

# Financial collapse of the Thomas Cook Group

Booked with Thomas Cook? Uncertain about what might be covered under your travel insurance policy? The information below is designed to help you understand what may be covered and anything you'll need to do to make a claim.

## What to do

- Check the **Civil Aviation Authority's website** as they may be able to offer you help.
- If you're still in the UK and you haven't travelled yet, the following rules apply:
  - Where you can, you should try to get a full refund from your tour operator or travel agent. We'll only consider non-refundable expenses on your travel insurance policy.
  - If you want to rearrange your trip dates, and provided you're not making a claim, we can transfer your policy to cover the new trip as long as it's within three months of your original departure date, is for the same or no longer duration, and is to the same geographical area.

If you need to make a claim, you can do so by following the following link: <https://travel.benendentravel.co.uk/login> or by calling us on **+44 (0)800 414 8301**.

## Please bear in mind

- You'll need to check your **policy terms and conditions** to see exactly what cover your policy provides and how much you can claim for, as different policies vary.
- We can only cover you for the scenarios above if you both booked your trip and bought your policy before the **22<sup>nd</sup> September 2019**. If you bought your policy after this date, we won't be able to cover you.

## Our policy

### **If you've made a flight only booking and this wasn't ATOL protected.**

Whether you're due to travel soon or you're abroad already, bookings not protected by ATOL may be covered by the Scheduled airline failure section of cover.

This cover only becomes applicable where you can't get a refund of replacement flight from the airline and where you can't claim a refund from your credit provider if you paid by credit card.

Our policy covers two different scenarios:

- **If you're in the UK and you haven't travelled yet**, we'll pay for the cost of your ticket if you can't get a refund from elsewhere (for example, from your credit card provider, PayPal or ATOL).

- **If you're abroad right now**, we'll pay for the cost of a one-way ticket to get you home as long as the return journey is for the same class as the original ticket.

**In both situations**, cover only applies if your flight was booked as a scheduled flight, and not as part of a package holiday. You'll need to provide proof that you can't get a refund and were not offered a replacement flight.

**If you've made a package holiday booking:**

Thomas Cook are a tour operator and your booking should have included **ATOL protection**. You should have received a certificate as part of your booking paperwork. **ATOL** bookings are protected. The scheme will enable you to complete your holiday if already at travel or offer a full refund if you're due to travel in the future. Please visit: [www.thomascook.caa.co.uk](http://www.thomascook.caa.co.uk)

For more details on **ATOL protection**, please see: <https://www.caa.co.uk/ATOL-protection/Consumers/About-ATOL/>

**Because the ATOL scheme fully protects your booking, our policy does not provide any cover for costs associated with completing your holiday or refunding your holiday costs.**

**If you are currently abroad and the replacement flight home is later than your originally planned return flight...**

Where you hold a level of cover that includes delayed departure cover, we will consider any claims for delayed departure. This means that we will pay a fixed sum for each complete 12-hour period of delay.