

## TIF COVER DIRECTIVE – Thomas Cook Liquidation 23/09/19

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### Overview

Following the news concerning Thomas Cook over the last few months and the fears that the company may go into liquidation and cease trading, we here at tifgroup would like to clarify what is available to policyholders.

### ADVICE FOR CUSTOMER'S WHO ARE ALREADY AWAY

As Thomas Cook **Package Holiday** customer are protected by **ATOL** (Air Travel Organiser's Licence), you will not be stranded abroad and you will likely be able to continue your holiday as planned and at no additional cost. Customers are advised to contact Thomas Cook directly for more information on this.

The **CAA** (Civil Aviation Authority) are already making contingency plans to get customers home in the event that Thomas Cook does cease trading. You can get more information on what the **CAA** do by clicking on the following link: <https://thomascook.caa.co.uk/>

If you have booked a flight only through Thomas Cook which does not form part of a Package Holiday you may need to make your own arrangements to return home.

### If you booked your flight directly with the airline and paid by credit or debit card –

1. Under **Section 75 of the Consumer Credit Act**, if you pay on your credit card for an individual item costing more than £100, the card company's equally liable if something occurs (goes wrong). You should contact your credit card issuer for more information.
2. Please follow this link for more information: <http://www.legislation.gov.uk/ukpga/1974/39/section/75>
3. Similarly, if you paid for your flights by debit or charge card you should contact your card issuer for advice as you may be able to make a claim under their charge back rules/scheme.
4. Please follow this link for more information: <https://www.caa.co.uk/Passengers/Resolving-travel-problems/Travel-company-problems/Problems-with-a-travel-agent/>

If this is the case you should keep all evidence of this, such as receipts and/or invoices. You can then try to claim these costs back from your card provider or your travel insurance policy. Please check your specific policy wording for more information on what is and isn't covered.

### ADVICE FOR CUSTOMERS WHO HAVE A FUTURE BOOKING

Again, because Thomas Cook **Package Holiday** customers are protected by **ATOL**, you will not be left out of pocket. You will be eligible a refund or a replacement holiday of the same value if Thomas Cook do cease trading. Customers are advised to contact Thomas Cook directly for more information on this.

You can get more advice on how to make an **ATOL** claim by clicking on the following link: <https://www.caa.co.uk/ATOL-protection/Make-an-ATOL-claim/Latest-ATOL-holder-failures/>

If you have booked a **flight only** through Thomas Cook which does not form part of a Package Holiday, there are a number of options you can try:

### If you have paid on a credit card and the booking cost more than £100, try Section 75.

1. Under Section 75 of the Consumer Credit Act, if you pay on your credit card for an individual item costing more than £100, the card company's equally liable if something occurs (goes wrong).
2. Please follow this link for more information: <http://www.legislation.gov.uk/ukpga/1974/39/section/75>
3. Please follow this link for more information: <https://www.caa.co.uk/Passengers/Resolving-travel-problems/Travel-company-problems/Problems-with-a-travel-agent/>

### If you have paid on a credit card or debit card and the booking cost less than £100, try chargeback.

1. The chargeback scheme isn't a legal requirement, it is just a customer service promise, but it is worth trying.
2. Please follow this link for more information: <http://www.theukcardsassociation.org.uk/individual/chargeback-for-credit-and-debit-card-purchases.asp>

### If you have purchased travel insurance, check your specific policy wording.

1. Customer who have purchased a travel insurance policy for their trip should check their specific policy wording for more information on what is and isn't covered.

2. Cancellation or curtailment is something which is not normally covered when it is due to Scheduled airline failure, unless specific cover has been purchased. Please refer to your policy wording.
3. If you are unsure, please contact your travel insurance provider for more information.

#### **EXTENSION OF YOUR TRAVEL INSURANCE**

Cover will be automatically extended in the event of a delay or failure of public transport services during your trip which results in you being unable to complete your trip before your travel policy expires.

**In the event that you have specific questions not answered by this directive, please feel free to call us on 0203 137 0379 and we will endeavour to offer an answer.**