



Planning a holiday (August 2007)

Ref IS/6

This information sheet is aimed at people over 60 and refers to the situation in England. Those living in Scotland, Wales or Northern Ireland may wish to contact:

Age Concern Scotland, Causewayside House, 160 Causewayside, Edinburgh EH9 1PR, tel: 0845 125 9732 (local call rate), website: www.ageconcernscotland.org.uk;

Age Concern Cymru, Units 13 & 14 Neptune Court, Vanguard Way, Cardiff CF24 5PJ, tel: 029 2043 1555 (national call rate); website: www.accymru.org.uk;

Age Concern Northern Ireland, 3 Lower Crescent, Belfast BT7 1NR, tel: 028 9032 5055 (national call rate) Monday to Friday 10am-12pm and 2pm-4pm, website: www.ageconcernni.org.

Finding a holiday to suit you

There is a wide range of holidays available now, from beach to city break, cruise, activity holiday, or visiting friends and relatives. What is important is that the destination and type of holiday you buy suits your needs. If you're considering going on a long stay holiday and you are in receipt of any benefits, check with the office that pays you whether these benefits will be affected.

Read up about the destinations you're interested in:

- Is there cultural, language or other considerations to bear in mind? You may find it useful to know about local laws, for example about alcohol or drugs, and dress codes. Also the cost of living may be higher or lower than the UK, so you may need to allow for this in spending money.
- Find out whether the destination matches your needs, for example a hilly location may not suit someone with mobility problems.
- If the holiday involves a different type of activity, prepare ahead. For example you may need to build up your physical fitness for a sporting holiday.
- Think about whether you want to arrange it all yourself or visit a travel agent - an independent holiday may be time consuming to plan so that travel fits in with accommodation, or it may be a way of providing exactly what you want.
- The type of accommodation you choose is also important – you may want self-catering facilities or a fully serviced hotel.
- Contact Tourism For All, a national registered charity which provides information for people with disabilities and older people about accessible accommodation and other tourism services. Tourism For All, c/o Vitalise, Shap Road Industrial Estate, Shap Road, Kendal, Cumbria LA9 6NZ, tel: 0845 124 9971 for information (minicom 0845 124 9976), website www.tourismforall.org.uk.
- Your local Age Concern group or organisation may organise holidays, or know who in your local area arranges them. Phone Age Concern England Information Line 0800 009966 (free call) to find your nearest Age Concern.
- If you are taking holidays alone you may have to pay single traveller supplement; look for companies that cater for single people and don't charge supplement fee.

- To find out about the political stability, health risks etc, of a particular country, seek advice from the Foreign and Commonwealth Office's Travel Advice Unit, Consular Directorate, Foreign & Commonwealth Office, King Charles Street, London SW1A 2AH., tel: 0845 8502829 (this number for is not for visa-related enquiries). Website www.fco.gov.uk.
- If you want to travel within the UK, visit website: www.visitbritain.com for useful information.

Financial help

Charity Search is a free service for older people in financial difficulties who need help from charitable funds. They may be able to give you details of a relevant charity. Contact the Administrator, Charity Search, FREEPOST (BS6610) Avonmouth, Bristol BS11 9LD, tel: 0117 982 4060 (national rate call).

The National Benevolent Fund for the Aged (NBFA) provides free holidays to pensioners on low incomes who have not had holidays for at least three years. This includes half-board accommodation, entertainment, some excursion and coach travel, with one week breaks usually in spring and autumn. Contact NBFA, 32 Buckingham Palace Road, London SW1W 0RE, tel: 020 7828 0200 (national rate call), website: www.nbfa.org.uk.

Booking a holiday

Whether you use a travel agent, the internet or teletext to book, there are safeguards to ensure that you will be happy with what you buy.

- **Make sure your travel agent or tour operator** is a member of trade association, such as the Association of British Travel Agents (ABTA) or the Association of Independent Travel Operators (AITO). See useful contacts at the back of this sheet.
- **Any UK company selling package holidays** must comply with the *Package Travel Regulations 1992*. These include such items as the brochure description and what the contract must contain, as well as evidence of security to refund or repatriate customers in the event of insolvency. The term package holiday means a pre-arranged combination of at least two out of the three elements of a) transport, b) accommodation c) other tourist services.

- **Putting together your own package** is increasingly popular, particularly over the internet. If you buy the flight and accommodation separately make sure that each is covered, otherwise you could lose your money. Problems may arise if your organiser is not a member of ABTA or AITO. You may have to take the matter up directly with the supplier, which could mean taking legal action outside the UK. If one of the suppliers fails, for example your flight is cancelled, this may be at your own risk. Credit card payment may offer some protection.
- **If flying**, make sure your holiday package is **ATOL** (Air Travel Organiser's Licensing) protected. This is a protection scheme for flights and air holidays sold by tour operators in the UK. Once you pay money to a travel firm in the UK for a flight or package holiday it must give you an ATOL receipt. If you are buying a scheduled flight only and you receive a ticket within 24 hours of payment or book direct with an airline, your booking is not ATOL protected. To find out more contact Consumer Protection Group, CAA House, 45 – 59 Kingsway, London WC2B 6TE, tel: 020 7453 6430, website: www.caa.co.uk.
- **Vehicle hire** – if you are planning to hire a car in the UK or abroad, check with the car hire company that you can get insurance cover first, as many companies have restrictions on age. Contact your insurance company to see if they can help. You can also ask British Insurance Brokers' Association (BIBA) for a list of brokers that may be able to find you a suitable insurance. Contact BIBA, 14 Bevis Marks, London EC3A 7NT; consumer helpline: 0901 814 0015 (call charges 25p/mint) website: www.biba.org.uk.
- **Insurance** – you may not wish to buy insurance at the time of booking with an agent, as you may be able to find cheaper insurance, for example an annual travel insurance. The booking agent will require an insurance policy number when you book the holiday. If you are going to do some activities, such as skiing or hiring a scooter, your insurance is unlikely to cover these, so you may need to buy extra cover.
- **Passport** – if you are a British citizen and you were born on or before 2 September 1929, you are now entitled to a free 10 year passport. For more information contact the Identity and Passport Service, tel: 0870 521 0410 (national rate call), website: www.passportagency.gov.uk.

Before you go - checklist

Check	Completed	To do
Vaccinations done (at least 6 weeks before you go)		
Enough medication if you have a medical condition		
Letter from your GP if you have a medical condition, including information about medication you are currently taking and any medication you may be allergic to.		
E111 is no longer valid. You need a European Health Insurance Card (EHIC) to receive necessary healthcare at reduced cost (or free) during a visit to a European Economic Area country or Switzerland. You will need EHIC for each member of your group travelling. You can get application forms from main post offices, apply online: website: www.ehic.org.uk or call 0845 606 2030.		
Holiday insurance (EHIC is not a substitute and only covers emergencies in some situations) - check if it covers any activities such as sports, hiring scooters etc. (usually it doesn't and you will need extra cover)		
Is your passport and/or visas still valid?		
2 copies of your passport, insurance policy plus 24-hour emergency number, and ticket details. One for you, one to leave with someone.		
Enough money for your trip and a bit extra in travellers' cheques or sterling for contingency.		
Give holiday details and a way of contacting you such as e-mail address, mobile or hotel telephone number, to family and friends.		
Find out what items/gifts you are allowed to take out or bring back. Many plants and food items, as well as some popular souvenirs, may be prohibited or restricted, either because of health and safety risks, or because they are protected species.		
If you have a mobile phone check with your network provider to ensure it is enabled for international roaming. Check that your handset will work in the country you are travelling to. Check costs to use it abroad for phone and text messages.		

Keeping your home secure

- Cancel any milk or newspaper deliveries while you are away.
- Check your building and contents insurance is up to date. Tell your insurer if you're going to be away from home for more than 2 weeks.
- You may want to contact a homesitting service to have your house looked after while you are away, but make sure you understand all terms and conditions and that your questions are answered.
- Keep valuable items, such as computers and televisions, out of sight.
- If you can, get a neighbour to collect your mail, mow your lawn, open and close curtains, switch lights on and off etc. If not, automatic time switches on your lights may help.
- Don't put your address on any luggage labels on the outward journey.
- Lock and secure windows, doors, including garden sheds. Check that the house is free of hazards and blockages in case of bad weather while you are away, for example drains, trees in dangerous condition.
- Don't leave spare keys near the house.

When you arrive

- Check you have the address, telephone number and opening hours, including any emergency numbers of the local British Embassy, High Commission or Consulate. If not ask your hotel, holiday representative, local tourist office or local police.
- Don't go out wearing conspicuous valuable items such as jewellery, and only take as much money as you need. Make use of any security boxes provided
- Be aware that in some destinations people may persist in trying to sell you things you don't want, and beware of counterfeit goods

- Be aware of anyone asking you to bring back items, such as gifts for someone else, unless you are absolutely sure of what is in the package. You will be held responsible for all your luggage
- There's rarely such a thing as a free lunch, or a free holiday. If you think you have won a prize or offer, check the small print for terms and conditions. Flights, transfers and taxes may be excluded, and you may end up paying more than the normal price of a holiday, or attending a presentation where you are pressurised into buying something you didn't want

Timeshare and holiday clubs

Timeshare and holiday club salespeople often use free drinks and invitations as a means to persuade people to attend lengthy presentations. Older couples who own their own home are likely targets of salespeople. You may receive calls whilst at home or you may be approached on holiday. Salespeople may seem friendly and when you're relaxing on holiday you may be more vulnerable to pressure selling techniques.

Consumer rights vary in different countries, and some products may be covered, but not others. With timeshare you buy a set number of weeks' worth of a property for a certain price. There is usually an annual fee and a joining fee. You may then use these to exchange for other properties, times of year, and countries. While this may seem attractive, there are often seasonal restrictions, for example if you buy a week in low season it may be harder to exchange than a week in high season.

Timeshare may be suitable for some people, others may find that the service and maintenance charges are more than they thought, or they may find it difficult to swap the weeks and the property they have bought for the ones they want. The cost may be more than it appears - you will only be buying the right to stay in a property, not flights and transfers to the property.

Holiday clubs are marketed as an alternative to timeshare. There is usually a membership fee, and you pay for "points" which count towards the holiday. In practice they are often unsold timeshare weeks (which may mean the less popular properties or weeks). Consumer protection may be very limited and you need to be sure before you sign anything that you know all the conditions.

To avoid buying and then regretting your decision, make sure you have time to look through a contract, and don't sign anything if you aren't able to take it away to think about – you may not be able to cancel. Allow as much consideration as you would to buying a house. Don't use the presentation as your guide – check exactly what the contract is offering, and any hidden costs. Make sure that you have the right to cancel, and that these rights are written down. If you have recently signed up for a Holiday Club or Timeshare, contact Consumer Direct on 08454 040506 (local rate call), website: www.consumerdirect.gov.uk.

Home Exchanges

Many people enjoy swapping their homes for someone else's home abroad, and there are agencies that specialise in home exchange. This can save accommodation costs and give insight into another way of life. Exchange agencies usually charge a membership fee to and offer a directory listing all properties available. Listing is by reference number, to offer protection for members' security. A code of behaviour and expectation is usually given for all exchangers. Before going ahead, think about whether you want someone else in your home, and contact your insurers to find out whether you need extra insurance cover.

Travelling abroad with pets

The Pet Travel Scheme (PETS) allows cats, dogs and ferrets to travel with their owners to some countries and re-enter the UK without having to go into quarantine. For more information contact your vet or the Department for Environment, Food & Rural Affairs (DEFRA), PETS helpline: 0870 241 1710, website: www.defra.gov.uk.

Useful contacts

The Association of British Travel Agents (ABTA), 68 – 71 Newman Street, London W1T 3AH, tel: 020 7637 2444 for travel information and to check if a company is an ABTA member, website: www.abtanet.com.

The Association of Independent Travel Operators (AITO), 133A St Margaret's Road, Twickenham TW1 1RG, tel: 020 8744 9280, website www.aito.co.uk. AITO has lists of independent companies specialising in different destinations and types of holiday.

Consumer Direct on 08454 040506 (local rate call),
Website: www.consumerdirect.gov.uk. Funded by the Department of Trade and Industry, gives consumer advice including holidays and travel.

Department for Environment, Food and Rural Affairs (DEFRA)
website www.defra.gov.uk – information about bringing back perishable goods. For telephone advice see HM Revenue and Customs.

Disabled Living Foundation has a national advice line on all issues related to disability. 380 - 384 Harrow Rd, London W9 2HU,
tel: 0845 130 9177 (local rate call), website: www.dlf.org.uk.

Disabled Persons Transport Advisory Committee, DPTAC advises the government on access for disabled people to transport. It has a website: www.dptac.gov.uk/door-to-door that gives information to disabled and less mobile people about travelling using all forms of transport.

HM Revenue and Customs national advice line tel: 0845 010 9000 (local rate call). Website www.hmrc.gov.uk.

Marine Conservation Society, Unit 3, Wolf Business Park, Alton Road, Ross-on-Wye, Herefordshire HR9 5NB, tel: 01989 566017, website www.goodbeachguide.co.uk. Lists beaches with the best water quality.

Royal Association for Disability and Rehabilitation (RADAR), 12 City Forum, 250 City Forum Road, London EC1V 8AF. Tel: 020 7250 3222, minicom 020 7250 4119. Website www.radar.org.uk. Information about the National Key Scheme, which operates in the UK so that people with disabilities can access toilets in the scheme. Publishes a holiday guide.

Stonewall, Tower Building, York Road, London SE1 7NX. Tel: 020 7593 1850, Minicom: 020 7633 0759, website: www.stonewall.org.uk. Advice on issues for lesbians, gay men and bisexuals.

Further information

The following Age Concern factsheet may be of interest:

Factsheet 26, *Travel and transport*

To receive the above factsheet or this Information Sheet in large print telephone 0800 00 99 66 (free call) or write to Age Concern FREEPOST (SWB 30375), Ashburton, Devon TQ13 7ZZ.

Find out more about Age Concern England online at www.ageconcern.org.uk

Please note that the inclusion of named agencies, companies, products, services or publications in this factsheet does not constitute a recommendation or endorsement by Age Concern. Whilst every effort is made to ensure accuracy, Age Concern cannot be held responsible for errors or omissions.

All telephone numbers given are standard national call rates unless stated otherwise.

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