

Holidays and Travelling

Each year thousands of us travel by ferry and aeroplane for summer getaways, weekend breaks, gap year adventures and to visit friends and family.

Although most of us have trouble-free journeys some do experience unexpected disruption to their travel plans and holiday arrangements.

The following articles visit some of the challenges and issues which help us to reduce the likelihood of the unexpected during our journey and to navigate our way should things not go quite to plan ...



Financial Protection for your Holiday

ATOL

ATOL (the Air Travel Organiser's Licence) is a financial protection scheme for air passengers. If you book an ATOL protected holiday or charter flight and your tour operator, airline or accommodation provider goes out of business before you travel you can claim a full refund. If a service provider goes out of business while you are abroad, you will be able to continue your holiday and arrangements will be made for you to fly home once the holiday is over.

ATOL Certificate

Before booking you should check with the travel agent or tour operator whether your flight or holiday package is ATOL protected.

Jersey residents must be aware that ATOL only protects packages or flights which originate in the UK – always check with your tour company/travel agent regarding ATOL protection and eligibility.

Don't leave home without your ATOL Certificate

Keep your ATOL certificate safe and make sure you bring it with you when you go on holiday.

Association of British Travel Agents (ABTA) Protection

Many Jersey residents will enjoy the FlyDirect options (and ferry packages) now available from Jersey – it should be noted that these are not eligible for ATOL protection (as

described above). However such packages and flights would be financially protected as long as the company with whom you make your travel contract in Jersey is bonded with ABTA (and they are current members).

ABTA includes protection both in the event of failure of the tour operator prior to departure, in which case deposit/balances paid would be refunded, and for repatriation in the event of tour operator failure whilst clients are abroad. In other words protection is afforded in the same way as by the Civil Aviation Authority (CAA) and this applies to both flight-only and package holiday sales.

The Association of Independent Tour Operators (AITO) is an umbrella organisation that represents 122 of Britain's independent tour operators.

All AITO members are required to adhere to AITO's Quality Charter.

Every company admitted to AITO is financially assessed and bound by AITO's own code of business practice which demands clear and accurate descriptions of holidays and the use of customer questionnaires for monitoring standards. Go to <https://www.aito.com>

Financial protection if you are not covered by ATOL

If your flight is not ATOL protected, you should ensure your travel insurance policy provides cover in the event that the airline goes out of business.

If you buy a ticket using a credit card and the airline goes out of business, you may be able to claim a refund from your credit card company under the Consumer Credit Act. The cost of a single (ie one leg) ticket must be at least £100.

Consumer Credit Act, Section 75 – This vital law adopted in the 1970s and it turns any credit card into a financial law was adopted. If you make a purchase of over £100, your credit card company must shoulder the responsibility if a problem were to arise with a purchase.

Whilst this Act does not apply to Jersey, it is likely that it will appear in the terms and conditions that you signed upon opening your account.

If you buy flights using a debit or prepaid card (such as a Visa, MasterCard or American Express card), you may have the benefit of a 'chargeback' scheme to claim back your money if the airline goes out of business. Usually, you must make a chargeback claim within 120 days.

Please check out our Plane Facts guide on line or telephone us on 611161 and we can post you a copy.



Be sure, be safe

Travel Insurance

Going on Holiday? Its easy to forget to arrange the travel insurance in the excitement of planning your break.

Travel insurance is an important ingredient of a holiday away but do you really know what your policy covers you for and what to do if something goes wrong?

We may have considered the cancellation and delay clauses and the loss of money and baggage. However, do you read about what activities you are fully covered for under the Activities lists before, for example, going for that adventurous ride on a camel or elephant trek, floating away on a white water raft or kayak or going up in a hot air balloon or taking the plunge on a scuba dive?.

You may be required to verify the insurance provisions of the company you plan to use for your balloon or diving adventure etc; check your intended insurance policy small print.

Also check exactly how you need to notify the company if something goes wrong - if you don't follow procedures you may not get the help you expected.

It may seem a chore to read through all those

terms and conditions but its worth it!

Top Tips for Travel Insurance:

1. Make sure that the medical cover is adequate - to help pay medical bills £2 million medical cover is advised by Which for just Europe and £5 million for worldwide.
2. Cover your gadgets - you may need to extend your home insurance to cover as single items on your travel policy may only be covered for £250.
3. Missed flights and missed connections (make sure that this includes the Channel Islands);
4. Check the cancellation provisions - how much are you covered for in the event of the holiday being cancelled by unexpected events e.g. illness.
5. A good travel insurance policy should provide cover for Illness, injury or death while you are away; Repatriation (getting you back home
6. Check that the policy covers

- i. Liability for accidents involving others;
 - ii. The airline going out of business;
 - iii. Natural disasters, natural events eg volcanic ash cloud and severe weather;
 - iv. Political instability;
 - v. Security risks.
7. You must declare preexisting medical conditions - as otherwise your cover will be voided
 8. Check what counts as Europe or Worldwide
 9. If you need cover for risky activities say so....
 10. You may be better to buy an annual policy rather than single trip cover READ THE SMALL PRINT...always check what isn't covered.

Happy Holidays!!

Remember if you are away on a gap year backpacking standard policies will not be suitable.



Avoid Holiday Hell: Know Your Travel Refund Rights

<http://www.moneysavingexpert.com/news/travel/2010/08/know-your-holiday-booking-rights>

Martin Lewis the Money saving Expert highlights what you can do in the awful even that the holiday firm goes bust or transport is cancelled, there is often financial protection, even if that cannot always compensate for the loss of a holiday.

He considers what to do if your travel provider goes bust, cancelled flights and the airline is still operating, hotels, car hire, and will my insurance or card firm pay out? In relation Package Holidays and DIY holidays.



CANCELLED

REFUND

???

Holiday Car Hire: Top Tips

Hiring a car abroad can often be a minefield. There are numerous ways in which car rental companies can charge you for 'extras' that you may not want or need, and it's not always easy to understand what you're buying.

But you can find trouble-free, cheap car hire abroad if you know what to look for. We have researched some key points for you from Which and the Guardian to help you avoid the pitfalls.

Follow our checklist to make sure you're not forking out money unnecessarily for car hire abroad.

Before you know it, you've paid for them all (just to be on the safe side) and the price you now have to pay bears little relation to the one you thought you'd agreed on.

And all this before you've even got the car keys – you may find unexpected costs when you return the car at the end of your holiday, too.

Your rights when hiring a car abroad

- Always pay with a credit card, as your rights under [Section 75 of the Consumer Credit Act](#) mean you can hold the credit card company jointly liable if anything goes wrong, as long as the value of what you spend is over £100 and not more than £30,000.
- Consumers who hire a faulty car as part of a holiday package have the right to claim compensation through [ABTA](#).
- Around 600 car hire firms are members of the [British Vehicle Rental and Leasing Association](#) (BVRLA), which has a code of conduct and a complaints procedure.

Before signing a contract for car hire abroad

Ensure you read the sales contract fully before you sign. Always ask questions about anything you are unsure of, no matter how long it takes.

Should I buy excess when I hire a car abroad?

When you rent a car, the price generally includes insurance cover for a major crash, write-off, etc, but leaves you with the bill for the first £500 to £1,000. If there are any small scratches or scrapes, adding up to, say, £500 worth of damage, it means you have to pay it in full. So the car hire firms try to persuade you into buying super CDW insurance to cover this first £500-£1,000. But they charge as much as £150 for a week, compared to the £33 cost of buying it independently.

[Insurance4carhire.com](#) for example is but one of many independent companies who can sell you

an annual excess policy for Europe for £49, or £4.75 per day for shorter rentals.

Unlike the car hire firm's own policies, its policies cover damage to windows, tyres, undercarriage and the roof, and the rest of the car up to £2,000 per single claim. If you damage the car, you pay the car hire firm the agreed excess and then reclaim.



Super Collision Damage Waiver (SCDW) - the Guardian recommend buying the basic package only.

The secret to saving money on car hire is to buy the basic package only. In particular, ignore pressure to buy their collision damage waiver (CDW) or "super" CDW insurance, which will cover the "excess", usually £500-£1,000, not covered by the basic insurance. Instead, arrange your own cover independently.

Many people are surprised when they learn that, even if they pay for extra insurance (SCDW), the windscreen, wheels, tyres, roof or undercarriage of the vehicle aren't covered by the hire company's policy.

The Guardian says... 'use online agents such as [holidayautos.co.uk](#), [argushire.com](#), [auto-europe.co.uk](#) to check hire prices first, but also look on the sites of the major players, such as Hertz, Avis, Budget, Europcar and Sixt. They often have special offers making them just as cheap as the brokers, and booking direct has its benefits if there are problems later.'

Keep to on-airport operators – not only are they more convenient, but "cheap" off-airport deals can be a false economy when the car turns out to be a dud. Hire deals organised by airlines such as Ryanair's link with Hertz are rarely better value than using a broker or going to the hire firm direct.'

Money-saving tips

- Take out a separate policy for the extra insurance – daily and annual policies are available.
- Insurance companies that offer these include [Dailyexcess.com](#), [iCarhireinsurance.com](#), [Insurance4carhire.com](#), [Questor Insurance](#) and [Worldwide Insure](#).
- Ensure you check the company's policy thoroughly, as some may not cover you for tyres, windscreen, roof or undercarriage.

Bring your own satnav and child car seats

- Always check the cost of hiring a satnav for a week from the hire company as it may be more cost effective to buy a new satnav that covers both the UK and Europe for around £50-£60.
- Child seats are more tricky; check hire prices, check your airline extra charges to take your own seats in order to make a financially sound decision.

Check the fuel policy, the mileage and other extras

Before you hand over your credit card details, look up the company's fuel policy. If you are driving a long way, does your rental limit the mileage in any way? If you are under 25, is there a surcharge?

A growing number of firms (for Spanish rentals in particular) now insist on a full-to-empty fuel policy on rentals of more than three or four days. You pay for a full tank of fuel and then bring it back empty, which is fine in theory, but if you aren't using the car much you'll end up paying for three-quarters of a tank of fuel you didn't use.

Which recommend... If an option, always drive the car away full and return it full.

This is the easiest and usually works out as the cheapest, but only if you return the car completely full. If the hire company feels there's room to add more petrol, you could be hit with a refuelling charge.

When you collect your car, ask where the nearest petrol station is so you know where to refuel at the end of your journey. Also make sure it will be open if you return it late at night.

Are package deals better for car hire abroad?

You can also rent a car as part of a package holiday.

As well as hiring a car independently, it's also possible to rent a car as part of a package holiday.

The advantage of package deals is the security you gain from knowing that holiday providers are regulated by ABTA and therefore will be bonded.

The downside is many operators will only hire cars in week-long blocks and may not provide a breakdown of the cost in their literature.

Also, tour operators and foreign hotels may only have a relationship with one hire company (not necessarily the cheapest) and add their commission fee to any quote.

Car Hire Checklist

The Guardian and Which have compiled lists of key points to consider when collecting and dropping off your hire car. We have combined the two lists to provide you with some excellent top tips...

- **When you collect your hire car**, read the contract thoroughly before signing it and ask questions about anything you don't understand.
- **What if I don't get what I ordered online?** One of the easiest ways to hire a car abroad is to do it online or over the phone before you travel. You'll usually have to choose the size of car in advance and prices depend on which one you opt for – make sure you get the one you've paid for.

What you can do about it?

If you don't get the car you paid for, then the car hire firm is in breach of contract. You're entitled to claim back any fee you have to pay in order to obtain what was initially promised in your car hire contract.

- **Be 100% clear** about what is and isn't included in the insurance provided by your rental company
- If you do purchase a separate policy for the excess, make sure you know what's covered
- **Allow enough time for collection and drop off** of your vehicle to carry out the necessary checks. Before you drive away, check all parts of the car thoroughly even if it takes a considerable length of time. If you find any damage, no matter how small, mark it on the car diagram with the contract and get a salesperson's signature agreeing to the damage – The Guardian goes one step further and suggests... *'note all damage, and video or photograph the car. This is the key moment. Before you*



leave, go round the car and look for any damage and mark even minor scratches on the rental agreement. Don't leave anything off. Same for the interior. Check the spare wheel is there, inflated and undamaged. Check the car is full of fuel if it supposed to be, and record the mileage, if it's restricted.'

Once you have marked all the damage on the sheet, get someone at the rental desk to sign it – even if it is a long walk or drive back to the desk. If you don't there is nothing to stop the firm arguing that you caused the damage at the end the rental.

Once signed for, there can be no dispute. Take a video or digital pictures of the car (especially any pre-existing damage) as extra proof

- **Photo the car on return and keep the paperwork.** Assuming you have done no damage, and have filled it up (if required), park it up and then take digital photos

of each panel of the car, the wheels, the mileometer, and other shots.

Hand the keys back to the person at the desk. If late at night post them through the letter box. Be wary if approached by someone in the car park claiming to work for the car firm. One reader faced a lengthy battle after his car was stolen in this way.

- **If you're charged for any repair work**, ask for proof of how much this will cost
- **Check credit card statements** when you get home for any unexpected charges
- **Lastly, keep hold of the paperwork.** Don't throw it away, thinking the rental is over – it's not.

Holiday Travel – Flying off?

Check Out Our 'Plane Facts' Guide...

Your rights if things go wrong

It is important to be aware of your rights:

- If your flight is delayed or cancelled you are entitled to assistance and in some cases compensation. If you are denied boarding because the airline has overbooked the flight, you are entitled to compensation.
- Your rights are protected by European Law (Regulation (EC) 261/2004) and are the same regardless of the airline you are travelling with.
- Your rights are protected for any flight from or within the European Union (EU) and on flights from a non-EU country into the EU, provided the airline is licensed in the EU.

Delayed flights

The following assistance must be provided by the airline regardless of the cause of the delay

1. Your airline is required to provide you with meals and refreshments appropriate to the length of the delay and two free telephone calls or emails if you are delayed.
2. If you are delayed overnight, your airline is required to provide you with hotel accommodation and transport to and from the hotel.
3. The assistance is most likely to be in the form of a voucher for refreshments/snacks from the facilities area.
4. If you are delayed by more than five hours and decide not to travel, you are entitled to a refund. Refunds should be paid by the airline within seven days.
5. If your flight is delayed and the airline does not provide you with the assistance mentioned above:

- Keep the receipts for any meals and refreshments you buy.
- You should send copies (not the originals) of these receipts to the airline along with a request for a full refund.
- If you made essential calls on your mobile during the delay, you should also send a copy of your bill with the calls highlighted.
- Be reasonable in terms of how much you spend as it is very unlikely that an airline will reimburse you for extravagant purchases.

Compensation (for delays)

If your flight is delayed you may be entitled to compensation. The amount will depend on the length of your flight and the length of the delay.

Cancelled flights

If your flight is cancelled you are entitled to -

- A refund within seven days; or
- Alternative transport to your final destination.
- If the airline cannot fly you to your intended airport, it is allowed to fly you to another airport within the same region. The airline must then transfer you to either your intended airport or a close by location agreed with you.

You are also entitled to the same assistance offered to delayed passengers – overnight accommodation if necessary, meals, refreshments, phone calls and emails.

Compensation (for cancellations)

If your flight is cancelled you may be entitled to compensation. The amount will depend on the length of your flight and the impact the

cancellation has in delaying your arrival to your final destination. Compensation will be paid at the following rates:

However, passengers will not be entitled to compensation if:

- You are told of the cancellation at least two weeks before the departure date;
- You are told of the cancellation between seven days and two weeks before the departure date and are offered alternative travel arrangements. The flight(s) must allow you to depart no more than two hours before your original departure time and get you to your final destination less than four hours after your original arrival time or

Extraordinary Circumstances

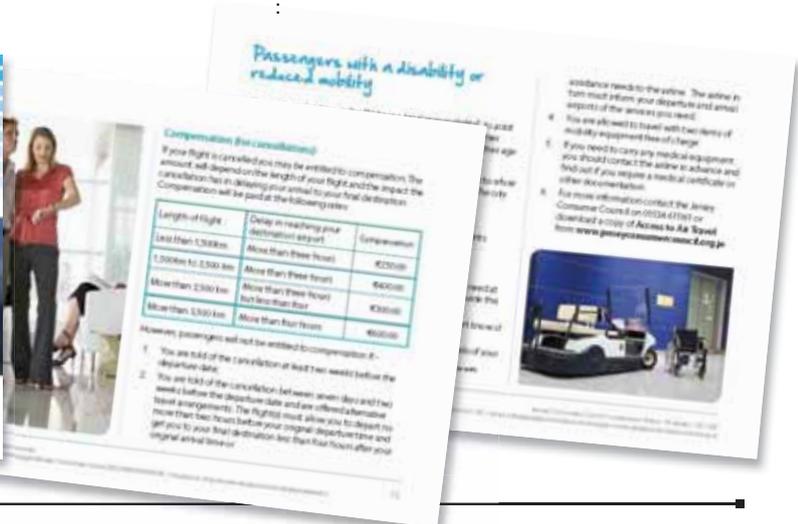
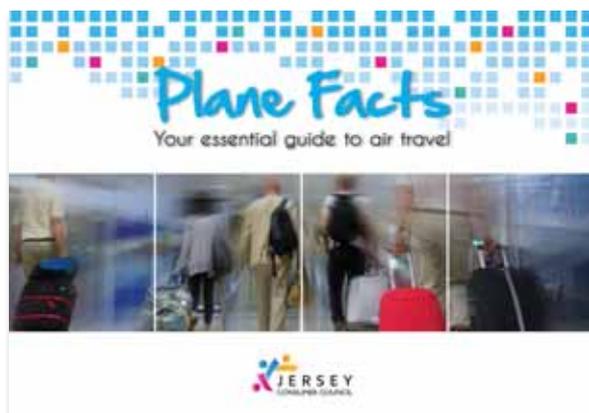
Extraordinary circumstances are events outside an airline's control which prevent a flight from departing as scheduled. They include:

- Severe weather;
- Security risks;
- Strike action;
- Political instability.

Air traffic management decisions which prevent a flight from departing.

Please note technical problems could amount to extraordinary circumstances, but do not automatically. If in doubt, ask the airline for further information. If you are not satisfied with the airline's response, please contact the Civil Aviation Authority.

For the full Plane Facts guide go to our website or we can send you a copy to take on holiday with you. Telephone or email the Council.



Plain Sailing

Ferry Travel provides an important service to Jersey residents.

The rights of ferry passengers are legally protected. All passengers travelling by sea have the right to information about passenger rights. If your sailing is delayed or cancelled you are entitled to assistance and in certain cases compensation.

The rights apply to passengers travelling on passenger ferry services operating to, from and within European Union countries.

A passenger who starts his/her journey in one of the Channel Islands and ends that same journey in another Channel Island cannot rely on the Regulation directly. It should be noted that the same rights of the passenger as stipulated in the Regulation is a legal obligation imposed on Condor within their permit to operate with regards to inter-island ferry travel.

Read our Plain Sailing guide to find out more about your rights if delayed or your ferry is cancelled.

The guide is on our website or we can pop one in the post to you. Telephone or email us.

Alternatively pick one up at Elizabeth terminal.



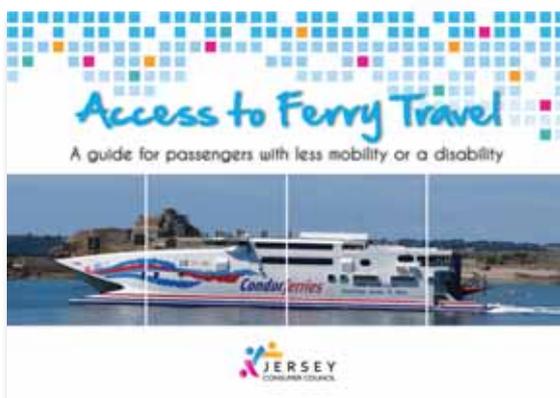
Access to Air & Ferry Travel

Guides for passengers with less mobility or a disability.

The rights of people with a disability or reduced mobility are protected, to ensure that they have the same access to ferry and air travel as all other citizens. A person may have reduced mobility because of an illness; an age related condition or a temporary injury, for example a broken leg.

The rights explained in our two guides apply to people travelling on all passenger ferry and air services operating to, from or within European Union (EU) countries.

Please telephone or email us for a copy.



Holiday Fraud: Look Before You Book

Get Safe Online is joining forces today with ABTA (the UK's leading travel association), Action Fraud and the National Fraud Intelligence Bureau (NFIB) to warn you about the dangers posed by holiday booking fraud. Anyone booking a holiday either in the UK or abroad is at risk.

We all look forward to our holidays, and often they can cost a considerable amount of money, which most of us simply cannot afford to lose. Unfortunately, more and more people are being affected by holiday fraud, which means that not only do you not get your holiday ... you normally end up losing your money too. The holiday, accommodation or flight they paid for doesn't exist, or the booking hasn't been made.

In doing this, fraudsters con normal people out of thousands of pounds each year or leaving them stranded with nowhere to stay through fake websites, false advertising, bogus phone calls and email scams. New research by the NFIB shows close to 1,000 cases of holiday fraud reported in the UK in 2012, costing consumers approximately £1.5 million, figures that may represent just the tip of the iceberg.

The most common types of holiday booking fraud are:

- Airline tickets, where a customer believes they are booking a flight and receives a fake ticket or pays for a ticket that does not materialise. This is the most common type of booking fraud, accounting for 45% of holiday booking fraud reported to the Police in 2012.



- Holiday accommodation: a third of holiday fraud victims in 2012 were scammed by the fraudulent advertising of holiday villas and apartments, with some arriving at their destination to discover they had nowhere to stay. A high percentage of cases were reported in Spain and in London during the Olympics. The rise of self-catering villa rental sites where owners advertise directly to the consumer has made this a common target for fraudsters. A YouGov poll for ABTA shows that one in five adults say they have paid directly for private accommodation into the owner's bank account, rising to a third of those with three or more children.
- Package holiday fraud – fraudsters like to target those booking group, sports and religious packages with deals and special offers. Major events in long-haul destinations are a particular target for

fraudsters, such as the pilgrimage to the Hajj and major sporting events such as The Ashes. This is because these sorts of events are often expensive due to high demand so deals can be attractive and many travellers are booking on behalf of a group, meaning that the value of the booking is high.

- Visa applications – particularly the ESTA visa requirement for the US, also appear to be an emerging target for fraudsters.

ABTA's poll also reveals that one in ten consumers does nothing to research their travel company, such as checking if it is a member of a trade association such as ABTA (which has a code of conduct in place to protect consumers), not asking friends and family for recommendations, and not running a web search. In addition, a quarter are prepared to pay £200 or more as an upfront payment or deposit to secure their holiday booking, with 7% willing to put down £500 or more.

<https://www.getsafeonline.org/news/holiday-fraud-look-before-you-book/>



The World is at Your 'Keyboard'...

The world is at your keyboard when using the internet to research or book your holiday or other travel arrangements. Take a moment to check out all the risks even if you think you may be aware of them all.

The risks

- Fraud resulting from making payments over unsecured web pages
- Flight scams:
 - Where you book a flight and receive a fake ticket, or pay for a ticket that never arrives.
- Holiday scams:
 - Fake websites and email offers for holidays or villas that do not exist. They require you to pay a deposit, which you never see again.
 - Fake competition scams defrauding you out of a fee to secure a holiday.
- Inadvertently advertising the fact that your house will be empty when you are away, by posting on social networking or travel tracking sites. Some insurance companies are now rejecting claims if homes are targeted by burglars while the owners are away on holiday and made reference to it on social networking sites.

Safe booking

- Ensure that any holiday or travel company unfamiliar to you is reputable by researching them online. Ensure that they are a member of a recognised travel authority which offers financial protection and a complaints service.
- When possible, pay for holidays and travel using your credit card as this offers additional financial protection over other methods. Please note that your holiday or travel company may levy a surcharge for credit card payments.
- Double check all details such as travel dates, itineraries, destinations and travellers before confirming payment, as you may be charged for amendments.
- Take out travel insurance adequate for your destination, activities and everyone in your party.
- Do not reply to unsolicited emails from companies you don't recognise.
- If renting a private apartment or villa, call the owner/agent directly to ensure that it is legitimate. If the number is not provided, email and request it. Check reviews on TripAdvisor or similar sites.
- Get the full address of the property and find it on Google maps to check its location and



legitimacy.

- Prior to payment, obtain a contract setting out terms and conditions of the rental, deposits, payment terms etc.
 1. Before entering payment card details on a website, ensure that the link is secure, in three ways:
 2. There should be a padlock symbol in the browser window frame, which appears when you attempt to log in or register. Be sure that the padlock is not on the page itself ... this will probably indicate a fraudulent site.
 3. The web address should begin with 'https://'. The 's' stands for 'secure'.
 4. If using the latest version of your browser, the address bar or the name of the site owner will turn green.
- Some websites will redirect you to a third-party payment service (such as WorldPay). Ensure that these sites are secure before you make your payment.
- Safeguard and remember the password you have chosen for the extra verification services used on some websites, such as Verified by Visa.
- When making a payment to an individual, never transfer the money directly into their bank account but use a secure payment site such as PayPal, where money is transferred between two electronic accounts.

- Always log out of sites into which you have logged in or registered details. Simply closing your browser is not enough to ensure privacy.
- Keep receipts for all online holiday or travel bookings and payments.
- Check credit card and bank statements carefully after booking to ensure that the correct amount has been debited, and also that no fraud has taken place as a result of the booking.
- Before you post details of your travel dates on social networking or travel tracking sites, ensure that the correct privacy settings are in place.
- Ensure you have effective and updated antivirus/antispymware software and firewall running before you go online.

More information

Please refer to the following websites for more information:

ABTA Association of British Travel Agents

ATOL Air Travel Organisers' Licensing

AiTO Association of Independent Tour Operators.



Happy Holidays and Safe Travelling

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