter below all party members, with party leader first, giving title, initial and age (if under 18 on the day of departure)

Title	Initial	Name	Age

Home address of Party leader (please include postcode)

Tel Home _____ Tel Office _____
Mobile _____ Email _____

Pitching Together?
Bookings for two or more parties must be submitted at the same time, on separate forms. Photocopies of booking forms are acceptable.

Enter the name of the other party leader here

2 Campsite

Campsite name	Holiday home		From 4pm on (dd/mm/yy)	To 10am on (dd/mm/yy)	Number of weeks	High chair £10 per week	Cot £10 per week
	Carisma 2 bed	Carisma 3 bed					
Additional Information					For office use only FREF1: FREF2:		Ch ChCh ChTy

3 Ferry/Tunnel Crossing

	Company	From	To	Day	Date (dd/mm/yy)	Time (24 hr clock)	Cabin/Seats
Outward							
Inward							

4 Car

Please asterisk above which passenger names will be travelling in the second car.

	Make	Model	Reg No	Length (if over 5.0m)	Height (if over 1.83m inc. roofbox/bikes)	Cycles on rear
First						
Second						

5 Trailer

Length (metres)	Height (metres)

6 Car breakdown

A car breakdown on the continent can be very expensive. Insure yourself with Green Flag Insurance (£39). Please delete 'YES' if not required. (Cars up to and including 10 years old) Number of cars

YES

7 Equipment Damage Waiver

Protect yourself against accidental damage to your holiday home for £15 per party. Clients who have paid this will not be required to pay £200 on arrival. Please delete YES if not required.

YES

8 Patio Set and Sun loungers

A quality patio set, parasol and 2 fully adjustable sun loungers are available for £7 per week. Please delete YES if not required.

YES

9 Linen

Double pack – quantity Single pack – quantity Has to be booked 3 weeks in advance of departure and is subject to availability.

10 Decking

£35 per week (Carisma 3 bedroom deluxe only) subject to availability.

11 Insurance

I require Carisma's Personal Insurance – Please delete 'YES' if not required **YES**

I have my own insurance: Name of insurance company.....
Policy No..... (Please see page 3)

12 Deposit

The deposit, per party, for all holidays is £150 (including insurance premium). Cheques should be made payable to **Carisma Holidays Ltd.** If you would prefer to pay by credit card please call 01923 284235.

13 New & returning customers

We'd like to know how you heard about us. Please complete all the relevant sections.

We have had ___ previous holidays with Carisma (please give all years)	Newspapers/Magazines	Internet/Search engine	Recommended by	other

I agree to pay the balance which will be submitted not later than ten weeks before departure on behalf of all persons listed above. By checking the box to the right I confirm I have read and accepted Carisma Holidays Ltd Conditions as shown on page 2. I am over 18.

For office use only

TH _____
PI _____
CI _____
W _____
P _____
C/R _____
F/S _____
O/H _____
M/H/S _____
LINEN _____
DECKING _____
TOT _____
DEP _____
BAL _____
NAME _____

Date booked _____

Signature _____

You must accept our Conditions by checking the box above to submit this form.

1 Booking Form and Deposit

We accept your booking once we have received a completed booking form and non-refundable deposit or when you have given us verbal details of your requirements along with authorisation to charge your deposit to a credit or debit card account. You the customer, in turn, accept the commitments and conditions detailed herein. We reserve the right to refuse any booking. We will confirm your holiday by sending you a holiday confirmation invoice. Please check this carefully as it sets out what we are promising to provide. If you have any queries at all you must contact us straight away. We regret we cannot accept any liability if we are not notified of any inaccuracies in any documentation within 14 days of sending it out. (5 days for tickets)

2 Payment

The non-refundable deposit will be treated as part payment for the total holiday cost and the balance is due 10 weeks before departure. An invoice will be sent indicating the balance payable. If for any reason the balance is not received by the due date, the company reserves the right to treat the booking as cancelled and to levy the appropriate cancellation charges, detailed in clause 6 below. If you wish to pay your balance by credit card, we levy a 2% administration charge.

3 Your Contract

For ferry crossings we act only as your agent when making a booking with your chosen ferry company. Your contract for your ferry crossings will therefore be with the ferry company and not Carisma Holidays Limited. The contract between you and ourselves is governed by English law. If either of us wish to go to court about any dispute we have about the contract we both agree to only use the courts of England and Wales.

4 The Price Of Your Holiday

Whatever happens to the value of the pound the price of your holiday as confirmed to you at the time of your booking will not be subject to any currency surcharges. Unfortunately however, we may have to impose a surcharge if transportation costs and/or the dues, taxes or fees payable for services such as landing tax, embarkation or disembarkation fees increase or other fees increase as a result of government action. Even where our costs increase in this way, we will absorb an amount equivalent to 2% of your holiday price (excluding insurance premiums and any amendment charges) of those increased costs in total. Only if the increased costs exceed 2% will we levy a surcharge. Where a surcharge is payable there will be an administrative charge of £0.50 per person. If any surcharge is greater than 10% of the cost of your holiday (excluding insurance premiums and amendment charges) you will be entitled to cancel your holiday and receive a full refund of all monies paid to us except insurance premiums and any amendment charges. You have 14 days from the date of issue printed on the surcharge invoice to tell us if you want to cancel for this reason. Any surcharge must be paid before departure. We promise not to levy a surcharge within 30 days of departure. In return for this commitment on price increases we regret we cannot give refunds if our costs decrease for any reason. We have the right to increase or decrease the price of unsold holidays at any time. The price of your chosen holiday will be confirmed at the time of booking. We also have the right to correct errors in advertised or confirmed prices at any time. We will do so as soon as we become aware of the error.

5 Alterations

If after we have accepted your booking you wish to make any alterations you must contact us to see if your request can be accommodated. All alterations must be made in writing and will be subject to an alteration charge of £25 (£35 if the alteration is made within 10 weeks before your holiday is due to start or during your holiday). Cancellation charges made by suppliers will also be levied. If some but not all members of your party wish to cancel, we will charge a standard amendment fee of £25 per person (together with any applicable insurance premiums) instead of cancellation charges.

A change in holiday date will be treated as a cancellation. In the unlikely event of your chosen ferry crossing and/or on board accommodation being full, we will book you on the most suitable alternative and advise you on your confirmation invoice.

6 Cancellation By You

If you or any member of your party cancel your holiday you must inform us by letter to our Chorleywood address using Recorded Delivery. Your notice of cancellation will only be effective when we receive it in writing at our offices. As we incur costs from the time we confirm your booking, cancellation charges as set out below will be payable by you except in the case of cancellation by some but not all party members (see clause 5). These charges will also be payable if you fail to pay the balance of your holiday cost but do not formally notify us of your wish to cancel.

Period before departure within which written notification is received by us	Cancellation charge as a percentage of the total holiday cost
More than 72 days before departure	Loss of Deposit
29 - 72 days before departure	50%
15 - 28 days before departure	70%
14 days or less before departure	100%

7 Changes By Us

Occasionally, we have to make changes to the brochure and holiday details both before and after your holiday is confirmed. Whilst we always endeavour to ensure accuracy and avoid changes, we must reserve the right to do so. Most changes are minor. Occasionally we have to make a "significant change". When we refer to "significant changes" in these booking conditions we mean a change made before your departure to your campsite or of a change to your departure time or length of holiday by more than 12 hours or the withdrawal of the only or all the advertised swimming pool(s) at your booked accommodation for the whole of the time you are away. All other changes are treated as "minor" changes. If we have to make a significant change to your holiday we will inform you as soon as possible and offer you the choice of the following:

- accepting the changed arrangements or
- purchasing an alternative holiday from us of a similar standard to that originally booked if available (if the chosen alternative is less expensive than your original holiday we will refund the difference but if it is more expensive we will ask you to pay the difference) or
- cancelling your holiday in which case you will receive a full and quick refund of all monies you have paid to us.

The options of changing to a different holiday or cancelling and receiving a full refund are only available in the event of a "significant change". These options are not available where the change made is a "minor" one.

If we make a significant change 10 weeks or less before departure we will in addition pay you compensation set out below subject to the following exception. Compensation will not be payable where we are forced to make a change as a result of unusual and unforeseeable circumstances beyond our control, the consequences of which we could not have avoided even with all due care - see clause 9.

Number of days before departure significant change or cancellation is notified to you

29 - 56 days	5%
15 - 28 days	10% Exc. Insurance premiums
Less than 14 days	10%

In all cases our liability to pay you compensation is limited to the compensation payments set out above. We regret that we cannot pay any expenses, costs or losses incurred by you as a result of any change. No compensation is payable for minor changes or where we make a significant change not less than 8 weeks before departure.

8 Cancellation By Us

Very occasionally we have to cancel confirmed holidays. As this is usually for reasons outside our control we must reserve the right to do so. However, we promise not to cancel your holiday less than 10 weeks before departure unless you have failed to pay the full cost of your holiday on time or we are forced to do so as a result of circumstances outside our control. In the event of cancellation (which does not result from your failure to make full payment on time) we will offer you the choice of the following options:

- purchasing another holiday from us of a similar standard to that originally booked if available (if the alternative holiday is less expensive than the original one we will refund the difference but if the alternative is more expensive we will ask you to pay the difference) or
- cancelling your holiday in which case we will give you a full and quick refund of all monies you have paid to us. If we have to cancel 8 weeks or less before departure we will, in addition to offering you the above options, pay you compensation set out in clause 7 above (Changes By Us) subject to the following exceptions. Compensation will not be payable where
 - we are forced to cancel as a result of unusual and unforeseeable circumstances beyond our control, the consequences of which we could not have avoided even with all due care or
 - an insufficient number of people have booked your chosen holiday and we have informed you of our need to cancel for this reason at least 10 weeks before departure.

In all cases our liability to pay you compensation is limited to the payments set out in clause 7. We regret we cannot pay any expenses, losses or costs incurred as a result of any cancellation. No compensation is payable where we cancel more than 10 weeks before departure.

Very rarely circumstances amounting to "force majeure" (see clause 9) may force us to change or terminate your holiday arrangements after departure but before the scheduled end of your holiday. This is extremely unlikely but if this very unusual situation does occur we regret we will not be able to make any refunds (unless we obtain any refunds from our suppliers), pay you any compensation or meet any costs or expenses you incur as a result.

9 Force Majeure

We regret we cannot accept liability or pay any compensation where the performance or prompt performance of our contractual obligations is prevented or affected by "force majeure". In these booking conditions "force majeure" means any event which we or the supplier of the service(s) in question could not, even with all due care, foresee or avoid. Such events may include war, threat of war, civil strife, industrial dispute, natural or nuclear disaster, fire, terrorist activity, adverse weather conditions and all similar events outside our control.

10 Our Responsibility For Your Holiday

(a) The quality of your holiday. We promise that the services that make up your holiday will be provided to a reasonable standard as described in our brochure and with the use of reasonable skill & care. The only exception we make to this promise is where any problems are caused by "force majeure" (see clause 9) for which we regret we cannot accept liability. We also accept responsibility for what our employees, suppliers and sub-contractors do or do not do except where personal injury, death or illness is involved. We can only accept responsibility for personal injury, death or illness as set out in clause (b) below. We do, however, limit the amount of compensation we may have to pay under this clause. Except where loss and/or damage to luggage or personal possessions (including money) the maximum amount of compensation we will have to pay you is £30.00 per person affected as you are required to have taken out adequate travel insurance before departure. Please also see clause 10(c) below.

- Death, personal injury and illness resulting from your holiday arrangements. If any of our employees, suppliers or sub-contractors do not provide the services which make up your holiday in the way and to the standard we have promised in our contract with you and death, personal injury or illness of you or any member of your party results we will generally pay you compensation. There are only a few situations where compensation will not be payable. For instance, compensation will not be paid where the death, personal injury or illness was the fault of a person who was not involved in providing your holiday, which could not have been foreseen or avoided or where it resulted from "force majeure" (see clause 9 above). Please also see clause (c) below. If you want to make a claim against us under this clause you must comply with the following procedure:
 - You must notify us of your claim in accordance with the complaints procedure set out in clause 12.
 - If any compensation is paid by us or our insurers the person receiving the compensation must transfer to ourselves or our insurers any rights they may have to sue the person(s) responsible for the death, personal injury or illness.
 - If we or our insurers decide to sue the person(s) responsible in your place to recover the compensation paid to you, you must be prepared to assist us in doing so.
- Limitation of liability for carriers and providers of accommodation. Where you make a claim against us under clause 10(a) or 10(b) above and the whole or any part of that claim relates to services provided by air, sea, rail or road carriers or providers of accommodation, the maximum amount of compensation we will have to pay you for that claim or part of that claim will be the amount specified by the International Convention which covers the services in question. For all claims which result from international carriage, compensation can only be paid in those situations where the carrier concerned would be obliged to pay compensation under the relevant international convention were a claim made against that carrier in that particular situation.

11 Association of Bonded Travel Organisers Trust Limited (ABTOT)

As a member of the Association of Bonded Travel Organisers Trust Limited (ABTOT), an Association approved by the Department of Trade and Industry, Carisma Holidays Ltd has provided a Bond to meet the requirements of the Package Travel, Package Holidays and Package Tours Regulations 1992. This Bond provides security for and is restricted to monies paid by its UK customers and for their repatriation to the UK in the event of Carisma Holidays Ltd insolvency.

12 Complaints

In the unlikely event that you have any reason to complain about your holiday arrangements please immediately inform our local representative and the supplier of the service in question. Until we know about a problem we cannot begin to resolve it. Most problems can be dealt with quickly. If you remain dissatisfied, however, you must write to us within 28 days of your return from holiday giving full details of your complaint. We regret we cannot accept any liability for complaints and claims that are not notified to ourselves and our suppliers in accordance with this simple procedure. Past experience has shown that we are normally able to resolve the few complaints we receive amicably.

If, despite our best efforts and having followed the above procedure for reporting and resolving your complaint, you feel that it has not been satisfactorily settled, we recommend that it is referred for arbitration under the ABTOT Travel Industry Arbitration Service. An Independent Arbitrator will review the documents relating to any complaint and deliver a binding decision to bring the matter to a close. Details of this scheme are available from The Travel Industry Arbitration Service, administered by Dispute Settlement Services Ltd at Old Exchange House, Marlford Road, Wheathampstead, Herts, AL4 8AY or from ABTOT, Tower 42, Old Broad Street, London EC2N 1HG. This scheme cannot however decide in cases where the sums claimed exceed £1,500 per person or £7,500 per booking form, or for claims which are solely or mainly in respect of physical injury or illness or the consequence thereof.

13 Behaviour and Regulation

You and your party must abide by the rules and regulation of accommodation owners, campsites, ferry, tunnel and other operators. If you or any member of your party fail to observe rules and regulations or behave in such a way as to cause or to be likely to cause (in our opinion) danger, distress or annoyance to anyone or damage to property we are entitled, without prior notice, to terminate the holiday arrangements of the person(s) concerned. In this situation the person(s) concerned will be required to leave their accommodation or campsite or other service. No refunds will be made and we will not pay any expenses or costs incurred as a result of the termination. If you or any member of your party cause (directly or indirectly) any damage, loss, expense or cost, to ourselves or a third party the whole party will be responsible for paying or reimbursing us for this.

14 Conditions of Suppliers

Independent suppliers provide many of the services that make up your holiday arrangements. Those suppliers provide these services in accordance with their own terms and conditions. Some of those terms and conditions may limit or exclude the supplier's liability to you, usually in accordance with International Conventions. Copies of the relevant terms and conditions and conventions are available on request from the supplier or ourselves. Please note it is the requirements and standards of the country in which any of the services that make up your holiday are provided which apply to those services and not those of the UK.

15 Delays

You are advised to check with the port authorities from where you are due to depart to find out whether there are likely to be any delays or other problems with your crossing before you set off. We regret we cannot accept any responsibility for any delays in crossings or for any costs (including meals and accommodation) incurred by you as a result of such delays. If you have taken out your holiday insurance you may be able to claim compensation if any delay is longer than 12 hours.

16 Facilities and Off-Peak Holidays

Those taking a holiday outside the peak period benefit from very substantial savings. One of the reasons for the attractive off-peak rates is that site owners may not open all facilities normally available in the peak season. Swimming pools are generally open from early in the season but this is at the site owner's discretion as bad weather or other difficulties can make preparation and maintenance of swimming pools impractical. Organised activities and entertainments are often concentrated into the July/August period. If certain facilities are not available on site similar facilities will usually be available in the vicinity. We attempt to describe all the services that make up your holiday arrangements as fully and accurately as possible. However, there may be some facilities advertised in the brochure which cannot always be made available as they are subject to weather conditions, volume of support, time of the year and local laws and regulations. Usually you will not be advised of the withdrawal of facilities prior to departure.

17 Resort Services

Whilst in resort you may be able to take part in specialist sporting activities at discount rates negotiated by us. Please take note, these activities are neither run nor controlled in any way by Carisma. They do not form any part of your contract with us even where we suggest particular operators or centres. Accordingly we cannot accept any liability in relation to these specialist activities and clause 10 of our booking conditions will not apply to them.

18 Our Reservations Staff

Our reservations staff will always try to give accurate information and price quotations to telephone enquiries. However, we cannot accept responsibility for such information unless it is confirmed by us in writing and signed by a duly authorised member of staff. We will endeavour wherever possible to accommodate special requests but cannot guarantee that these will be met. Failure to meet a special request will not be a breach of contract on our part. We regret we cannot accept any booking specified to be conditional on the fulfilment of a particular request. All bookings will be treated as standard bookings subject to the above provisions on special requests.

19 Kids Club

Carisma Children's Club is purely for children's entertainment. It is not a childcare facility, and the children remain the responsibility of the parents at all times. During periods of particularly high demand, for safety reasons, it may be necessary to restrict the number of participants in Teenage or Children's Clubs, or alter or reduce scheduled programmes. Children's Club is free, but certain activities may incur a charge. There may be occasions where we can't run a Children's Club due to illness or unforeseen circumstances. Such events are regrettably beyond our control. Usually you will not be advised of the withdrawal of facilities prior to departure.

20 Distances

Distance to various local amenities (i.e. the beach) stated in the campsite description are always measured from the closest point on the campsite.

21 Parking

Normally you can park your car next to your accommodation. If your family takes two cars it is unlikely that you will be able to park both cars on your pitch. The second car usually has to be left in the car park. Some camps refuse two cars, while other camps make a charge when you arrive.

22 Lifeguards

Not all camps have lifeguards on duty and those that do may only be on par in July & August, or for a limited time during the day. We strongly advise you supervise your children at all times when they are using swimming pools and watercuts. For your own safety we ask that you adhere to the swimming pool regulations.

Holiday Insurance

The success of your holiday is our responsibility. Most aspects of the holiday we can control very successfully, but for those things that we cannot comprehensive, personal insurance is essential for a worry free holiday. It is a condition of booking that you either take out our travel insurance, or prove that you already have adequate cover in place, we will not send out tickets until proof is sent to us.

Carisma Holidays offers a comprehensive Holiday Package Insurance arranged by Crispin Speers & Partners Limited, provided by UK Underwriting Limited on behalf of Ageas Insurance Limited.

Crispin Speers and Partners Ltd, UK Underwriting Limited and Ageas Insurance Limited are authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA's website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234

Brief outlines of the cover are set out below and the terms, conditions and exclusions will be shown in full on the Evidence of Insurance issued upon payment of the appropriate premium.

We offer a Family Policy at £69 for 2 adults and up to 4 dependent children under the age of 18.

Sums Insured Per Person

Figures below represent maximum cover £19 per person for 17 days. Infants free, Family Policy £69 (Incl. Govt. Tax) For insurance longer than 17 Days please phone for details

Personal Accident	
• Death	£15,000
• Loss of one or more limbs or eyes	£15,000
• Permanent Total Disablement	£15,000
Medical Expenses	£5,000,000
Hospital Benefit	£25/24hrs. Max £500
Cancellation and Curtailment	£3,000
Baggage and Personal Effects	£2,000
Single Article Limit	£250
Jewellery and Valuables	£250
Delayed Baggage	£100
Money	£350
Cash Limit	£150
Personal Liability	£2,000,000
Travel Delay	£100
Abandonment	£3,000
Missed Departure	£1,000
Legal Expenses	£10,000
Petcare	£500
Additional Expenses	£200
Additional Accommodation	£100

European Car Breakdown

High recovery costs and unfamiliar surroundings can make a breakdown abroad a traumatic experience. This insurance will suit the Demands and Needs of an individual wishing to insure themselves against unforeseen costs following the breakdown of a vehicle. Subject to terms, conditions and maximum specified claim limit.

Benefits include roadside assistance and towing to the nearest garage, car hire or accommodation allowance if the repairs are going to take a while, and if all else fails arrangements for you, your vehicle and passengers to get home. English speaking Incident Managers are available 24hours a day to make all the necessary arrangements to get you back on the road. You will be covered from the moment you leave home, so why leave it to chance when cover is £39.

European Car Breakdown Insurance Summary of cover

Figures below represent maximum cover Car £39 for 31 days. Trailer £12 for 31 days. (Incl. Govt. Tax) For vehicles under 11 years old

Immobilisation or theft of vehicle prior to travel up to	£1,000
Roadside Assistance	as per policy wording
Vehicle Repatriation	as per policy wording
Loss of Vehicle Use	up to £1,000
Car Hire up to	£1,000
Additional Accommodation in respect of failure of insured vehicle	£45/per day up to £225
Provision of Chauffeur	as per policy wording
Provision of Spare Parts	as per policy wording
Local Storage of Vehicle	up to £100
Legal Defence	up to £10,000
Advance funds	up to £4,000
Forced Entry	up to £100

Carisma Holidays is an Appointed Representative of ITC Compliance Limited which is authorised and regulated by the Financial Services Authority (FSA).

Before you purchase this insurance we are required to bring your attention to a number of important aspects concerning the travel insurance.

Evidence of Insurance

This contains the full details of what is and is not covered. Please read it carefully to ensure you understand the cover provided. Should you wish a specimen, a copy will be made available prior to purchase upon request.

Conditions, Exclusions and Warranties

These limit or restrict the cover provided. Some apply to all sections of the insurance whilst others only apply to specific sections.

Claims for Baggage and Personal Effects

This insurance does not provide cover on a 'new for old' basis, which means that deductions for age, wear and tear will be made where appropriate.

Sums Insured or Limits

All sections of the insurance have a limit on the amount the Insurer will pay. Some sections have internal limits such as the amount the Insurer will pay for any one item or the total amount for all valuables.

Excesses

Under most sections of the insurance, claims will be subject to an excess of £50. This means you will be responsible for paying part of the claim.

Reasonable Care

You are required to take all reasonable care of yourself and your property and to act at all times as though you are not insured.

High Risk Activities

The insurance may not cover you when you take part in certain activities. You must check that the insurance covers your requirements.

Complaints

The insurance contains a procedure which you should follow if you wish to make a complaint.

Jurisdiction

The insurance will be subject to English law unless otherwise agreed.

"Cooling Off Period"

If the insurance does not meet your requirements you may return the documentation within 14 days of purchase or prior to travel if this is sooner and provided no claim has been made obtain a refund.

Pre Existing Medical Conditions

Please note that this Insurance contains certain exclusions relating to existing health conditions that affect you, your travelling companions or anyone upon whom you travel plans may depend. You must check that the insurance covers your requirements.

Please note that there is no cover, if at the time of effecting this Insurance You, Your travelling companions or anyone else upon whom Your travel plans depend:

- is on a waiting list for in-patient treatment in a hospital or awaiting results of tests and/or medical investigations
- is travelling against the advice of a medical practitioner or for the purpose of obtaining treatment abroad.
- has received a terminal prognosis.

Demands and Needs

This travel insurance policy will suit the Demands and Needs of an individual, or group (where applicable) who have no excluded pre-existing medical conditions, are travelling to countries included within the policy terms and who wish to insure themselves against the unforeseen events detailed in the cover section below. Subject to terms and conditions and maximum specified claim limits.

IMPORTANT - You may already possess alternative insurance(s) for some or all of the features and benefits provided by this product; it is your responsibility to investigate this. We will not provide you with advice about the suitability of this product for your individual needs but we will be happy to provide you with factual information to assist you in making an informed buying decision.

If you have any doubts concerning the cover provided please contact the insurance brokers who are:

Crispin Speers and Partners Limited,
St Clare House, 30-33 Minorities, London, EC3N 1PE
Tel: 0207 977 5700 Fax: 0207 702 927

Carisma Holidays Ltd

a: Carisma Holidays Ltd, Heronsgate Road, Chorleywood, Hertfordshire, WD3 5BB

tel: 01923 284235 fax: 01923 284560

STATUS DISCLOSURE INFORMATION

The Financial Services Authority (FSA) is the independent regulator of financial services. Use this information to decide if our services are right for you.

Carisma Holidays Ltd is an appointed representative of ITC Compliance Limited which is authorised and regulated by the FSA (their registration number is 313486) and which is permitted to advise on and arrange general insurance contracts.

Carisma Holidays Ltd only offer insurance from a limited number of insurers. A List of these insurers is available on request. No additional fees will be charged for this service.

You **WILL NOT** receive advice or a recommendation from us for insurance. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

We always aim to provide a first class service, however if you have any cause for complaint any enquiry can be raised by either email, in writing or by telephoning The Compliance Officer, ITC Compliance Limited, Charnwood House, Marsh Road, Bristol, BS3 2NA, complaints@itccompliance.co.uk, 0117 9539058. Should you remain dissatisfied you have the right to ask the Financial Ombudsman Service to review your case. You should write to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. Telephone 0845 080 1800. You may be entitled to compensation should we be unable to meet our liabilities as an insurance intermediary under the Financial Services Compensation Scheme. Your entitlement to compensation will depend upon the type of business and the circumstances of your claim.

Details of ITC Compliance Limited's authorisation can be confirmed by contacting the FSA on 0845 606 1234 or by visiting the FSA's website <http://www.fsa.gov.uk/register>.

DEMANDS AND NEEDS STATEMENT

Travel Insurance

This travel insurance policy will suit the Demands and Needs of an individual, or group (where applicable) who have no pre-existing medical conditions, are travelling to countries included within the policy terms and who wish to insure themselves against the financial impact of specified unforeseen circumstances/events relating to or occurring during their trip. Subject to policy exclusions, terms, conditions and maximum specified claim limits; details of which may be found in your policy booklet. If you do not have one of these please ask for a copy to aid you in making your own informed buying decision.

IMPORTANT INFORMATION

You may already possess alternative insurance(s) for some or all of the features and benefits provided by products purchased; it is your responsibility to investigate this. We will not provide you with advice about the suitability of this product for your individual needs but we will be happy to provide you with factual information to assist you in making an informed buying decision.

All policies have exclusions and restrictions to them. It is very important that you read and understand these and only purchase the policy if you are happy that you and (where applicable) every member of your party meet the eligibility criteria: Specifically for travel our policy may NOT be applicable for you if:

You are over the maximum specified age at the time of your trip

You have pre-existing medical conditions

Examples of these and other conditions and restrictions and what to do if you are unsure about any aspect of an exclusion are contained within your policy information.

If after purchasing a policy should you find it does not meet your requirements you have 14 days from the date of issue, or prior to travel (whichever is sooner) to cancel the policy.

If you do decide to cancel your money will be refunded in full, provided no claims have been made or incident likely to give rise to a claim has arisen.

Travel policies will not cover travel to areas where the Foreign and Commonwealth Office has advised against 'all travel'. If you are not sure whether there is a travel warning for your destination, please check with the Foreign and Commonwealth Office (phone 020 7008 0232 or 0233 or visit their website at www.fco.gov.uk).

It is your responsibility to do this and no information or guidance will be provided by ourselves in this regard.

CONFIDENTIALITY AND DATA PROTECTION

Your information will only be disclosed to third parties in the normal course of arranging and administering any insurance contract(s) and to ITC Compliance Limited for the purposes of monitoring and/or enforcing compliance with any regulatory rules/codes.

I have read and understand the above information and confirm that I have been provided with the a copy of this document together with all relevant policy documentation to enable me to make an individual informed buying decision based on my own personal circumstances and the merits of the policy. This buying decision was my own and I did not receive a personal recommendation or advice from Carisma Holidays Ltd.

Please keep this page with your insurance policy documents.