

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

### Overview

Thomas Cook Group, including the UK tour operator and airline, has ceased trading with immediate effect (announced approximately 2am 23/09/2019). All Thomas Cook bookings, including flights and holidays, have now been cancelled. There are currently more than 150,000 Thomas Cook customers abroad, almost twice the number that were repatriated following the failure of Monarch.

- » Thomas Cook has ceased trading so all Thomas Cook flights are now cancelled
- » Customers in the UK yet to travel must not go to the airport if their flight was due to be fulfilled by Thomas Cook
- » UK Civil Aviation Authority to launch biggest ever peacetime repatriation
- » Customers currently overseas should check [thomascook.caa.co.uk](http://thomascook.caa.co.uk) for advice and only go to the airport once they have an alternative flight confirmed
- » 24-hour helpline: 0300 303 2800 from the UK and Ireland and +44 1753 330 330 from overseas

### The CAA have said:

- » *If you are due to depart from a UK airport with Thomas Cook Airlines, please do not travel to your UK airport as your flight will not be operating and you will not be able to travel.*
- » *This repatriation is hugely complex and we are working around the clock to support passengers.*

### Customers already abroad:

- » *If you are currently abroad and your flight was with Thomas Cook, we are providing new flights to return you to the UK. These repatriation flights will only be operating for the next two weeks (until 6 October 2019). After this date you will have to make your own travel arrangements. From a small number of locations, passengers will have to book their own return flights.*

*Please note that repatriation flights are only available for passengers whose journey originated in the UK.*

*If you are ATOL-protected and are having difficulties with your hotel, do not make any additional payments unless instructed to do so by the Civil Aviation Authority.*

**PLEASE NOTE:** *Some of Thomas Cook's package holiday bookings include flights with airlines unrelated to the Thomas Cook Group. If your return flight is not with Thomas Cook's airline, it will still be valid. However other elements of the package, such as accommodation and transfers will be affected.*

### Customers due to travel

*ATOL Protected passengers with future bookings are entitled to a full refund for their cancelled holiday. The CAA will be launching a service to manage all refunds on Monday 30 September, once the flying operation has progressed. This refund service will seek to process all refunds within two months of receipt of a fully completed claims form.*

*Further information will be available on our dedicated website in the coming days, but please do not submit anything to the CAA in the meantime as the organisation continues to focus on the repatriation flying programme to return more than 150,000 passengers to the UK. More information will be provided about the claims process in the coming days.*

### The following cover may be available under the policy.

- » Please be aware that Travel Disruption Cover excludes claims as a result of insolvency of a transport provider.
- » If the customer has SAFI or ESF cover may be provided under these sections of the policy.

### FAQ's

#### Q - How do I know whether my flights / holiday have ATOL Protection?

A - If you have ATOL Protection your documentation would have included an ATOL Certificate

#### Q - What is the ATOL protection certificate?

A - When selling package holidays travel agents and tour operators must now give you a certificate explaining how your holidays are protected.

#### Q - I am due to fly tomorrow/in the future with Thomas Cook, am I covered?

A - The CAA (Civil Aviation Authority) have advised any flight due to be operated by Thomas Cook will no longer be flying. If you hold ATOL protection as part of your booking, then you will be covered by them for your unused trip.

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**Q - I am abroad at the moment and scheduled to return to the UK with Thomas Cook, what should I do?**

A - If you are on a package holiday and due to return on or before 6th October 2019 then the CAA (Civil Aviation Authority) will arrange your repatriation back to the UK. Further details can be found on the following link - <https://thomascook.caa.co.uk/customers/if-you-are-currently-abroad/>

**PLEASE NOTE:** Some of Thomas Cook's package holiday bookings include flights with airlines unrelated to the Thomas Cook Group. If your return flight is not with Thomas Cook's airline it may still be valid. However other elements of the package, such as accommodation and transfers might be affected.

**Q - Will the customer return home on the same flight?**

A - For those customers who are ATOL protected historically the CAA has arranged new flights at no extra cost to the customer. Details of new flights should be published at least 48 hours in advance of the original departure time, so they should monitor the CAA website.

**Q - Will the customer still be able to stay in their accommodation?**

A - Previously when tour operators have gone into liquidation, if the customer has ATOL Protection, the CAA have contacted accommodation providers to make arrangements for the customer to stay in their accommodation, on the same board basis for the duration of their holiday, at no extra cost to the customer.

If you are currently abroad on an ATOL protected package holiday with Thomas Cook or any company part of the Thomas Cook Group, the Civil Aviation Authority will seek to guarantee your stay directly with your hotel. If you are experiencing difficulties with your ATOL-protected hotel, or your hotel is requesting payment from you, please call our call centre on +44 1753 330 330. Please note that it may take the CAA a few days to secure these arrangements.

While arrangements are being made, please do not make a payment to your hotel unless instructed otherwise by the CAA team. If our guarantee is not accepted by the accommodation provider, we may need to relocate you to another hotel for the duration of your stay. In these circumstances, the CAA will inform other suppliers, such as transfers, of the change to your accommodation and flight details

**Should you have any further questions, please contact us on 0203 137 8981.**