

Total Payment Protection (topp) Policy
Underwritten by Travel & General Insurance Company plc

Certificate of Insurance

Policy number	CAWL/topp/11/06
Date issued	03 October 2011
Policyholder	Cactus Worldwide Limited
Period of cover	01 October 2011 to 30 September 2012

In the unlikely event of the financial failure of the policyholder, the policy, subject to the terms and conditions, will reimburse customers' prepayments for holiday bookings as per the following:

Categories of turnover (types of holiday bookings covered)

Licensable turnover	Insured
Non-air package turnover sold as principal	Insured
Accommodation only turnover sold as principal	Not insured
Other tour operating turnover sold as principal	Not insured

Holiday programme(s) description

Language tuition packages to worldwide destinations, where the contract is between Cactus Worldwide Limited and the ultimate customer. Territorial limit is extended to people booking in Europe as well as the UK. Course only business is excluded from cover.

Territorial limit (Where the holiday is purchased)	UK
Maximum price per person per package	All packages up to £5,000

For definitions of the terms within this document and a copy of the topp Policy, please ask the policyholder for a copy.

In the event of a financial failure please contact the claims helpline on 0870 0137 965 for assistance.



For and on behalf of
Travel & General Insurance Company plc
authorised and regulated by the financial Services Authority