

Holiday Information

WHAT OUR HOLIDAY PRICES INCLUDE:

- Air & coach travel to and from the resorts. Coach transfers require a minimum number of passengers to operate, there may be a supplement if the minimum is not reached
- Luggage allowance - see page 54
- Accommodation and meals as described
- All known current airport and security charges
- Services of Balkan Holidays representative or agent at holiday centres

NOT INCLUDED ARE:

- Transportation between your home and the UK airports, portage to and from check-in desks at these airports and the holiday hotels
- Supplement resulting from currently unknown taxes and costs, if applicable at the time of your booking
- In-flight meals on most of our flights
- Cost of personal items such as laundry and drinks
- Cost of visas where required (for non-British citizens – see further details on this page)
- Holiday insurance and no snow guarantee (see details of our excellent scheme on page 58)
- Reimbursement to apartment owners and hoteliers for any damage to their property
- Charges made for collection of tickets at your departure airport
- Credit card handling fees
- Use of local resorts transport unless otherwise specified
- Services of Balkan Holidays representatives for accommodation only and for hotels featured on the website only

EXTRAS TO PAY

The following facilities will usually incur a local charge unless otherwise stated in the hotel descriptions: Baby-sitting, tennis, table tennis, pool tables, safety deposit boxes, health centres, entry to discos / nightclubs, use of swimming pools, gymnasium / sauna, there is usually a small charge to pay for all public toilets, even those located in hotels.

ALLOCATION ON ARRIVAL & LATE DEALS

"Allocation on arrival" means the accommodation will be provided in a resort / property anywhere within the particular holiday region stated, which may not necessarily be featured in our brochure.

Balkan Holidays cannot guarantee a particular resort, property or extra facilities such as a swimming pool, prior to departure from the UK. Where provided, the Balkan Holidays invoice must always be taken on the holiday.

The prices for this type of holiday are valid at the time of booking only and are subject to availability. Changing your accommodation in resort is subject to the current brochure price, availability and the relevant administration / cancellation charge.

HOTEL MEALS

The board arrangement for each hotel or holiday is clearly shown in the hotel description. Bed and breakfast denotes bed and continental breakfast usually from a buffet selection. Half board

denotes breakfast and evening meal; full board denotes breakfast, lunch and evening meal. Self-catering accommodation is provided with a kitchenette. In some hotels all meals are served buffet style, and when this is known in advance it is detailed in the brochure. Please note however that our suppliers reserve the right to change the meal basis from buffet style to table service or vice versa. The choice of meals for vegetarians or those requiring other special diets is very limited, usually restricted to salads and omelettes. Special meals on the aircraft may not be provided by all carriers. If a special diet is essential for you, we may have to decline your booking. Please also remember that meals for infants are paid for locally.

HEALTH MATTERS

A Department of Health leaflet (ref T4) "A Travellers Guide to Health" is available free from your doctor, travel agent, or by phoning free phone 0800 555 777. At the moment, certain vaccinations or inoculation may be recommended (although are not compulsory) for the countries featured in this brochure. Nonetheless, regulations are subject to change, and passengers are reminded that they are responsible for complying with entry and health requirements for all countries they intend to visit. Also, we feel we should point out that in some foreign countries general standards of hygiene, safety, public services and efficiency may differ from those in the UK, and changes in climate, diet and food preparation can lead to incidents of stomach upsets. Please therefore exercise greater care for your own protection and health in matters of hygiene and choice of food and drink. All the resorts we feature in Romania, Slovenia and Bulgaria have well equipped polyclinics. However, charges for first aid, treatments courses and medication can be substantial, and in the unfortunate event of you requiring medical treatment during your holiday, and incurring costs, it is well worth ensuring that you have adequate insurance.

A "Winter Holiday Guide" will be provided along with your travel documents, please take a few moments to read this essential information.

Your Safety – We have taken all reasonable care to make sure all aspects of your holiday runs smoothly and your safety and welfare whilst you are on holiday is no exception. We endeavour to make sure your accommodation and other services are provided by reputable suppliers. These suppliers should follow the local and national laws and regulations of the country where they are provided.

ACCOMMODATION SAFETY

On arrival at your accommodation, please take time to familiarise yourself with the layout of the property. Take particular notice of the fire safety instructions and emergency procedures. These should be posted at reception or in your room. If these are not present, please ask at reception.

SWIMMING POOL

In most destinations, it is not a requirement to have a dedicated lifeguard in your holiday accommodation. It is therefore important that you and your party take the time to familiarise yourselves with the pool and pool area. We ask that you are extra vigilant when travelling with children and that they are accompanied by an adult

at all times whilst swimming.

Please take a moment to familiarise yourself with local regulations and swimming conditions.

CHILDREN'S SAFETY

Balconies, lifts and swimming pools are just some of the areas accidents can occur when children are not properly supervised. We take every reasonable care to make sure standards are as high as possible; however, before using any facilities provided for children, i.e. cots, we ask that you satisfy yourself that they are in good condition and up to the safety standards you would expect.

PERSONAL SAFETY

Although crime rates are low, as with any destination, tourists need to be extra vigilant when venturing into resort. This is most important in areas where large crowds of people may gather, such as, markets and bazaars. Remember to keep valuables out of sight, or better still, most hotels will offer a safety deposit box for your peace of mind.

EXCURSION SAFETY

We take all reasonable care and work closely with respected suppliers to make sure the excursion we offer are safe and enjoyable. Should you choose to organise your own excursions or activities you should satisfy yourself that your insurance, that of the supplier, legal cover and safety standards are adequate before taking part.

FCO ADVICE

The Foreign and Commonwealth Office offer the most up to date travel information available. If you have any concerns about the area which you are travelling to, latest notifications can be checked on <http://www.fco.gov.uk/knowbeforeyougo> or by calling 0845 850 2829.

EARLY AND LATE SEASON HOLIDAYS

Our prices show especially good holiday value early and late in the season. However, as you'd expect, not all hotels, resort facilities, restaurants, night clubs and children's activities may be available at these times. Local suppliers reserve the right, subject to weather and visitors in resort, to either withdraw or reduce the services provided. This could be due to cleaning, renovation or as a result of local conditions and Balkan Holidays cannot be held responsible. Please also note that alternative hotels (of the same category to those booked or higher) may be provided without notice when the resorts are not full or on occasion at other times.

CURTALMENTS

Should you need to curtail your holiday, Balkan Holidays will endeavour to fly you back to the UK on the earliest possible flight with available seats. However this may not be to your original departure airport and Balkan Holidays cannot be liable for an onward transfer. In such circumstances it may be necessary to seek the assistance of your insurance company.

Curtailment charge for a flight with BH AIR is £75.00, if your flight is with a scheduled airline, charges will depend on the terms and conditions of carriage of the airline in question.

Booking Conditions

YOUR COMMITMENT TO US

1. MAKING A BOOKING AND PAYMENT

At the time of booking you are expected to pay either a deposit, if your booking is made more than 8 weeks before departure or the full cost of the holiday if you book within 8 weeks of departure, plus insurance premium if required. The value of the deposit will be £90 per person for all holidays, with the exception of those travelling to Slovenia on certain flights, when the deposit will be increased depending on the airline and will vary by departure. The deposit is required for all persons two years of age and over at the time of return from the holiday; no deposit is payable for infants. When you make your booking you guarantee that you have the authority to accept the terms of these booking conditions on behalf of your party. As soon as the booking has been made, credit card authorisation for the deposit or full payment if booking within 8 weeks of departure will be cleared. We will then issue a confirmation invoice whereby a contract exists between us and all conditions became binding on us both. If you book through one of our authorised travel agents, all monies paid to the agent in respect of a contract with an ATOL holder is at all times, held by the agent on behalf of the ATOL holder. Your contact with Balkan Holidays is governed by English law and is subject to the exclusive jurisdiction on the courts of England and Wales. You may however, choose the law and jurisdiction of Scotland and Northern Ireland if you live in those places and wish to do so.

The person making the booking not only guarantees payment to us of the total cost of the holiday booked, but does so on behalf of and with the consent of all persons for whom the booking is completed. The balance of the holiday cost must be paid no later than 8 weeks before departure. If the deposit or balance is not received by the due date, we reserve the right to treat the booking as cancelled by you and levy cancellation charges as laid out under condition number 3. Your contract is with Balkan Holidays Ltd, trading as Balkan Holidays, a member of ABTA (member No. V089X) and licensed by the Civil Aviation Authority (ATOL No. 0252). **If the confirmation invoice is not exactly in accordance with your request, and / or the costing is incorrect, please notify us at once. If such notification is not received within 14 days of issue, we regret that it may harm your rights if we**

are not notified of any inaccuracies within 14 days of issuing your confirmation invoice.

If the price shown on the invoice is incorrect compared to the applicable price, this will be deemed a mistake, and the booking will be invalid. We will be entitled to cancel or amend the booking and re-invoice at the correct price. We will have the right to rectify any mistake up to 50 days before departure. If your booking was made less than 56 days before departure, we will have the right to do so up to 14 days before departure.

Ski Services can not be booked less than 7 working days before departure*.

2. IF YOU CHANGE YOUR BOOKING

Should you wish to alter any part of your holiday arrangements please notify us at once. We will always try to assist in such cases. Where an amendment to the holiday is made more than 29 days* before departure an administration charge will be made. If the number of persons booked changes, the holiday price will be recalculated on the basis of the amended party size. Any increase in price per person as a result of part cancellation (e.g. studio / apartments / chalet underoccupancy charge, or sole occupancy charge in a twin), is not a cancellation charge and is not covered by our insurance. (Cancellation or part cancellation of ski extras will incur amendment fees as detailed below, **and no alterations to ski extras are accepted within one month of travel, ski extras may not be added less than 7 working days before departure***). When the amendment is made within four weeks of departure the appropriate cancellation charges will be levied in all cases (except name changes – see below), but we will try wherever possible to provide you with the change requested, and if as a result of that Balkan Holidays incurs further costs, these will be passed on to you.

A change of name will be subject to special amendment charges, per person, as detailed below, depending on the proximity of the departure date. In addition insurance already charged is forfeited and must be paid again for the new person. All amendments and name changes must be made in writing to Balkan Holidays and the charges will depend on the date written notification is received by us.

Days of departure*	Up to 57	56 to 29	28 to 15	14 or less
Amendments				
Departure date, airport or flight	£15.00 per person	£30.00 per person	Cancellation (70%)	Cancellation (100%)
Holiday Duration	£15.00 per change	£30.00 per change	£60.00 per change	Cancellation (100%)
Holiday Accommodation	£15.00 per person	£30.00 per person	£60.00 per person	Cancellation (100%)
Room type within the same accommodation / Board basis	£15.00 per change	£30.00 per change	£30.00 per change	Cancellation (100%)
Ski extras	£15.00 per change	£20.00 per change	Cancellation (100% ski extras)	Cancellation (100% ski extras)

* Not counting the day of travel

Note: If two or more components are changing the highest charge will apply. If all names change on a booking, then cancellation charges as shown in condition 3 will apply. When the amendment is made within 29 days of departure the appropriate cancellation charges will be levied in all cases (except name changes-see below).

Days of departure*	Up to 57	56 to 29	28 or less
Name Change (Charter flights only)			
Replacement of existing name	£15.00 per person	£25.00 per person	£30.00 per person
Name correction (title, spelling, age)	Free of charge	£10.00 per person	£30.00 per person

* Not counting the date of travel

Please note that the scheduled airlines we use do not permit name changes for any reason. Such changes may result in you being charged the full cost of the flight and may be subject to space being available for a new reservation. Additionally, you will also have to pay any extra costs that the airline passes onto us, as well as the appropriate name change fee as stated in the table above. Tickets lost or re-issued for charter flights - £15 admin charge per ticket.

3. IF YOU CANCEL YOUR HOLIDAY

You, or any member of your party, may cancel your travel arrangements at any time. Written notification from the person who made the booking or your travel agent on your behalf must be received at our offices. Since we incur costs in cancelling your travel arrangements, you will have to pay the applicable cancellation charges up to the maximum as shown below:

Period before scheduled departure within which notification is by us in writing*	Amount of cancellation fee (expressed as % of total holiday price, excluding insurance premium and amendment charges)
More than 56 days	Deposit
29 - 56 days	50%**
15 - 28 days	70%**
0 - 14 days	100%**

* Not counting the day of travel

** Plus any charges that may be applied by the airline if scheduled flights are booked.

Any cancellation should be notified by recorded delivery letter. We can accept no responsibility for cancellation charges arising from correspondence delayed or lost in the mail. If the reason for your cancellation is covered under the terms of your insurance policy, you may be able to reclaim these charges.

Holidays are not transferable to any other season (summer or winter). Insurance premiums and amendment charges are not refundable.

OUR COMMITMENT TO YOU

4. IF WE CANCEL YOUR HOLIDAY

Occasionally, it may prove necessary for us to cancel holiday arrangements, e.g. lack of support making the holiday economically non-viable (all our holidays operate subject to a minimum number of participants), which we must reserve the right to do. If we have to do so, other than due to your default in payment, we will offer you the choice of purchasing an alternative holiday of comparable standard if available (and paying or receiving a refund in respect of any price difference) or a full refund of all money paid to us. In addition, if we are forced to cancel less than eight weeks before departure, except for reasons of "force majeure" (see below), we will pay you compensation in accordance with the table set out in clause 5 below. In all cases our liability is limited to the payment set out in the compensation table and we regret we cannot be responsible for any expenses or losses you may incur as a result of any cancellation. Very rarely, we may be forced to curtail holiday arrangements due to circumstances amounting to "force majeure" as defined below. In this very unusual situation, we regret we cannot pay any compensation or make any refunds (except where these are obtained from any supplier) or meet any costs or losses you may incur as a result.

5. IF WE CHANGE YOUR BOOKING

It is unlikely that we will have to make any changes to your travel arrangements, but we do plan the arrangements many months in advance. Occasionally, we may have to make changes and we reserve the right to do so at any time. Most of these changes will be minor and we will advise you or your travel agent of them at the earliest possible date. We also reserve the right in any circumstances to cancel your travel arrangements. For example, if the minimum number of clients required for a particular travel arrangement is not reached, we may have to cancel it. However, we will not cancel your travel arrangements less than 8 weeks before your departure date, except for reasons of force majeure or unusual circumstances we could not have foreseen or failure by you to pay the final balance. If we are unable to provide the booked travel arrangements, you can either have a refund of all monies paid or accept an offer of alternative travel arrangements of comparable standard from us, if available (we will refund any price difference if the alternative is of a lower value). If it is necessary to cancel your travel arrangements, we will pay to you compensation as set out in this clause.

In accordance with EU Regulation 2111/2005 we are required to advise you of the actual carrier operating your flight / connecting flight / transfer. We do this by listing carriers to be used or likely to be used as follows: BH Air, Bulgaria Air, Thomson Airlines, Adria Airways, Tarom Romanian Airways, Jat Airways, Easy Jet.

Any changes to the actual airline after you have received your tickets will be notified to you as soon as possible and in all cases at check-in or at the boarding gate. Such a change is deemed to be a minor change. Other examples of minor changes include alteration of your outward / return flights by less than 12 hours, changes to aircraft type, changes of departure/arrival airport between Heathrow and Gatwick or Plovdiv and Sofia, and vice versa, change of accommodation to another of the same standard.

If we make a major change to your holiday, we will inform you or your travel agent as soon as reasonably possible if there is time before your departure. You will have the choice of either accepting the change of arrangements, accepting an offer of alternative travel arrangements of comparable standard from us if available (we will refund any price difference if the alternative is of a lower value), or cancelling your booked holiday and receiving a full refund of all monies paid. In all cases, except where the major change arises due to reasons of force majeure, we will pay compensation as detailed below:

Period before scheduled departure within which a significant change is notified to you or your travel agent	Compensation per adult (pro rata for children granted discount)	
	If You Cancel	If You Travel
More than 56 days	Nil	Nil
43-56 days	£5	£10
29-42 days	£10	£20
15-28 days	£15	£30
0-14 days	£25	£40

Free places will not receive any compensation.

FORCE MAJEURE: This means that we will not pay you compensation if we have to cancel or change your travel arrangements in any way because of unusual or unforeseeable circumstances beyond our control. These can include, for example, war, riot, industrial dispute, terrorist activity and its consequences, natural or nuclear disaster, fire, adverse weather conditions, significant building work ongoing outside of your accommodation, technical problems with transport including changes due to rescheduling or cancellation of flights by an airline or alteration of the airline or aircraft type for reasons beyond our control, closed or congested airports.

6. THE COSTS OF YOUR HOLIDAY

We reserve the right to alter the prices of any of the holidays shown in our brochure. You will be advised of the current price of the holiday that you wish to book before your contract is confirmed.

The price of your travel arrangements was calculated using exchange rates quoted in the "Financial Times Guide to World Currencies" on 29.07.09 in relation to the following currencies: Euro.

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

We will absorb and you will not be charged for any increase equivalent to 2% of the price of your travel arrangements, which excludes insurance premiums and any amendment charges. You will be charged for the amount over and above that, plus an administration charge of £1.00 per person together with an amount to cover agents' commission. If this means that you have to pay an increase of more than 10% of the price of your travel arrangements, you will have the option of accepting a change to another holiday if we are able to offer one (if this is of equivalent or higher quality you will not have to pay more but if it is of lower quality you will be refunded the difference in price), or cancelling and receiving a full refund of all monies paid, except for any amendment charges.

We will consider an appropriate refund of insurance premiums paid if you can show that you are unable to transfer or reuse your policy. Should you decide to cancel for this reason, you must exercise your right to do so within 14 days from the issue date printed on your final invoice. Should the price of your holiday go down due to the changes mentioned above, by more than 2% of your holiday cost, then any refund due will be paid to you. However, please note that travel arrangements are not always purchased in local currency and some apparent changes have no impact on the price of your travel due to contractual and other protection in place.

7. IF YOU HAVE A COMPLAINT

If you have a problem during your holiday, please inform the relevant supplier (e.g. your hotelier) and our resort representative immediately who will endeavour to put things right. If your complaint is not resolved locally, please follow this up within 28 days of your return home by the lead passenger writing to our Customer Services Department at Sofia House, 19 Conduit Street, London W1S 2BH, giving your booking references and all other relevant information. Please keep your letter concise and to the point. This will assist us to actively identify your concerns and speed up our response to you. It is strongly suggested that you communicate any complaint to the supplier of the services in question as well as to our representative without delay and complete a report form whilst in resort.

If this is not done we will have been deprived of the opportunity to investigate and rectify your complaint whilst you were in resort and it may affect your rights under this contract.

There may be times when your Representative is unable to resolve your complaint immediately. Whilst we appreciate this may be frustrating, we do expect you to act in a reasonable manner towards our staff and we will take action against anyone who displays intimidating or threatening behaviour.

8. WHAT HAPPENS TO COMPLAINTS

We are a member of ABTA, membership number V089X. We are obliged to maintain 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. Further information on the Code and arbitration can be found at <http://www.abta.com>.

The arbitration scheme is arranged by ABTA and 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. Full details will be provided on request or can be obtained from the ABTA website.

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 return from the holiday. Outside this time limit arbitration under the Scheme may still be available if the company agrees, but the ABTA Code does not require such agreement. 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.

9. OUR LIABILITY TO YOU

(I). We accept responsibility for ensuring that the travel arrangements which you book with us are supplied as described in this brochure and that the services offered reach a reasonable standard. If any part of your holiday arrangements is not provided as promised, we will pay you appropriate compensation, if this has affected the enjoyment of your holiday arrangements. We also accept responsibility for what our employees, agents and suppliers do or do not do providing they were at the time acting within the scope of their employment. Please note that we will not be liable for any injury, illness or death or consequent losses suffered by you or any member of your party unless you are able to prove that such injury or illness or death was caused by lack of reasonable care and skill on the part of ourselves or our suppliers in the performance of our obligations under our contract with you. And in all claims of whatever nature we will not be liable where the alleged loss or damage results from any of the following; (a) the fault of the person(s) affected or any member(s) of their party or (b) the fault of a third party not connected with the provision of your holiday which we could not have predicted or avoided or (c) an event or circumstances which we or the supplier of the service(s) in question could not have predicted or avoided even after taking all reasonable care (d) the fault of anyone who was not carrying out work for us (generally or in particular) at the time.

(II). In respect of travel by air, sea and rail, the extent of our liability will in all cases be limited as if we were carriers under the appropriate Conventions, which include The Warsaw / Montreal Conventions (international travel by air); The Athens Convention (with respect to sea travel); The Berne / Cotif Convention (with respect to rail travel) and The Paris Convention (with respect to accommodation arrangements). You can ask for copies of these international conventions from our offices at Sofia House, 19 Conduit Street, London W1S 2BH, telephone number 020 7543 5555.

(III). Subject to our reasonable discretion, we will provide advice, guidance and initial financial assistance with legal costs in bringing an action against a third party to any client who through misadventure suffers death, illness or injury during their holiday arising out of an activity which does not form part of their holiday arrangements or excursion offered through our representatives or agents. All assistance, financial or otherwise, is subject to a limit of £5,000 per booking. In addition, we shall be entitled to recoup any costs we actually incur from you in the event of a suitable insurance policy being in force or a successful claim for costs being made against any third party.

(iv). Prompt assistance in resort. If the contract we have with you is not performed or is improperly performed as a result of failures attributable to a third party unconnected with the provision of the services, or as a result of failures due to unusual and unforeseeable circumstances beyond our control, the consequences of which could have been avoided even if due care had been exercised, or an event which we or our suppliers, even with all due care, could not foresee or forestall, and you suffer an injury or other material loss, we will offer you such prompt assistance as is reasonable in the circumstances.

GENERAL CONDITIONS AND INFORMATION

10. PURPOSE OF TRAVEL

All arrangements shown in this brochure are intended solely for leisure purposes and our negotiations with the various overseas authorities have been conducted on this basis. Due to this and the regulations governing the issue of visas, it is not normally possible to use these holidays for the purpose of business or attending conventions or congresses. Should you wish to travel for reasons other than leisure, please advise us of your requirements. Our Independent Travel Department will be very pleased to help you and can be contacted on 020 7543 5569.

11. HOTELS AND RESORTS

Where particular reference is made to hotel categories, these are part of a classification system officially recognised in the country concerned. Please remember that there is no International standard, and therefore variation does exist from one country to another.

🌟🌟 This is basic and no-frills, but good value for money. You will not have TV or phone and rooms and bathrooms tend to be small. Perfect for the value-conscious skiers.

🌟🌟🌟 This is standard accommodation with in-house facilities. Rooms generally have both TV and phone. Please read through the descriptions carefully, as some properties have better rooms with fewer facilities and vice versa.

🌟🌟🌟🌟 and 🌟🌟🌟🌟🌟 Modern, large hotels with a wide range of facilities. Rooms and bathrooms are spacious and well-equipped and the hotel conveniently located to the local resort amenities. If comfort and convenience are just as important as the skiing, go for this standard of accommodation!

Certain hotels fall between two categories: here we have added a plus to aid your decision-making.

SELF-CATERING APARTMENTS have a kitchenette with 2-3 hot plates (not oven), fridge and are basically equipped with cutlery, crockery, etc. Some apartments store kitchen utilities at the reception and are available upon request. Bed linen and bath towels are provided. Cleaning before your arrival is included. The extra bed is usually a convertible sofa bed for 1 or 2 persons in the living room. It can be replaced by a baby cot but the rooms can not take both. Baby cots are not available for hire in most of the apartments, but you can take your own travel cot.

IMPORTANT Often description of hotels and resorts include mention of sports and entertainment, but the availability of these and other amenities can sometimes be influenced by weather conditions and the number of visitors - particularly at the beginning and end of the season.

12. ACCOMMODATION

All our prices are based on sharing twin or double-bedded rooms or four bedded chalets, studios or apartments. Single supplements are

shown under the holiday descriptions. Some accommodation can take an extra occasional bed to accommodate a third person. This will be the camp bed or sofa type, and will be more suited to a child than an adult. The extra bed can be replaced by a cot for an infant, but rooms cannot take both. Cot charges must be paid locally. We do, however, have some larger twins which can accommodate a third adult. Whenever family rooms are available, the appropriate supplement is shown. This type of accommodation normally consists of a double bedroom and open plan adjoining sitting room. The extra beds will be either sofa or camp bed type. Some furniture may be substituted for the extra beds. These rooms are ideal for families with young children.

Checking In & Checking Out - Times vary slightly from resort to resort, but generally are as follows: check in from 14:00 (on occasions it may be later); check out on the last day of your holiday is 10:00 in apartments and midday in hotels. In some cases you may have to wait to access your accommodation depending on your flight arrival time or have several hours before your homeward flight departs. Wherever possible a room will be made available for changing and storing luggage. Sometimes a hotel may let you keep your room (arrange in resort) at local charge. This is not normally possible with apartments.

Bathrooms - A typical Bulgarian bathroom is small and consists of a toilet, a basin and a shower with no curtain or tray, and a central drain in the floor. This is normal! If you need a larger bathroom we suggest choosing a 4 or 5 star property and booking a room with a bath.

Lifts - If a hotel offers lift facilities, be aware that it may be withdrawn from time to time for essential maintenance work. Please note that the withdrawal of such facilities is outside of our direct control. Many lifts offered may commence on a floor other than ground level and may be reached by stairs.

IMPORTANT If circumstances beyond our control make it necessary, we reserve the right, sometimes without prior notification, to provide accommodation on your arrival in the holiday centre in an alternative hotel of the class confirmed to you or higher. This is particularly likely for early and late departures when not all the resort hotels are open. If we are aware of such changes before your departure we shall inform your travel agent, or yourself in the case of a direct booking. This will not affect your rights under this contract.

The Management of the ski resorts reserve the right to host ski competitions throughout the season without prior notification. This may result in one or more ski slopes or ski lifts being unavailable.

13. FLIGHT ONLY BOOKINGS

Where you have booked a flight only, we will be acting only as the booking agent for the airlines providing the flight and therefore accept no liability whatsoever for any death, personal injury, loss or damage of whatever kind, unless caused by our own negligence. Our suppliers have their own conditions of carriage / booking conditions and you will be bound by these. Please see section 9 above for details of the relevant conventions would could apply.

NOTE, from time to time delays do occur. As booking agent for the airline concerned, we are not obliged to provide meals / refreshments, however where possible, we shall try to make sure refreshments are provided by the airline concerned. You should always check your insurance policy covers you against flight delays. See page 54 for more details on flight delays.

14. LOST LUGGAGE

Guests who leave items of luggage in the resort should claim through their insurance as Balkan Holidays cannot accept responsibility for items left in the resort or organise for them to be returned to the UK.

15. SKI BOOTS

If you require boot size 11 or over it is recommended you purchase your own boots prior to departure.

16. INSURANCE

Insurance is obligatory, either through us or another company (see page 58 for details).

17. KIDDIES RULEBOOK

1. All discounts shown are for children 2 - 16 in some of the apartments in Bulgaria, 2 - 14 (hotel Finlandia only) and 2 - 11 inclusive on the date of return from holiday for all other hotels (please check hotel pages for applicable ages).
2. Discounts are from the basic holiday cost. All supplements (flights, room facilities etc.) are payable in full by all passengers. Those granted free places do not pay a flight supplement. In villas, studios and apartments, the adult price underoccupancy supplements are based on the number of full fare paying adults.
3. When children share a twin room with two adults, they use bunks or extra "occasional beds". (These are not full size and are of the camp bed variety).
4. Only the first and second child receive a reduction. Any further children pay full price.
5. Free child places are available on charter flights to Bulgaria only.
6. We do not accept bookings on any of our charter flights for children unaccompanied by adults if the children are under 18 years on the date of outward travel.
7. Infants: a) Infants under 2 years old pay only £30.00 on all flights (except on scheduled flights, please check at the time of booking), but they do not receive a separate seat on the aircraft or meal in the resort. Necessary expenses, such as cot and meal charges, are paid directly to the hotel; b) Children are classified as infants if they are under 2 years of age on the date of return from the holiday - not just on the date of departure from the UK; c) Twin rooms are not usually large enough to take an extra bed and a full size cot as well. You can take a folding carycot however, as long as you

accept that the room will be rather cramped. For families with small children we recommend a family room, which normally consists of a double bedroom and an open plan sitting room. Baby cots are not available in most of the self-catering apartments and the apartments are not big enough to take a cot on top of the maximum occupancy as per hotel description; d) There is no holiday deposit payable for infants; e) There is no luggage allowance for infants.

18. WHAT IS INCLUDED/NOT INCLUDED IN YOUR HOLIDAY PRICE

See "More Holiday Information" below for details.

19. GROUP REDUCTIONS

Pax of...	8-14	15-22	23-30	31-38	39+
01 - 28 Jan	1	2	3	4	5
29 Jan - 18 Feb	0.5	1	1.5	2	2.5
26 Feb - 04 Mar	0.5	1	1.5	2	2.5
05 Mar - 08 Apr	1	2	3	4	5

1. Above discounts apply for all properties in Bulgaria excluding 5 star hotels.
2. Free places apply to full fare paying adults for 7 night holidays on our charter flights only. Children granted discount do not count. Free child places are not available with group bookings.
3. Free places apply to basic holiday price, not on accommodation supplements, flights supplement, extra facilities or insurance.
4. All group members must be named on the same booking reference.
5. A full and final name and ski pack list must be received in our office 10 weeks before departure.
6. A full deposit is required for each person travelling, including free place travellers.
7. If cancellation of a group member results in the group size falling below the required number, the reductions will be altered accordingly, and any price increase necessitated by accommodation underoccupancy will be levied.
8. In villas, studios and apartments the adult price and underoccupancy supplements are based on the number of full fare paying adults.
9. Group free places can not be used in conjunction with any brochure or advertised offer.

20. PASSPORTS, VISAS AND TRAVEL ADVICE

It is a customer's responsibility to be in possession of a full ten year valid passport and necessary visas. Balkan Holidays or the airlines, may refuse travel if you do not have the correct documents.

Your passport and travel documents must be intact and you may not be able to travel if they are damaged.

Information in this section is valid for British citizens only. Non British citizens should consult the Embassy of your destination country to check whether a visa is required. For travel to most countries a 10 year British passport with at least six months validity from the day of return is required for all British citizens, some countries apply different rules: Clients holding BRITISH SUBJECT PASSPORTS should also contact the Embassy of their destination country for visa information. If you need to apply for a new or replacement passport, be sure to leave plenty of time for the passport office to process your application: there can be delays a busy travel times.

The name on the passport must match the name on the ticket. If the passport and ticket does not match, you may not be able to travel and your insurance policy may be invalid.

It is not necessary to obtain visas before departure on these pre-booked inclusive holidays, but you should take your holiday confirmation invoice with you in case the reason for your visit is requested at the airport on arrival. Visas may be required for persons booked through our independent Travel Department; please ask our agent at the time of booking.

Passports for children - All children up to 16, including New-born babies, need their own passport to travel to Bulgaria. All Children aged 16 and over must also hold their own individual passports. For further information please contact the UK passport office on 08705 210 410.

The Foreign & Commonwealth office produces up to date travel information to help British travellers make informed decisions about travelling abroad. For further information please call 0870 606 0290 or visit www.fco.gov.uk/knownbeforeyougo.

Alternatively you can contact ABTA's Travel Information line on 0901 201 5050 (calls are charged at 50 pence per minute).

21. CARRIERS' LIABILITY

This brochure is issued at the sole responsibility of the Tour Operator; it is not issued on behalf of, and does not commit, the airlines mentioned therein or any other airlines whose services are used in the course of the tour. In addition, most if not all carriers limit or exclude their liability to you, often in accordance with international conventions. Copies of the relevant carriers' conditions are available on request.

22. DISABLED CLIENTS

We are not a specialist disabled holiday company, but we will do our utmost to honour any special requirements you may have. Before making a booking we will need to know if you have any medical / physical / mobility needs which might affect how and if we can deliver all your chosen holiday services. These needs may affect your flight, transfers or the suitability of your chosen accommodation or other aspects of your holiday. We would ask therefore that you submit any special needs / requirements to us in writing before making a reservation. A checklist for disabled and less mobile passengers can be obtained by contacting us directly and will need to be completed and signed by you before your booking can proceed. Please note that completion of this form will not guarantee your needs will be met. It will however enable us to check the suitability of your chosen holiday with our resort staff based on the information supplied by you. We

cannot be held liable if you fail to tell us about any special requirements that may affect the quality of your holiday.

23. SPECIAL REQUESTS

If you wish to make special requests, you must notify your travel agent or Balkan Holidays direct. Whilst we will endeavour to meet any reasonable request, we regret we cannot guarantee that they will be fulfilled, unless we have expressly stated otherwise in writing to you.

24. GENERAL

Balkan Holidays reserves the right to terminate the holiday arrangements of anyone whose behaviour is such that it is likely, in the opinion of ourselves, the accommodation owner / manager or any other person in authority, to cause distress, damage, danger or annoyance to other persons, staff, any third party or property. Any enforced cancellation of this nature will be subject to full cancellation charges as detailed on page 56 with Balkan Holidays having no obligation to refund or compensate, or to organise or pay for the return travel arrangements. No refund can be considered on any tickets, or coupons unless they are returned to our Head Office duly cancelled and amendments suitably endorsed.

25. CONSUMER PROTECTION

The Package Travel, Package Holidays and Package Tours Regulations 1992 require us to provide security for the monies that you pay for the package holidays booked from this brochure and for your repatriation in the event of our insolvency. We provide this security by way of an ATOL (number 0252) administered by the Civil Aviation Authority.

When you buy an ATOL protected air holiday package or flights from us Balkan Holidays Ltd. you will receive a Confirmation Invoice from us (or via our authorised agent through which you booked) confirming your arrangements and your protection under our Air Travel Organiser's Licence number 0252.

In the unlikely event of our insolvency, the CAA will ensure that you are not stranded abroad and will arrange to refund any money you have paid to us for an advance booking. For further information visit the ATOL website at www.atol.org.uk

The price of our air holiday packages includes the amount of £2.50 per person as part of the ATOL Protection Contribution (APC) we pay to the CAA. This charge is included in our advertised prices.

26. MARKETING

In order to process your booking, we need to collect certain personal details from you. These details will include, where applicable, the names and addresses of party members, credit / debit card or other payment details, and special requirements (including some sensitive data, as defined by the Act), such as those relating to any disability or medical condition which may affect the chosen holiday arrangements and any dietary restrictions which may disclose your 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 holiday can be provided (for example your airline, hotel, other supplier, credit / debit card company or bank).

We would also like to use your personal details to send you information concerning the holidays and services we offer. All details you give us in connection with your booking (including those relating to any disability or medical condition or your religious beliefs (sensitive data), will be kept by us but we will only use names and addresses for marketing. Occasionally, we may sell and / or share clients' names and addresses (but not sensitive data - see above) to other companies or organisations who offer goods or services which we feel may interest you. We will ask you for your consent first before doing this.

Except where expressly permitted by the Data Protection Act, we will only deal with the personal details you give us as set out above unless you agree otherwise. For example, if we wish to use any of your personal details for marketing purposes, we will tell you this when we ask for your details and give you the opportunity to say no if you do not want us to do so.

You are generally entitled to ask us (by letter or e-mail) what details of yours are being held or processed, for what purpose and to whom they may be or have been disclosed. We will charge a fee to respond to such a request. We promise to respond to your request within 40 days of receiving your written request and fee. In certain limited circumstances we are entitled to refuse your request.

27. BROCHURE ACCURACY

All information in this brochure is given in good faith and to the best of our knowledge was correct at the time of going to press (Jan 2010). The descriptions and information is compiled some time in advance and may be subject to change. All prices are based on Sterling and offers are subject to change or withdrawal without notice: however you will be informed of any changes relevant to your holiday. If we should need to apply any other surcharges we guarantee to keep them to an absolute minimum and explain them fully. Ski maps are not to scale. Many pictures are included for their attractiveness and general relevance, however those with specific notation refer to hotels or relevant features.

28. EXCURSIONS

Excursions or other tours that you may choose to book or pay for whilst you are on holiday are not part of your package holiday provided by us. For any excursion or other tour that you book, your contract will be with our local supplier/operator of the excursion or tour and not with us. We are not responsible for the provision of the excursion or tour or for anything that happens during the course of its provision by the operator. Contact details for our local suppliers are available upon request.

TRAVEL INSURANCE

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

This insurance has been specially arranged for Balkan Holidays by Voyager Insurance Services Limited and is underwritten by White Horse Insurance Ireland Ltd and is valid for UK residents only.

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 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.

We would like to draw your attention to some important features of your insurance including:

INSURANCE DOCUMENT - You should read this document carefully. It gives full details of what is and is not covered and the conditions of the cover. Cover can vary from one policy to another so you should familiarize yourself with this particular insurance.

CONDITIONS AND EXCLUSIONS - Specific conditions and Exclusions apply to individual sections of your insurance, whilst General Exclusions and Conditions will apply to the whole of your insurance.

HEALTH - This insurance contains restrictions regarding pre-existing medical problems concerning the health of the people traveling and of the other people upon whose health trip depends. You are advised to read the document carefully.

PROPERTY CLAIMS - These claims are paid based on the value of the goods at the time you lose them and not on a "new for old" or replacement cost basis. Allowance will be made for their age and likely condition.

PREGNANCY - As is consistent with the treatment of all pre-existing medical conditions under the Policy, the policy does not intend to cover the normal costs or losses otherwise associated with pregnancy (including multiple pregnancy) or childbirth. This includes, but is not limited to, delivery by caesarean section or any other medically or surgically assisted delivery which does not cause medical complications. The policy does, however, cover you should complications arise with your pregnancy due to accidental injury or unexpected illness which occurs while on your trip.

LIMITS - This insurance has limits on the amount the insurer will pay under each section. Some sections also include other specific limits, for example, for any one item or for valuables in total.

EXCESSES - Under some Sections of this insurance, claims will be subject to an excess. This means you will be responsible for paying the first part if the claim under each applicable section.

REASONABLE CARE - You need to take all reasonable care to protect yourself and your property, as if you were not insured. Any amounts the insurers will pay for property left unattended in a public place or unattended vehicle is very limited, as specified in the wording.

DANGEROUS SPORTS & PASTIMES - You may not be insured if you are going to take part in dangerous sports or pastimes where there is a generally recognized risk of injury. Please check that the insurance covers you, or ask your agent.

COOLING-OFF PERIOD - Your policy contains a 14 day cooling-off period during which you can return your policy and get a refund if you have a justifiable reason for being dissatisfied with the cover it provides.

MATERIAL FACTS - You must advise us of all material facts. A material fact is one that is likely to influence the insurers in accepting your insurance. This could be the state of your health or that of a close relative or any planned hazardous activities. This requirement applies to any changes in these things prior to departure. If you are in doubt that a fact is "material" you should ask us. Please contact Voyager Insurance Services on 01483 562662. If you do not tell us this may result in your claim being invalid. Please note that calls may be recorded.

IMPORTANT NOTICE

Insurance policy - This contains full details at the cover provided plus the conditions which apply to it. You must read the insurance cover fully. In particular there are conditions and exclusions relating to pre-existing medical conditions and we would draw your attention to the questions in the Medical conditions box on the right.

Pre-existing Medical Condition means any condition(s) that requires continuing medication (unless both the condition and dosage levels are normally stable and well-controlled) or that has required medical treatment investigation or surgery within the last 6 months.

We are pleased to offer you this insurance policy. Provided both parents are insured with Balkan Holidays, we offer FREE child insurance to the first child.

Length of holiday	Adult	1st Child	Family of four or more
Up to 8 days	£39.00	FREE	£93.00
15 days	£43.00	FREE	£96.00
Extra Week	£18.00	FREE	£56.00

A FAMILY is a husband, wife or co-habiting partners and dependent children/legally adopted children under the age of 16 and in full time education • There is no limit to the number of children in the family • Children's friends do not count • Infant insurance is FREE and included with the mother's policy • There is an age limit of 79 years, between 65 - 79 years £72.

PLEASE NOTE THAT IF PARENTS ARE NOT TAKING BALKAN HOLIDAYS' INSURANCE POLICY OR THERE ARE NON-DEPENDENT CHILDREN BOOKED WITH A FAMILY (e.g. friends, non-married family) THE FOLLOWING CHARGE WILL APPLY TO EACH CHILD: 10 DAYS - £22.00 per child; 11-17 DAYS: £23.00 per child; Extra Week: £7.50.

All rates include the Insurance Premium Tax as levied by HM Government.

PLEASE NOTE: To qualify for discounted insurance a child must be under 16 years of age on the date of departure. VALID FOR THE PERIOD OF TRAVEL 15 DECEMBER 2010 TO 10 APRIL, 2011.

SUMMARY OF COVER

SECTION	SUMMARY OF COVER	POLICY EXCESSES
1) Loss of Deposit or Cancellation	invoice cost	£50
		Deposit only £20
	Curtailment	invoice cost
		£50
2) Medical & Emergency Expenses	£5,000,000	£50
3) Additional Hospital Benefit	£300	NIL
	£15 per day	
4) Personal Accident	£15,000	
	Death	£5,000
	Disablement	£15,000
5) Delayed Departure	£100	NIL
	(a) after 12 hours	£20
	each subsequent 12 hours	£10
	(b) abandonment	invoice cost
6) Missed Departure	£500	£50
7) Personal Luggage	£1,000	£50
8) Money (cash)	£200 (£100)	£50
9) Passport Expenses	£200	NIL
10) Personal Liability	£1,000,000	£100
11) Legal Expenses	£10,000	£100
12) Ski Equipment	£400	£50
	Owned - any one article limit	£250
	Hired - any one article limit	£150
13) Ski Pack	£250	£50
14) Piste Closure*	£200	NIL
	£20 per day	

* Piste closure is valid for the period 01 December 2010 to 31 March 2011. Please note you are not covered if you arranged insurance or booked your holiday within 14 days of your departure date and at that time conditions in your planned resort were such that it was likely to be not possible to ski.

MEDICAL CONDITIONS

Please answer these questions in relation to yourself, your travelling companions and anyone else upon whom your travel plans depend.

Have any of you ever suffered from or been investigated or treated for a diagnosed with

- i. any cancer or malignant condition
- ii. any lung - or heart related condition (including angina).

No

Do you suffer from any Pre-Existing Medical Condition as defined (please see Definitions below)?

No

Your medical conditions (if any) will be covered.

There is No cover for claims related directly or indirectly to these conditions. However, cover may be available by contacting Medical Pre-Screening Service on 08712 085 506 (9:00am - 5:00pm Mon - Sat). You must quote reference VOY/BH/2010.

In most cases cover is provided at no extra cost. If special terms are necessary we will explain them to you and confirm them in writing.

Non traveling relatives
Serious medical conditions suffered by people who are not insured on this policy but on whom your travel plans depend should be declared to us as Material Facts. Please see section headed Material Facts. Please note calls may be recorded.

Please note
You are not covered for any related claims if you

- are planning to travel against the advice of your doctor or with a view to obtaining medical treatment.
- You have been given a terminal prognosis.
- Are on the waiting list for treatment or investigation.