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MONEY BOX LIVE

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DUGGLEBY: Booking a holiday used to be relatively simple. Just pop into the local travel agent, pick up a brochure, choose a suitable resort and hotel within your budget. And apart from insurance and spending money, broadly that was it. Maybe it still is for some people who don't trust the internet and the low cost flights offered by budget airlines, which are inflated by numerous extras you never bargained for - not to mention tsunamis, earthquakes, hurricanes, tornadoes, floods, other freak weather questions, plus strikes, terrorist threats, revolutions and civil wars. It's one thing to book a holiday, but what safeguards are there if things go wrong - you have to cancel in advance maybe or you're stuck abroad because of some quite unforeseeable event? Who's responsible for what if the holiday is ruined: the airline, the hotel, the travel agent, the tour operator, the insurance company, or none of the above? Foreign travel and especially long haul destinations have been hit by increased air passenger duty and rising fuel prices, and in the present economic climate cutting back on leisure spending is one way of tightening your belt. So how is the holiday season shaping up and what are your priorities in planning a well earned break if not the trip of a lifetime? If you haven't yet booked, should you do it now or hope for a bargain if you leave it till the last moment? Which destinations still offer good value for money and what's the safest and most cost effective way of paying the bills: credit or debit cards, travellers cheques or cash? My guests will have the answers to these and other questions you may have on what to do before, during and after your holiday, so you can concentrate on enjoying yourself. 03700 100 444 is the number to call. And with me Sean Tipton from ABTA, the Association of British Travel Agents; Stephen

Howard, Director of Infinity Insurance and Secretary of the Association of Travel Insurance; and in our Norwich studio Nick Trend, Consumer Editor of The Telegraph Travel Section. Our first caller is Andy who happens to be in Norwich. Hello Andy.

ANDY: Hello there.

DUGGLEBY: Your question?

ANDY: Okay, we're planning a trip to Florida next year. We want to spend a week in Florida and then a week cruising round the Caribbean. Obviously it's quite an expensive thing. Now I've looked round and I've found lots of different bar... Well bargains - there's no such thing as a bargain. One of them is pretty good, but I'm a little concerned because it's a company I've not heard of and they are registered with ATOL, but they're not ABTA. Is this still safe?

DUGGLEBY: Okay, well let's get the definitions from Sean Tipton who is indeed from ABTA.

TIPTON: Good afternoon, Andy. Yes a lot of people get confused and are not quite sure what the difference is, these two acronyms. Very quickly ATOL stands for Air Traffic Organiser Licence. It's a government scheme run by the Civil Aviation Authority, and basically any tour operator in the UK selling flights or a package holiday involving a flight must have an ATOL licence. But it's a financial protection scheme meaning if you bought a packaged holiday involving a flight - which it sounds like that's what you are buying there - then if the ATOL holder concerned went out of business, the Civil Aviation Authority would fly you home. And also if you hadn't travelled yet, you'd have the right to claim through them for a refund of your money. Now ABTA - that's who I represent - we're a travel association. We've been going for 60 years and we represent tour operators and travel agents. We're not purely a financial protection scheme, though that's one of the things we do do. We also have a very strong consumer protection role in the sense that we have a code of conduct. So what that means is if you have let's say a disastrous holiday, then you can come to us and we'll take it up with a member, and also we have an arbitration scheme you can

use which is an alternative to going to the small claims court. It's a bit quicker and it's cheaper. So we're kind of complimentary really rather than in competition with each other, but that's the short and sweet. So in terms of what you're booking there, as long as the whole thing's being sold as a package and you're flying out, aren't you, to Florida? Is the cruise being packaged together? It's all being sold at one price?

ANDY: No, it's not. It's different items.

TIPTON: Right. I think you need to look at that because the ATOL scheme would need the whole thing to be sold to you all packaged up together at one price for them to cover all of that. If your cruise is being sold to you separately, then that wouldn't necessarily be covered by ATOL. So I think you need to speak to them because obviously that's what you're concerned about. How are you paying for this?

ANDY: Cheque, you know.

TIPTON: Okay, well that's one thing I'd be you really need to speak to them about what financial protection's in place for the cruise because if that's not being packaged then the ATOL scheme wouldn't cover that.

DUGGLEBY: Nick, you've got the drift of the actual trip that's planned. I mean given that Sean's explained the differences between ABTA and ATOL, is Andy going about it the right way, do you think?

TREND: Well I think Sean's advice is very sound. I mean one thing you could do if you wanted to protect the cruise is to pay for it directly to the cruise company with your credit card. That would give you some back-up. But if I were you, I would ... I don't know which cruise company it is, but they almost certainly have offices in this country and ...

DUGGLEBY: *(over)* Is it a British company, Andy?

ANDY: Carnival. I think they're part of the P&O group.

TREND: Yeah well they certainly have offices in this country. I mean I would see whether you could book it direct from Carnival here and put together your own package, so you had your Florida flight and accommodation as one package and then the Carnival thing arranged you know in the UK. But I would definitely book with a credit card to give you that extra financial protection of that element of it.

DUGGLEBY: When you've got a split holiday, which is part sort of land based and part cruise based, Stephen, does this complicate the insurance in any way at all, or does it just simply cover you regardless of what you're doing?

HOWARD: It will depend where you bought the insurance from. If you've bought a normal policy say off the internet, it will cover you for the full holiday cost. If you buy from a tour operator, it may sometimes say that the cancellation is up to the tour operator's cancellation charges. The other thing about booking a cruise is somewhere like P&O will be members of the Passenger Shipping Association, which again is also bonded, so there is financial failure on that aspect as well.

DUGGLEBY: Okay, thanks for that call and we'll move to Adele in Sheffield.

ADELE: Good afternoon. I'm looking for some advice because I was recently due to fly with my husband to Tel Aviv in Israel. My husband is a Turkish citizen. I knew I didn't need a visa and when he checked online a few months before we travelled, the information said that he didn't need a visa. When we arrived to check in, the airline requested his visa, which he obviously didn't have, and we were denied boarding. My question is whether or not we are entitled either through travel insurance or because I bought my ticket with my credit card, whether we're entitled to any money back? The slight additional problem is that I'd already checked in online and one of the problems is that you can't change your flight details, so that the airline could have changed my flight to a later one during the week but because I checked in online that just went completely out the window.

DUGGLEBY: So basically this is turning up at the airport without the correct documentation, but without knowing what documentation you should have had in the first place?

ADELE: Exactly.

DUGGLEBY: Nick, can you start with this?

TREND: You say you checked online. Which website did you check?

ADELE: It was the Israeli Embassy's. It was a PDF document that you could open and check.

TREND: Right. I'm afraid to say that I think despite that, it sounds like that information was either wrong or out of date. It's still, as far as the airline is concerned, your responsibility to turn up with the correct documentation.

DUGGLEBY: Sean Tipton is shaking ... Not at you, Nick, but shaking his head and I suspect saying, yes, you can't do anything about it.

TIPTON: Yes, Adele, that's very unimpressive actually because you should be able to rely on information you're getting from you know the government of the country you're travelling to. If this information had been, this misinformation rather had been given to you by your travel company, it's pretty clear they would be responsible for this.

ADELE: Yeah.

TIPTON: But as it's come from the Israelis, I'm not so sure there's much you can do about this really.

ADELE: Anything to do with the credit card or on travel insurance?

TIPTON: I would say on your credit card again probably not because you're covered by something called the Consumer Credit Act, which says that if you pay for a service that isn't provided. But the flight was going. So it's worth a try, but I think it's unlikely.

ADELE: Okay.

HOWARD: And I'm afraid it's the same on travel insurance. It's your responsibility to have the correct documents for travelling. Sorry.

ADELE: I thought that might be the case. I just wanted to check.

DUGGLEBY: We've got a couple of questions coming in about money and taking the cards, taking the sort of cash loaded cards. One from Alan in Belper says, 'I'm travelling to three countries as part of one trip lasting 6 weeks. I don't want to carry a large amount of cash, so I'm going to use a prepaid card. But I've been told that there are restrictions, and in this case I would only be able to use it free of charge in the first country I visited. Is this so?' Nick, is that a general rule, or is it just a matter of the conditions on an individual card?

TREND: It's not a rule I've heard. There may be some confusion here and that you can put a particular currency on the card.

DUGGLEBY: Ah, that's probably it, yeah.

TREND: That may be the reason then if you're switching to another currency, you may get an exchange charge on that. These cards can be useful. Generally they offer no better value than a credit card with a good foreign exchange condition on it, and for getting cash out of an ATM then your bank debit card (as long as it doesn't levy too high a charge) is also one of the best value ways of taking money, you know of getting extra money when you're abroad. The prepaid cash cards that are being referred to here, I think work very well if you've got a young son or daughter who's

going off on a gap year and you want to give them some back-up and you want to limit the amount of money that they can get hold of, but they've still got some emergency reserves or a certain amount. But generally speaking, for most of us, if we have a reasonable value credit card or debit card that we use generally and take on holiday with us, that's going to give you the best value.

DUGGLEBY: I have an FSA, Financial Services Authority's press release about more choice and better protection for users of electronic money from 1st May 2011. That's just last week. So, Sean, what do you know about that?

TIPTON: Well basically I think that's quite possibly because we had a company who was operating a prepaid money scheme which went out of business a few months ago and people lost a lot of money, so that's almost certainly why the FSA has got involved there. I think the main advantage though to these cards is it's also budgetary reasons. If you want to make sure that you're not going to overspend on holiday - once you've run out of the cash you put on it, that's it, it's finished.

DUGGLEBY: I hasten to say it says that you can't actually claim on the Financial Services Compensation Scheme (FSCS) because it doesn't count as a financial product in the sense that they understand it.

TIPTON: *(over)* Indeed. But clearly they feel there's some need for some regulation.

DUGGLEBY: *(over)* Some clarification, yes. Right still on money, and this is Ann in Thornton Heath.

ANN: Hello.

DUGGLEBY: Hello Ann.

ANN: I am going to California this summer. I have booked a hotel to stay there for 2 weeks and then I was planning to tour around and have not yet booked anything. I've

only got debit cards and I'm wondering, please, you know the best way of taking money? Would it be travellers cheques or prepaid or sometimes I have in the past incurred extra charges when I've had to pay by debit card.

DUGGLEBY: I take it this is a completely do-it-yourself trip, is it? DIY? You're not going through any agents or anything like that?

ANN: No.

DUGGLEBY: Okay, well I'm first going to get Nick Trend to give you a bit of general advice you know because I'm sure, Nick, there are things you need to beware of when you just pop off to America and start touring about. I mean car insurance, all sorts of things.

TREND: Are you worried about paying for trips and car hire, for example, before you leave? Or are you talking about your spending money in the USA?

ANN: It's just spending money. I will not be hiring a car. I have to go to California for a particular event that has already been booked up and tied in with the hotel I am booked into. But for the next 2 weeks then I sort of was at a loose end and ...

DUGGLEBY: Where in California are you?

ANN: Sacramento.

DUGGLEBY: Because again, Nick, are you familiar with that part of the world?

TREND: Yes I have been there, yes.

DUGGLEBY: So again what sort of itinerary would you offer? *(Trend laughs)*
Where would you go, in other words?

TREND: Well so much depends on what you enjoy doing. I'd hesitate to give you a suggested itinerary. But I would say that I think the best way of getting your spending money is to take that debit card that you mentioned. Just check with your bank and see what exchange rate loading you're going to be charged and any fees you'll be charged for using it. But use that and check that it's accepted in American ATMs - and I'm sure it is - and use that to get cash as and when you need it. You don't need to take out too much. It's usually best to take out about £100 at a time so you don't get a disproportionate charge when you use it. But I think that's probably the best way of managing your money and making sure you have enough ready cash while you're there.

DUGGLEBY: Have you got a proper insurance policy in place, Ann?

ANN: Yes.

DUGGLEBY: Good, so that's in hand. But you're basically planning to stay in one place or fairly close to one centre, are you?

ANN: Well I have to be in Sacramento for 2 weeks, and thereafter then you know I might just decide to go to different places.

DUGGLEBY: Yeah. I mean if you're not going to hire a car, I'm interested to know how you're going to get around.

ANN: Well the domestic flights are quite reasonable, and I was just hoping that I could go to a travel agent there and see what they have in coach tours and places like that.

DUGGLEBY: Ah, right. Okay Sean?

TIPTON: Yeah, you'll find that very easy. They've got a very good public transport network as well, so I don't think you'll find that a problem. But in terms of you know

how you take your money, I think whatever you do, Ann, there's going to be some drawback to it. There'll be either a charge when you take money out or the exchange rate isn't too good. But I mean having said that, you did mention I think talking about one of those prepaid cards we were talking about earlier. I mean you could maybe have a look at some of those as well because, as I said, all of them will have some form of implication when you use them really, some form of charge, whether it's taking money out as a one-off charge there and then or the exchange rate isn't too good. But, as I said, I agree generally with Nick though. A debit card actually, there will be some form of penalty but it's still a pretty good way of doing things.

ANN: Thank you.

DUGGLEBY: Katherine in Derby has sent an email saying could the panel take on board the fact that it's not a good idea to take eurocheques to Turkey. She was advised to do this and found this was completely the wrong thing to do. She couldn't find anybody who'd cash them in and then she lost 40 quid when she tried to cash them in when she got back here. 'So I want to warn other tourists, even in big cities like Istanbul cashing in travellers cheques can be an utter nightmare'. Nick, do you find that?

TREND: Well I think they have had their day, I'm afraid. That kind of paper money used to deliver security and convenience. It doesn't anymore and I think these prepaid cards are really taking the place of travellers cheques now.

TIPTON: I think that's spot on what Nick's just said there. They used to be incredibly popular and widely accepted, but they are you know quite few and far between now the places that will accept them. And the ones that do, they will often charge you quite a hefty charge as well. But having said that, there are so many other ways you can you know take money abroad, get money out when you are there that it's not really a major problem.

DUGGLEBY: Onto our calls again. Jane in South Ockenden.

JANE: Oh hello. Thanks for taking my call.

DUGGLEBY: Thank you for calling us.

JANE: My query is last year a group of friends and myself (there were four of us altogether) we had booked a holiday to Sharm el-Sheikh. And as a result of Kiss Flights going bust, we lost our holiday. We booked through an agent and I had paid for the whole holiday on my credit card. I duly submitted the ATOL claim form and I got a correspondence acknowledging the receipt of the form and the letter said that the company would endeavour to do everything they could to speed the process up on our behalf. I spoke to them today and it transpires that they'd actually lost our claim form, so we obviously didn't have a holiday and we haven't got any money back as yet.

DUGGLEBY: Right. As a matter of interest, do you have insurance?

JANE: Yes.

DUGGLEBY: Okay. Well we've got three different levels of expertise here. Who would like to start? Sean, would you?

TIPTON: Jane, well apologies for that - losing a claim form not the best. Anyway, but very quickly you've got a claim through the CAA and you did the right thing putting that claim in. I would say that if they've lost your claim form - I can't speak for them - but I would expect them to process your claim extremely quickly, give it priority on copies of paperwork.

JANE: Okay.

TIPTON: I presume your travel agent would have kept copies of everything? They should have done.

JANE: Well I hope so, but I've kept copies of every single thing.

TIPTON: Well good, brilliant, okay. Well certainly if you were dealing with us, that's what I would expect if we'd lost your paperwork: apologies profusely, send us your copies and we'll get it done as quickly as possible. Anyway so that's what should happen now, I would say.

DUGGLEBY: Nick, what's your experience of people suffering from Kiss?

TREND: Well, as Sean says, it's being handled by ATOL and the CAA. So I haven't heard any complaints from readers actually about delays. I think this particular example does look to be like a straightforward case of loss. Usually the CAA are pretty efficient in getting you know people either back from their holiday (which is the main priority they deal with initially on a collapse of a company or an airline) and then the refunding of the money is paid upfront as well. Usually they're quite efficient, so I think this sounds like a one-off case.

JANE: I think it's not the CAA. It's the travel company we booked through haven't passed our forms onto the CAA, so I think the problem lies with them. And my query was could we expect any financial compensation for the delay caused through the negligence of the travel organisation?

TIPTON: Jane, if your travel agent's lost your paperwork ...

JANE: They have.

TIPTON: Were they an ABTA travel agent?

JANE: Yes.

TIPTON: I'd have a word with us after the show and we'll speak to them about that ...

JANE: Thank you.

TIPTON: ... because I think to be fair they should really do what they can to help you. I can't guarantee they'd pay compensation, but there must be something they can do to make sure you get your money back very quickly now.

JANE: Okay, thank you very much. Thanks for your advice.

DUGGLEBY: Thanks for that call. And Gail in Edinburgh's emailed us saying, 'I've just booked a holiday with flights and hotel booked separately. I'm taking two young children with me. Previously I've never thought twice about this, but with all the natural disasters and all the other problems with travelling, especially with two young children, are there any travel insurance policies that are particularly good for someone, an independent traveller in my position because obviously if things do go wrong we'll have to sort it out ourselves?' I guess that's one for you, Stephen?

HOWARD: It depends what they want to be covered for. Ultimately I mean ...

DUGGLEBY: Well everything, I imagine, from not being able to go to not being able to get back.

HOWARD: No insurance policy unfortunately can cover you for everything of course. Insurance policies are very specific in what they do and they don't cover and that's something that's been imposed on us by the Financial Ombudsman. But there are policies out there that will provide trip disruption cover as one section for various reasons of trip disruption. I think someone like Aviva does have specific ash cloud cover, which people were concerned about. But most policies will have an element of protection in there for you for flight delays, you know holiday abandonment because you're delayed at the airport and everything's gone wrong, but that's about it really.

DUGGLEBY: In practical terms, Nick, I can see what Gail's problem is. I mean she sort of feels a bit out on a limb if she's doing it all herself. I mean is there any standard advice you can give about finding a suitable policy? I mean do you go through a broker or what?

TREND: (*over*) I mean always I hesitate to recommend specific cover because it depends so much on individual needs ...

DUGGLEBY: Of course ...

TREND: ... but there is a company out there, a website called Protectmyholiday.com, which does allow you to select elements such as the flight, the hotel, the hire car company and protect your independent booking, which is what she's done - she's booked independently - against the financial failure of those elements of the package. What you can never do if you book independently is to be looked after. That's the advantage of going with a tour operator, booking everything together. You get a duty of care from that tour operator. If anything goes wrong, they will sort it out. They'll bear any costs, they'll make sure you get home, there should be a representative for you to talk to. If you book independently, you're on your own - which for many of us is a great way to travel, but if you're nervous or if you're worried about things going wrong, then you know it has some downsides.

DUGGLEBY: Indeed. Well I mean she adds that she's concerned because she knows she's got no tour operator behind her to assist. But she does say, 'it's much cheaper than when I booked a package through a tour operator'. I mean yeah, you save money one way, but you possibly up the concern level.

TIPTON: Exactly. I mean a package really comes into its own if something does go wrong. I'll give you a very quick example about when we had the ash cloud. I remember there was a party of people, one of our members, who was stuck out in Thailand and they didn't want to come home because the tour operator was paying for them to stay in a five star hotel. So yeah if you're worried about things going wrong, it might be worth your while paying a little bit extra.

DUGGLEBY: Okay. Onto Barbara now in St. Alban's. Barbara?

BARBARA: Hello. Good afternoon.

DUGGLEBY: Good afternoon.

BARBARA: My husband and I booked a cruise on 14th March and we took out insurance cover. Now my husband suffers from poor health, as a result of which the premium for the 17 day cruise was £700. Unfortunately on 18th April he was taken into hospital and was in hospital for 12 days. When he came home, he informed the insurers of the change in his condition and they have now demanded another £87 premium. And I think it's iniquitous.

DUGGLEBY: Alright. Well first of all let's get the sort of facts of these sorts of surcharges from Stephen Howard who's Secretary of the Association of Travel Insurance. Is this a standard practice, Stephen?

HOWARD: Yes, unfortunately. The problem with travel insurance is it is technically in two parts. You have your cancellation part of the travel insurance, which comes into force as soon as you pay your premium. Your husband obviously declared his pre-existing medical conditions at that time and the insurer charged a premium for the perceived risk (as he saw it) at that point.

BARBARA: Yes.

HOWARD: Then if anything happens to your health between the date of booking and the date of travel, you have to declare that to the insurer, which you have correctly done, because the problem then is your travel risk has changed due to this change in health, the actual potential risk when you're away. And what the insurer should offer you is the option. Normally they would say well we can cover your ongoing condition - and they do have the right to charge an additional premium for that to cover the risk as they now perceive it to be - or they can offer you the option, if you're not happy with that, to actually cancel your holiday together and get any money that's due back to you at that particular point because you're covered under cancellation. Had your husband gone into hospital the day before he was due to travel, you would have had a valid cancellation claim under the insurance.

BARBARA: I appreciate that.

HOWARD: But they do have the right to change that premium because the travel risk element of your cover has changed.

DUGGLEBY: Barbara, I'll just pass you over to Nick because, Nick, I think you've got a similar sort of case but somewhat worse actually.

TREND: Yeah there was - I think the piece is running on Saturday in the Telegraph travel section - of a lady who was charged a very much ... I mean your husband sounds like he had a very high initial premium and then a slightly less high supplement. She had a very high supplement charge, which after some toing and froing was reduced. And an insurance company can only ask for a reasonable premium, and I think it's always worth (if this happens) challenging that premium and asking how exactly it's been calculated. But it's also worth remembering if you have an annual policy (many listeners will have an annual travel insurance policy) that if your medical condition changes during the year, you will have to tell your insurer about that too. The insurance is always subject to your current state of health.

DUGGLEBY: Stephen?

HOWARD: There's one other option you have if you're not happy with the £87. Sometimes the insurer will say that they will increase the policy excess rather than charge you the extra premium. So in that way if you were to have a claim due to that condition, you'd pay a slightly higher excess towards the claim, but you wouldn't actually be paying any more money in premium.

BARBARA: Oh I think they've already taken the money. I think it's too late now, unfortunately.

DUGGLEBY: James from Ipswich emailed us. He bought a couple of Virgin air tickets costing 1900 quid to Las Vegas for himself and his elderly father-in-law. His

father-in-law, unfortunately his state of health deteriorated, so he had to cancel the trip and there is no refund available on these independently booked Virgin airline tickets. He says rather forlornly, 'I suppose if Virgin resold the tickets to somebody else, might they give us a bit of our money back?' Sean?

TIPTON: That would be nice, wouldn't it really?

DUGGLEBY: I don't think they're a charitable organisation.

TIPTON: Exactly. I think the problem is when you go down that route, how do you prove it? It's their word for it really. So unfortunately no, if their terms and conditions state 100% cancellation fee, it's 100% cancellation fee.

DUGGLEBY: But if there'd been an insurance policy, it would have probably been covered through the illness?

TIPTON: Yes.

DUGGLEBY: So there's the message: get your policy bought early on. I suspect they were probably going to buy it, but didn't.

HOWARD: You should pay your insurance premium the minute you spend your money, the minute you put your deposit down.

DUGGLEBY: Right James in Perth, your call.

JAMES: Hello. I'm going to Australia in December and I'm paying about £1100 for each of us to go of which the tax element is over £500. We've spoken to some friends of ours who are flying to Australia as well in January, next January. They are paying about £1100, but the tax element that they're paying is about £250. Now I can't quite understand why. I thought the tax was based on the distance you travel, but there seems to be another calculation. Can someone help?

DUGGLEBY: Okay. Well can you unscramble this one for us, Nick - how these taxes are applied?

TREND: Well in theory the taxes and airport charges for two different tickets that are being compared in that way should be pretty much roughly the same. You've got the UK charges and then the Australian charges for the return. Are you stopping off at any point en route - say having a couple of days in Singapore or something like that?

JAMES: Neither of us are stopping. We're both flying out from Scotland to Australia non-stop.

TREND: In that case, I think it's possibly an airline fuel surcharge which is being added on and just bulked in with the taxes. But you should certainly ask your travel agent or wherever you bought them from, the airline, for a breakdown of the charges and why they're so high because that does sound very high.

DUGGLEBY: It's difficult to unscramble these things, isn't it?

TIPTON: What Nick said is exactly right: airlines should actually break down taxes and charges. And I think the word 'and charges' is important because the taxes on most flights, there's a tax departing the UK and, as Nick was saying, there's one departing Australia. That's the only tax element of this. But airlines will also include things like a charge the airports make - this thing called 'passenger service charge' and fuel supplements as well. So if there is such a big discrepancy - unless there's something which isn't correct here, it probably is that one airline is charging a much higher fuel supplement than the other one.

DUGGLEBY: And one final question from Ruth in Rugby. Ruth, your call?

RUTH: Oh hello. Thank you for inviting me on the programme. It's also an insurance question. My husband and I are taking the holiday of a lifetime in January next year. We've booked a cruise across to Australasia and we're going to be spending some

time out there. I have to book obviously to the length of time, the large budget it's going to cost us. We do have pre-existing medical conditions. But on top of all those things, I'm most concerned that we have elderly parents and I have heard rumours or tales that ...

DUGGLEBY: (*over*) Ruth, we're running out of time. I think what happens if your elderly parents get ill? Is that what you're worried about?

RUTH: Yes, what happens? Can I get cover to make sure we can get back?

DUGGLEBY: Alright, quick answer from you I'm afraid, Stephen.

HOWARD: Some policies do exclude the pre-existing conditions of an aged relative because we can't get them to screen them and some policies will cover it for you. So you really have to shop around, I'm afraid. Check the policy wording very carefully.

DUGGLEBY: Okay, well I'm afraid we've run out of time. But if you'd like more information on items raised on the programme, there's our website: bbc.co.uk/moneybox. My thanks to Sean Tipton from ABTA; Stephen Howard from the Association of Travel Insurance Intermediaries; and Nick Trend, Consumer Editor of the Telegraph Travel Section. Don't forget to join Paul Lewis for Money Box at noon on Saturday, and Paul will also take your calls next Wednesday on the cost of care on Money Box Live. I'll be back in June.