

# peace of mind protection

## Self Catering for Summerfields and Hemsby Beach

The cost per week/short break any discounts or extra person charges.	Your initial payment for each holiday home for a short break/week/10/11 night break including protection fee (double this for 2 weeks)	Your booking deposit for each holiday home, which is your first installment towards the cost of your holiday, for a short break/week/ 10/11 night break (double this for 2 weeks)	Your cancellation protection for each holiday home for a short break/ week/ 10/11 night break (double this for 2 weeks). Non refundable
<b>Up to £150</b>	<b>£44.50</b>	<b>£35</b>	<b>£9.50</b>
<b>£151 to £200</b>	<b>£49.50</b>	<b>£40</b>	<b>£9.50</b>
<b>£201 to £350</b>	<b>£56.50</b>	<b>£47</b>	<b>£9.50</b>
<b>£351 to £500</b>	<b>£69.50</b>	<b>£60</b>	<b>£9.50</b>
<b>Over £500</b>	<b>£79.50</b>	<b>£70</b>	<b>£9.50</b>

The charge for your Cancellation Protection is included in your initial payment. This must be paid unless you have obtained alternative cover which matches (or exceeds) that which we provide on your behalf. Proof of alternative arrangements must be provided in writing, including full details of the cover or a copy of the policy.

### Your Holiday Cancellation Protection

Unlike traditional travel policies, Richardson's Cancellation Protection Guarantee is totally free of any small print exclusions relating to existing medical conditions with – the protection, cover and few exclusions are stated below. As you will see from our Conditions of Hire when you book as the person making the booking you are responsible for the full hire terms even if you cannot take your holiday as planned. This is only fair to the Owner who, on your instructions, has reserved the accommodation exclusively for you. For the small cost involved you are strongly recommended not to opt out of protecting yourself in this way.

Our unique holiday protection gives you a complete cancellation guarantee, providing you with peace of mind from the moment your holiday is booked. Your Cancellation Protection guarantees you the return of your deposit less a small administration charge (£20) as well as relieving you of all responsibility for payment of the balance, otherwise due if you are forced to cancel for any one of the qualifying reasons below. In addition it includes a refund of the cost of any part of your holiday

if curtailed for the same reasons.

Our Cancellation Protection Guarantee will provide the following benefits if it is necessary and unavoidable for you to cancel or curtail your holiday because any of the Qualifying Reasons have occurred since your booking was accepted:

1. If you cancel before the balance -of-hire is due and payable, we will:
  - Relieve you of the responsibility for payment of your balance-of-hire.
  - Refund your Initial Payment less the cancellation plan charge and £20 administration charge.
2. If you cancel after the balance-of-hire is due or has been paid, we will:
  - Refund your balance-of-hire (or relieve you of the responsibility for payment of your balance-of-hire if it has not been paid).
  - Refund your Initial Payment less the cancellation plan charge and £20 administration charge.
3. If you curtail your holiday and return home, we will give you a proportionate refund of the balance-of-hire paid.

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In the case of multiple or party bookings where more than one accommodation unit is booked at the same time, protection is assessed on each unit individually. Your protection starts as soon as your booking has been accepted and thereafter no refund can be allowed.

Qualifying Reasons: Death, accidental bodily injury, illness or admission to hospital (including events caused by pregnancy or childbirth)

- of you or any member of your party.
- of any close relative, fiancé(e) or close business associate of you or any member of your party.
- Compulsory quarantine of you or any member of your party or your travel being prevented by Government restriction following an epidemic.
- Redundancy qualifying for payment under the terms of the Employment Protection (Consolidation) Act 1978 of you or any member of your party.
- Unforeseen occupational posting in your present employment or withdrawal of annual leave because of an unforeseen business emergency of you or any member of your party.
- Hi-jack of you or any member of your party.
- You or any member of your party being required for jury or witness service in a court of law.
- Police advising you not to travel due to adverse weather conditions.
- Police requiring you or any member of your party to attend following theft at your home or place of business.
- Damage rendering your home, or that of any member of your party, uninhabitable.

## Exclusions

- The first £20.
- Disinclination to travel.
- Claims as a result of any accident to or illness of your family pets.
- Any consequences of war and radioactive contamination and similar risks.
- Changes in your financial circumstances or unemployment, other than redundancy as described above.

## How to claim

- Notify us in writing immediately the circumstances arise and supply documentary evidence including medical certificates where appropriate, to support your claim.  
(This must cover the dates of your holiday)

Please Note: This is not an Insurance Contract. This is Richardson's own Cancellation Protection agreement with you.

## Personal Insurance details are available on request.

From Insurance Risk and Claims Management on **01902 796793**.

Horning Pleasurecraft Ltd and Seacroft (Hemsby) Ltd are Appointed Representatives of Insurance Risk and Claims Management Ltd. FSA FRN 304632.