

Gelston Castle Holidays

Cancellation Waiver

Our scheme is actually far better than holiday insurance for four reasons:

1. It applies regardless of the reason for cancellation – it does not need to be the death of a very close relative, or a very serious illness requiring a doctor's certificate, etc. It can be **any reason at all**. Standard travel insurance is so restrictive on reasons for cancellation that it is actually not much use at all.
2. Much of the cost of standard travel insurance relates to other categories of cover which you don't need for holidays here at Gelston – there are no flights or passports involved, your household insurance normally includes cover for "baggage and personal effects" anywhere in the UK, your car is separately insured, and above all there's no expensive overseas medical treatment to cover (in Dumfries & Galloway we have good access to free emergency medical treatment on the NHS).
3. There is no red tape whatsoever: no complicated procedures to follow, no interminable forms to complete, no niggling policy exclusion clauses in small print.
4. It's considerably cheaper.

This is how it works:

- ▶ You add 3% of your total holiday cost to the deposit you pay. So for an Easter holiday week at £500, the waiver would cost just £15. This is added to the £100 deposit to make £115. The waiver must be paid with the deposit at the time of booking, not later. *Multiple house bookings* are a special case – see below.
- ▶ If you then have to cancel for any reason, we will waive the normal requirement to pay the balance of your holiday cost, or if you have already paid it, then we will refund it.
- ▶ The deposit of £100 per house per week is in principle non-refundable, as per the normal Terms & Conditions (this is similar in effect to the Excess on an insurance policy). But in practice we normally make an important concession: we credit the deposit against your next holiday with us, i.e. you will not have to pay another deposit for your next booking, so your deposit is not lost.
- ▶ Early bird bookings: where full payment has been made under the early booking discount scheme, if you have to cancel we will refund all except the standard deposit of £100 per house per week.
- ▶ Multiple house bookings: the waiver scheme is open to abuse by those who can't make up their minds how many houses they will need, so for instance they could book 3 houses with the waiver and then cancel one at the last minute. For multiple house bookings, therefore, the cost of the waiver for each second and subsequent house is 10% of the holiday cost (the online booking system does not do this automatically, but only charges the standard 3%, so we will make this adjustment manually in the office). This condition obviously does not apply to holiday parties where each house is booked and paid for by separate members of the party, in which case each can pay 3% for their own cancellation waiver.

[Accidental Damage Waiver – next page]

Accidental Damage Waiver

This is even simpler. You can optionally pay a fixed amount of £15 per house, and we will waive the normal requirement to pay for accidental damage up to £500. This is enough to cover most eventualities, including appliances, items of furniture, etc. For example:

- ▶ Flooded bathroom, minor damage to ceiling below;
- ▶ Damage to leather sofas by chocolate, felt pen, sharp implements, etc.;
- ▶ Drawing on walls, especially wallpaper;
- ▶ Spills of red wine, coffee etc. on carpets or upholstered furniture;
- ▶ Breaking the swimming pool cover roller by bouncing up and down on it (there are always two or three children who can't resist it, and there will be a limit to what it can take!).

This should give peace of mind especially to families holidaying with children. We regret that any excess over £500 will have to be paid, but reckon this is an unlikely eventuality. We reserve the right to annul the waiver if we have reason to believe that damage has resulted from deliberate or malicious vandalism.

The £15 per house is payable with the balance of the holiday cost (not with the deposit – the online system will take care of this automatically).

The waiver is obviously not refundable after your holiday, just like any other waiver payment (such as Collision Damage Waiver on car hire).

The refundable £25 good housekeeping deposit is a separate thing which continues as before. The differences from the Accidental Damage Waiver are as follows:

- ▶ It's refundable!
- ▶ It gives us a convenient way to deal with small things such as extra cleaning costs where the house is left in a mess, or postage of items left behind; we also use it as a "float" to pay for laundry tokens used (we deduct the value of laundry tokens used from the amount to be refunded).
- ▶ For those who do not want to opt into the damage waiver, it is also a handy way of dealing with small breakages costing only a few pounds – obviously where the £15 damage waiver has also been paid, no deduction will be made from the good housekeeping deposit for any breakages (although other things such as extra cleaning costs or return postage would still be deducted).