

FAIR TRADING CONDITIONS



1 THE CONTRACT

1.1 The contract is between All Leisure Holidays Limited trading as "Swan Hellenic" ("The Company") and each person booking with the Company (including the parents or guardian of any person under 18 years of age) ("the Passengers"). Please note that information contained in the section headed "General Information" in our brochure or in these or any other comparable sections, and any other relevant information on our website also form part of your contract with the Company.

1.2 The Lead Passenger warrants as a fundamental term of the contract that he/she has read these terms and conditions and has the authority to and agrees to be bound by them. Furthermore that he/she is authorised by each Passenger named on the confirmation invoice (and, where such passenger is under 18, by his or her parents or guardian) to enter into a contract with the Company on their behalf. Unless otherwise indicated, the Lead Passenger warrants that the Passenger information given may be used by the Company or its partners for future marketing purposes.

1.3 No contract exists until the Company has received the full deposit (or, where appropriate, the full price) and a confirmation invoice has been issued. Please note that a contract will exist even if the Company is unable to confirm all holiday details (e.g. flights) at the time of booking. A confirmation invoice will be sent to the Lead Passenger. There is no charge for payment of a deposit by credit card but a 3% charge will be made for any subsequent payments made by credit card.

1.4 All details on the confirmation invoice (and on any additional documents produced by the Company) will be deemed to have been accepted unless the Company receives notification to the contrary in writing from the Lead Passenger within 14 days of the date of dispatch (which will be deemed to be 2 days after the date of issue). If any errors are not immediately identified and reported, any cost of rectifying the same at a subsequent date must be met by the Passenger. Please note that Passengers not following these instructions will be fully liable for any costs that may subsequently be incurred in rectifying errors at a later date. In the case of flight tickets and e-tickets these must be checked by Passengers and the Company must be notified of any errors immediately.

1.5 It is expressly agreed that all Passengers and their luggage are carried subject to the Conditions of Carriage of the airlines and shipping company used, some of which limit or exclude liability. Copies of these conditions are available on request. Any compensation payable for non-performance or improper performance of land, sea and air carriage services shall be limited in accordance with the international conventions which govern such services.

1.6 For bookings made through an approved ABTA Travel Agent, the Agent holds any monies paid on behalf of the Company.

1.7 The Company reserves the right to cancel bookings and levy cancellation charges on the scale in section 8 below if balance payments are not received in full 16 weeks before departure or by return post/credit or debit card for bookings taken less than 17 weeks before departure.

1.8 Travel insurance (where purchased through us or directly with a third party) does not form part of your contract with the Company or of any "package".

1.9 All employees, agents, contractors, sub-contractors, suppliers and insurers of the Company shall be bound by these Fair Trading Conditions.

1.10 These Fair Trading Conditions apply only to cruise packages booked directly with the Company and where the Company is acting as principal.

1.11 The contract and all other proceedings arising out of or in connection with it shall be governed by English law and the jurisdiction of the English courts. Passengers may, however, choose the law and jurisdiction of Scotland or Northern Ireland if they so wish. If and in so far as a claim against the Company is governed by the Athens Convention it may be brought in any Court specified in Article 17 thereof.

2 THE BOOKING PROCESS

2.1 A deposit of £200 per passenger or 10% of the total fare due, whichever is highest (or full payment for bookings taken within 119 days of departure) is due on booking. A higher amount may be payable if any supplier(s) require additional payments for a service prior to the balance due date. Payment of a deposit means acceptance of these Fair Trading Conditions. The Company takes no responsibility for credit card or foreign currency transaction

processing fees levied by issuing banks.

2.2 If the deposit and/or balance are not paid on time, the Company reserves the right to cancel the contract and apply any cancellation charges set out in section 8.

2.3 Passengers with physical or mental disabilities or other conditions which may require special treatment or assistance (including Passengers who may require the use of a wheelchair) must advise the Company at the point of enquiry. They will then be required to complete a questionnaire and upon receipt of which they may be asked to accept additional Fair Trading Conditions before a confirmation invoice is issued and a contract entered into.

2.4 The Company reserves the right to ask any Passenger to provide medical evidence of fitness to travel at the time of booking or at any point up to the beginning of the cruise.

2.5 The Company may (at its discretion) offer Passengers at the time of booking a guaranteed cabin booking (a "Guarantee Cabin"). Under such offers a Passenger is guaranteed to receive a cabin of a specified type although the precise location of the cabin is at the Company's discretion. The Company may (at its discretion) upgrade a Guarantee Cabin to a higher category cabin at no additional cost to the Passenger. The Company may allocate specific cabins under guarantee offers at any time up until the Passenger arrives on the vessel at the port of embarkation. Once Guarantee Cabins have been allocated, the Company is unable to accept Passenger change requests. If Passengers book two or more back-to-back cruises and one or more cruise includes Guarantee Cabins, it is possible that Passengers may be allocated different cabins on each cruise and may need to move between cabins on changeover day(s).

3 PRICES AND SURCHARGES

3.1 The Company reserves the right to alter the published prices of any of the holidays. Passengers will be advised of the current price of the holiday that they wish to book before any contract is confirmed.

3.2 The price of the travel arrangements in this brochure was calculated using exchange rates quoted in the "Financial Times" on March 2013. Changes in transportation costs (including the cost of fuel, port costs, taxes or other fees chargeable for services such as landing taxes or embarkation or disembarkation fees at ports and airports) and exchange rates mean that the price of travel arrangements may change after booking. The Company undertakes, however, that no changes to charges will be made within 30 days of departure.

3.3 The Company will absorb and the Passenger will not be charged for, any increase equivalent to up to 2% of the total holiday cost (excluding insurance premiums and/or any amendment charges). The Company may, at its discretion, and subject to the approval of the relevant authority (ies), charge the Passenger any increase above 2%. If the increase is more than 10% of the price of their travel arrangements, Passengers will have the option of accepting a change to another holiday or cancelling and receiving a full refund of all monies paid, except for any insurance premiums and amendment charges. If the Company is able to offer another holiday and this alternative holiday is of equivalent or higher price to the original holiday booked, then the Passenger will not have to pay more. If the alternative holiday is a lower price, the Passenger will be refunded the difference. Should Passengers decide to cancel their holiday under these circumstances, they must do so within 14 days of the date of the invoice for the additional charge.

3.4 Should the total cost to the Company of a Passenger's holiday fall by more than 2% due to any of the changes mentioned above then the Company will pass on to Passengers any refund due. Passengers should note that travel arrangements are not always purchased in local currency and some changes in local currency costs may have no impact on the price of Passengers' travel due to contractual and other protection in place.

3.5 All outstanding balances on on-board accounts must be settled in full before the Passenger finishes the cruise. If any Passenger fails to settle their on-board account then the Company shall be entitled to take whatever steps may be necessary to recover the monies due and shall be entitled to pass on any costs incurred in doing so.

3.6 Passengers must be aware that the holiday price quoted may include different points of departure and return from/to the UK. In such cases there may be additional costs associated with transfer between the two places not included in the holiday price that will be passed on to the customer.

3.7 We may decide, at any time, to advertise Saver Fares on selected cruises or cabin grades. These are subject to availability and your cabin number will not be allocated at the time of booking.

4 SHORE EXCURSIONS

4.1 The Passenger accepts that the Company, acting as agent, arranges hotels, shore excursion and shuttle services (which may involve additional costs for Passengers) with local operators who may themselves engage the services of third party suppliers. The Company will at all times endeavour to appoint reputable and competent operators who comply with all prevailing local rules, regulations and standards, although Passengers accept that, outside the UK, standards of hygiene, accommodation and transport might differ from comparable standards in the UK.

4.2 Local laws and regulations of the relevant country will be applied to assess the performance of suppliers in the event of a Passenger complaint. Outside the UK, the supplier will not be deemed to have been at fault if local laws and regulations have been satisfied even if the laws of England have not been met.

4.3 Passengers should be aware that they may also be subject to terms and conditions imposed by local excursion operators.

4.4 In the event of an excursion being cancelled, the Company will take all reasonable steps to ensure that Passengers are offered a choice of an alternative excursion and/or a full refund in the case of supplementary excursions.

4.5 Passengers cancelling supplementary excursions prior to departure and on board before bookings close 48 hours prior to arrival in the port, will be refunded in accordance with the schedule set out in clause 8.1. Passengers cancelling supplementary excursions after departure will not be entitled to a refund. If in such cases the cancellation is due to ill health a supporting letter from the ship's Doctor (charges may apply) may enable Passengers to make a claim on their Travel Insurance Policy. Any Passenger that fails to attend an excursion for whatever reason will be deemed to have cancelled.

4.6 Passengers wishing to change supplementary excursion details will be allowed to do so on presentation of the appropriate ticket(s) at the shore excursion desk during the advertised opening hours and at least 48 hours prior to the ship's arrival in the excursion port. Any amended booking will be treated as a new booking and the price charged (if applicable).

4.7 Any changes to supplementary excursion arrangements requested by Passengers less than 48 hours prior to the ship's arrival in the excursion port will only be allowed subject to availability and the terms and conditions of the excursion operator. All other conditions are as (4.6) above.

4.8 Passengers participating in shore excursions included in the original cruise package are subject to clauses 4.1, 4.2, 4.3 and 4.4 only.

5 INSURANCE

5.1 In cases where Passengers purchase insurance through the Company, they accept the Company is acting as an agent for the named insurance provider and that the purchase will be subject to that insurance provider's terms and conditions which will be sent to them with their policy documents or provided in advance of purchase upon request.

5.2 Travel insurance arrangements must be in force for the entire duration of the holiday. If Passengers do not purchase the insurance offered by the Company, then details of the alternative insurance policy (which must at a minimum cover medical charges, cancellation, curtailment, evacuation (from the vessel) and repatriation costs for not less than £5 million) must be provided at the time of booking if possible, but no later than six months prior to the scheduled date of departure or at the time of booking if bookings are made within six months of the date of departure.

5.3 The Company is not responsible for checking that Passengers have the correct level of insurance and will not be liable for any costs, however arising, in excess of any travel insurance cover purchased.

6 PASSPORTS & VISAS

6.1 It is the responsibility of all Passengers to check and fulfill the passport, visa, and immigration requirements applicable to their itinerary. The Company can only provide general information and Passengers must check requirements for their own specific circumstances with the relevant Embassies and/or Consulates as applicable.

6.2 Passengers must understand that passport, visa and immigration requirements do change and are responsible for checking the up to date position in good time before departure.

6.3 For passengers leaving the UK, the Company requires a full 10 year British passport valid for at least six months after the date of return for all UK citizens. Passengers who are not British citizens or who hold a non British passport, must check passport and visa requirements with the Embassy or Consulate of the country(ies) to or through which they intend to travel.

6.4 All Passengers must ensure that they have the correct travel documents in their possession before departure. Passengers may incur fines if they fail to comply with documentation or visa requirements. The Company will re-charge to the Passenger any such fines that have been paid by the Company on the Passenger's behalf.

6.5 The Company does not accept any responsibility for Passengers who are denied disembarkation or are unable to travel, or who incur any other loss because they fail to comply with any passport, visa, or immigration requirements. Cancellation of any part of the holiday that arises due to problems with visa/passport, or immigration requirements will be subject to cancellation charges set out in section 8.

7 CHANGES TO BOOKING DETAILS BY PASSENGERS

7.1 The Company will do its utmost to ensure that amendments requested by Passengers are accommodated, but the Company makes no guarantee that these requests will be met. Any change request must be made in writing by the Lead Passenger and the Company reserves the right to pass on the costs of making any such changes. Passengers must be aware that charges associated with amendments are likely to increase nearer to the date of departure.

7.2 Additional passengers or cruises may be added to a booking at any time subject to availability. In each case a deposit (or full payment, as relevant) per additional Passenger will be required by the Company and all other booking conditions must be met before the new contract exists.

7.3 Requests for significant amendments to booking details (e.g. change of ship or sail date) received before the balance due date will be treated as a new booking. At the Company's sole discretion, the original booking will either be deemed cancelled (and be subject to the cancellation charges set out in section 8), or will be deemed amended (and be subject to an amendment fee of £75 per Passenger).

Any deposit paid, discount applied or promotion applicable to a booking that is cancelled or amended will only be transferred to a new booking at the Company's discretion.

7.4 For minor amendments to booking details received before the balance due date (e.g. passenger name changes) an administration charge of £30 per Passenger affected will be charged. If name changes are required to

scheduled flight details, the charge may be significantly more than £30 per Passenger and will be quoted on request. Passengers should also be aware that airlines may not allow transfer of Passenger names and in such cases a flight booking might need to be cancelled and rebooked, subject to availability, and at the Passenger's expense.

7.5 After an amendment is applied a new confirmation invoice will be issued at which point the contract will be deemed to be amended accordingly.

8 CANCELLATION BY A PASSENGER

8.1 A Passenger may cancel a booking at any time. Cancellation will take effect when the Company has received written notice of cancellation signed by the Lead Passenger. Cancellation charges payable to the Company are:

Period before departure within which the Company receives notice	Cancellation charge per passenger
After payment of deposit	Loss of deposit + 100% of insurance premium (if applicable)
112 to 60 days before departure	60% of invoiced charge + 100% of insurance premium (if applicable)
59 to 29 days before departure	90% of invoiced charge + 100% of insurance premium (if applicable)
28 days or less before departure to departure date	100% of invoiced charge + 100% of insurance premium (if applicable)

8.2 A Passenger will not have a right to exclusive occupancy of a cabin with two or more berths unless any applicable single occupancy premium has been paid. In the event of a Passenger becoming a single occupant of such a cabin due to a cancellation, he/she will become liable to pay any applicable single occupancy premium. Passengers are advised that certain reasons for cancellation are covered by their travel insurance.

9 CANCELLATION OR ALTERATION BY THE COMPANY

9.1 The Company reserves the right at its sole and absolute discretion at any time to cancel, postpone or alter without prior notice or consultation any cruise in whole or in part in order to safeguard its Passengers, its crew, its employees or the vessel in the event of war or threat of war, political unrest, terrorist activity or threat of terrorist activity, nuclear disaster, riots, civil strife, adverse weather conditions or other similar events ("Force Majeure") or for any other valid operational reason. If the majority of ports that the Company aims to visit during any one cruise have to be changed on UK Foreign Office advice before the cruise commences, the Company undertakes to offer Passengers an alternative cruise or refund of the cost of their cruise in full, less any insurance premiums paid.

9.2 If under clause 9.1 the Company cancels a cruise before the scheduled departure date it will offer, when possible, a subsequent alternative departure of similar standard (which must be accepted in writing within 14 days of the offer being made), or the choice of a full refund of all monies paid, less any insurance premiums paid.

9.3 If under clause 9.1 the Company cancels a cruise after the scheduled departure date, it will return all Passengers as soon as practicable to the UK and make a proportional refund for any unused services, less any insurance premiums paid and any non-recoverable expenses incurred.

9.4 If under clause 9.1 the Company alters the planned itinerary only, refunds will be limited to any balances outstanding on shore excursions.

9.5 In any of the circumstances mentioned above the Company shall not be liable to pay any compensation, nor shall Passengers have any further claim against the Company.

9.6 The Company and the Captain of the ship are unable to guarantee that the ship will call at every advertised port or follow every part of the advertised route. They will at all times endeavour to maintain the advertised programme but reserve the right at their sole discretion to make any alternations they deem necessary.

9.7 The Company also reserves the right to cancel any cruise by giving written notice at least eight weeks before departure if sales of that departure have not reached 70% of capacity. Under such circumstances clause 9.2 will apply and the Company shall not be liable to pay compensation, nor shall Passengers have any further claim against the Company.

9.8 The Company reserves the right at its sole and absolute discretion to use a substitute ship of similar standard to the original ship should it prove necessary to do so.

9.9 In addition to the rights of the Company, Aircraft and Ship's Captains always have the right at their absolute discretion to vary any planned routing without prior notice or consultation if they deem it necessary to do so in the interests of safety.

9.10 Any flight details contained in the Company's brochures are provisional. Final flight details (including timings) will be issued near to departure and may differ significantly from any provisional information previously provided.

9.11 If for any reason details of a cruise have to be altered before departure (and subject to Clause 9.1) the Company will notify the Lead Passenger as soon as possible.

9.12 The Company will not be held responsible for, nor have liability in respect of, delays caused by third parties during passage through sea areas controlled by vessel traffic schemes, canals, rivers or any other navigable waterways.

10 MEDICAL AND OTHER CONDUCT

10.1 The Company reserves the right at any time to require any Passenger to produce medical evidence of fitness to travel including the submission of any required medical certificates.

10.2 Any Passenger boarding a ship at initial embarkation who has not filled in the required pre-boarding health declaration must inform the Company of any sickness and/or diarrhoea experienced less than 72 hours prior to embarkation. In the interest of Passenger's safety the Company reserves the right at its discretion, to refuse boarding. In such circumstances the Company shall not be liable to pay any compensation, nor shall Passengers have any further claim against the Company.

10.3 At the point of embarkation, the Company reserves the right to refuse passage to any Passenger who had failed to notify the Company at the time of booking of any disabilities or the need for assistance or who, in the opinion of the Company is unfit to travel or who may constitute a danger to themselves or others whilst on board. Under those circumstances

Passengers will receive no refund of the cost of any part of the unused cruise package.

10.4 The Company will endeavour to carry Passengers of limited mobility if it has been notified of such limitations in writing at the time of booking (and has been informed of any deterioration in condition or new conditions between booking and travelling) and after any additional Fair Trading Conditions have been agreed by the Passenger and the Company in writing prior to departure.

10.5 Whilst the Company makes every effort to accommodate all Passengers' needs, Passengers using wheelchairs may have restricted access in certain areas of the ship and may be unable to go ashore in certain ports, particularly those that require the use of tenders. Mobility scooters - Passengers must not use mobility scooters on board. They must be gel or dry cell battery only with a width of no more than 78cm to enable access to the cabin. Each part should weigh no more than 23kg. Any passenger taking a mobility scooter aboard *Minerva* must reside in a disabled cabin.

10.6 The Company does not accept any responsibility for Passengers unable to travel, or who incur any other loss because they fail to comply with any health formalities. The Company takes no responsibility for Passengers denied embarkation and/or disembarkation on medical grounds. Cancellation of any part of the holiday that arises due to health requirements will be subject to cancellation charges as set out in section 8.

10.7 Any cost or expense reasonably incurred by the Company for or on behalf of the Passenger in respect of any form of medical, dental or similar treatment, hotel, transportation, repatriation or any other expense shall be repayable by the Passenger to the Company irrespective of whether the sum is covered by the Passenger's travel insurance arrangements.

10.8 If a Passenger is refused entry to board an aircraft because, in the opinion of the Captain, the Passenger is unfit to travel or represents a threat to the safety of the aircraft or its Passengers or crew or is abusive or disruptive, the Company will not be liable to complete the Passengers holiday arrangements and will not be liable to pay any refund or compensation.

10.9 Unless approved by the Company in writing prior to departure, Passengers may not bring on board any controlled substances.

10.10 Passengers may not bring on board any prohibited substances, any animals or any goods of a flammable or dangerous nature. Doing so will render the Passenger strictly liable to the Company for any injury, loss, damage or expense suffered by the Company as a result. The Passenger will also be personally liable for any statutory penalties.

10.11 Passengers are required at all times to follow the instructions of employees and crew regarding the use of ship's equipment (including hand sanitizers) and general behaviour whilst on board and the Company will not be responsible for any consequential injury, illness, financial or other loss incurred by Passengers if they fail to comply with the instructions they are given.

10.12 The Captain (or any employee or member of the crew authorized by the Master) will be entitled to search the cabin and/or personal luggage of any Passenger suspected of being in breach of these clauses. In addition, any employee or crew member will be entitled to enter a Passenger's cabin in order to carry out an inspection, or to undertake cleaning, maintenance or repair work.

10.13 The Company has the right to refuse or revoke passage to anyone who, in its judgment, is in a physical or mental condition unfit for travel, or who may require care beyond that which the vessel can provide and under such circumstances the Company will offer the Passenger no refund of any part of the cost of their unused cruise package.

10.14 If it appears that a Passenger's conduct, behaviour or health has or is likely to endanger the Passenger's own health or the health, safety or enjoyment of any other Passenger or crew or employee, or makes the Company liable for any significant unforeseen costs including medical treatment or repatriation, the Company and/or the Captain reserve the right to take appropriate action and make appropriate charges. Actions may include disembarkation, confinement to a particular cabin, and through the ship's doctor, the administration of any drugs or medicines and/or confinement to a hospital or similar institution at any port. If, under the terms of this clause, the Passenger's cruise is terminated the Company will offer the Passenger no refund for any unused part of their cruise package nor will the Company be liable for the cost of repatriating the Passenger.

10.15 Should any Passenger have the misfortune to suffer illness, injury or death during the period of the cruise arising out of an activity that does not form part of the arrangement made by the Company, the Company will, where appropriate, provide any assistance it can to the affected Passenger, such assistance being limited to a maximum cost incurred by the Company of £5,000 per cabin.

10.16 The Company may invite various affinity groups of people with shared interests who choose to travel together onto a cruise. The Company does not envisage that this will materially affect the normal day to day operation of the ship but Passengers must accept that there may be occasions when certain facilities are unavailable whilst these groups are on board.

11 COMPLAINTS

11.1 Any Passenger who encounters a problem during a cruise must immediately report it to the Hotel Manager or a senior member of the crew on the ship and ensure that the issue is recorded in the ship's log together with any action taken to resolve it. If the matter cannot be resolved during the cruise, and the Passenger wishes to pursue a complaint, the Passenger must write to the Company within 28 days of final disembarkation.

11.2 As a Member of ABTA, membership number W0302. The Company maintains a high standard of service to you by ABTA's Code of Conduct. We can also offer you an arbitration scheme for the resolution of disputes arising out of, or in connection with this contract. The arbitration scheme is arranged by ABTA and administered independently. 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 £1,500 on the amount the arbitrator can award per person in respect of this element. Your request for arbitration must be received by ABTA within eighteen months of the date of 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 can request the ABTA Mediation Procedure and we have the option to agree to mediation.

12 CONDITIONS OF CARRIAGE BY SEA

12.1 Travel on board the ship is subject to the shipping company's Conditions of Carriage some of which limit or exclude liability in accordance with international conventions. Copies of these conditions can be provided in advance upon request. They are also available on board the ship.

12.2 If for any reason despite the above paragraph the Company would be otherwise liable in connection with carriage by sea the provisions of the Athens Convention relating to the carriage of Passengers and their luggage by sea 1974 ("the Athens Convention") and any modification thereof which may be in force at the time, may be applicable to the contract. The Company draws each Passenger's attention to the fact that the Athens Convention in most cases limits the carrier's liability for death or personal injury or loss of or damage to luggage and makes special provision for valuables. The Athens Convention presumes that luggage has been delivered undamaged unless written notice is given to the carrier before or at the time of disembarkation or re-delivery or from the time when such re-delivery should have taken place. If and in so far as the Athens Convention is applicable to the contract, the Company shall be entitled to the benefit of all limitations, rights and immunities conferred by the Athens Convention. Without prejudice to the generality of the foregoing provisions of this condition any damages payable by the Company up to the Athens Convention Limits shall be reduced in proportion to any contributory negligence by the Passenger and by the maximum deductible specified in Article 8 (4) of the Athens Convention.

12.3 Insofar as a cruise may be performed on a ship not owned by the Company, Passengers agree that the Company shall at all times nevertheless be deemed a ship owner for the purposes of any relevant laws in force in any relevant jurisdiction and therefore be entitled to any limit to its liability.

13 CONDITIONS OF CARRIAGE BY AIR

13.1 Travel on board aircraft used in travelling to and from the ship is subject to the airline's standard ticket conditions, some of which limit or exclude liability in accordance with international conventions. These conditions can be found on the airline's website or can be provided by the Company upon request.

13.2 If your air journey involves a destination or stop in a country other than the one from which you depart, the Warsaw Convention may govern the liability of all airlines involved in your journey, including any portion thereof in a single country. This Convention limits the liability of airlines involved in your journey, including any portion thereof in a single country. This Convention limits the liability of airlines for death or bodily injury and for baggage loss, delay or damage. For many air carriers, the Warsaw Convention limits for bodily injury or death and the defence that they have taken all necessary measures to avoid the damage for the first 100,000 Special Drawing Rights of any such claim do not apply. In addition, in cases of death or bodily injury, many air carriers will make advance payments to the person entitled to compensation, if required to meet immediate economic needs, in proportion to the hardship suffered. European Community carriers provides a minimum advance equal to not less than 15,000 Special Drawing Rights in the event of death. Other air carriers may apply alternate provisions.

14 GUIDES AND GUEST SPEAKERS

14.1 Independent contractors retained by the Company, including but not limited to Guest Speakers, guides, guest personalities and entertainers are subject to change and/or cancellation without notice. The Company also retains the right to change any member of ships crew previously advertised or disclosed (e.g. the ship's Captain) without notice.

15 FINANCIAL PROTECTION

15.1 The Package Travel, Package Holidays and Package Tours Regulations 1992 require the Company to provide security for the monies that each Passenger pays for the package holidays booked with the Company and for your repatriation in the event of the Company's insolvency. The Company provides this security for air holiday packages by way of an Air Travel Operators Licence (number 3897) administered by the Civil Aviation Authority, and for non air holiday packages by way of a bond organised through ABTA. In the unlikely event of the insolvency of the Company, the CAA or bond issuer (where appropriate) will arrange to refund any money that the Passenger has paid to the Company for an advance booking.

