

Protect Your Holiday



The Consumer Council

Given the unpredictable financial climate we live in it's more important than ever when booking a holiday to make sure you are financially protected against your airline or tour operator going out of business.

Booking your package holiday or charter flights:

If you are booking a package holiday or charter flight with a tour operator or travel agent, always make sure the holiday or charter flight is **ATOL protected**¹. (If your travel agent or tour operator is Republic of Ireland (RoI) based, ask if you are covered by the equivalent RoI scheme).

Under ATOL, if your charter airline or your tour operator goes out of business:

1. **Before you go on holiday** - you will get your money back. For more information contact your tour operator, travel agent or the Civil Aviation Authority (CAA) on **0203 441 0846** or visit **www.caa.co.uk** for information.
2. **When you are abroad** - you will be able to continue your holiday. The CAA will arrange to get you home.

Booking flights, transfers and accommodation separately:

1. When you choose to create and book your own holiday, eg by buying flights, transfers and accommodation separately you **will not be ATOL protected**.
2. Make sure your travel insurance policy covers **airline failure** (in case the airline goes out of business) and **end user supplier failure** (in case the transfer or accommodation provider goes out of business).



¹ ATOL is a financial protection scheme operated by the Civil Aviation Authority

Booking flights only:

1. Flights booked directly from scheduled airlines², for example easyJet or Ryanair, **are not ATOL protected**. However, if you book them through a travel agent, you **may** have ATOL protection, you should check with the travel agent before you book.
2. If your flights are not ATOL protected, make sure your travel insurance policy includes cover for **scheduled airline failure**.

Get added protection:

1. If you book your holiday (costing £100 or more) or flights (each leg costing £100 or more) using a credit card (from any bank or provider), you have added protection as the credit card company is equally liable for any breach of contract. If the tour operator, travel agent or airline goes out of business, you can claim a refund from the credit card company.
2. All VISA cards (credit, pre-paid credit but also debit and electron) provide added protection as VISA's 'Chargeback' facility allows you to claim a refund from your card provider (even if the claim is for less than £100).
3. It is important only to use a credit card if you are happy you can make the monthly repayments.

For more information contact Consumerline on **0300 123 6262** or visit: **www.consumerline.org**

When you travel you should take copies of your:

- Travel insurance
- Booking details
- CAA contact details (see above)
- Passport
- ATOL documents
- Travel agent/tour operator contact details
- Consumer Council's Plane Facts guide
- Consumer Council 'Protect your holiday' fact sheet

For more information and advice, contact our Consumer Support team on **0800 121 6022** or e-mail: **complaints@consumercouncil.org.uk**



² Scheduled airlines sell flights directly to the public.