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MONEY BOX LIVE

Presenter: PAUL LEWIS

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LEWIS: Hello. As the air space above Britain reopens, the sky is already buzzing with the familiar sound of buck passing as insurers, airlines and credit card providers argue about who, if anyone, should reimburse passengers for the extra cost of their delayed journeys. So today's Money Box Live is devoted to volcanic cash. What can you get back and who from? Some airlines, including Ryanair and BMI, are refusing to refund passengers in full for their hotel and food costs, waiting for cancelled flights to resume. That's despite a European law, which clearly says they should. BMI says claim on your travel insurance. But how easy will that be? On Saturday some insurers told Money Box they wouldn't pay out because this was a natural disaster. Some of those now say they will consider reasonable claims if no-one else will pay. Others are talking to their underwriters to see if they can help despite the wording of the policy. If you paid for your trip with a credit card, you have another avenue to explore. If you bought a flight for more than £100, then the card provider is also liable for the price of the fare and possibly consequential losses as well. But there are many get out clauses for the banks. So with three separate ways to claim - the airline, your insurer and that credit card provider - and everyone trying to limit their liability, the road to reimbursement might be a lot harder than that overnight coach from Madrid. So if you're stranded abroad or have just staggered back to the UK, why not call Money Box Live now - 03700 100 444 - with your question? And with me today to answer them: Simon Calder, Travel Editor of the Independent and a familiar sight on television; Rochelle Turner who's Head of Research for Which? Holiday; and Nick Starling, Director of General Insurance at the Association of British Insurers. And our

first question is from Margaret who is still in France. Margaret, your question?

MARGARET: Yes, we had a flight booked last Saturday to Leeds Bradford from Nice in the South of France and the flight on Sunday didn't happen and we were told that there was no guarantee of any flights for the foreseeable future. There were no trains available Saturday because France had a rail strike, so we stayed overnight in a Nice hotel and then next morning were able to get a train to the Dordogne where we are still waiting. And I've finally got a Eurostar train for next Saturday booked to get home to Leeds.

LEWIS: Right.

MARGARET: I'm just wondering what sort of compensation there is available?

LEWIS: Who is your airline?

MARGARET: It was Jet2.

LEWIS: Jet2. Okay, well let's start with Simon Calder.

CALDER: Unfortunately, Margaret, the rules, as set out by the European Union, that's EU261 all about passenger compensation - incentivise inertia. If you stay where you are, if you stay in Nice in your hotel ordering lunch, sitting by the pool, then the airline is liable to meet your expenses. However, once you remove yourself from the vicinity, then you have effectively removed yourself from their duty of care. I hope the Dordogne is lovely and sunny this afternoon. I'm afraid you will get back from Jet2 your fare and nothing more. I'm not sure how your insurance is, but there may possibly be some compensation there. But I'm afraid the, no doubt quite expensive ticket you bought on Eurostar, will not be covered by the airline.

DUGGLEBY: And Nick Starling, what about insurance? Is that going to be any help to Margaret?

STARLING: Well most of our members are providing help in these circumstances, though, in many cases this volcanic eruption is not formally covered in policies. They may be doing one of two things. They may be paying per day for delay, which is the standard delay compensation, or in some cases they're saying that on an ex gratia basis they're picking up reasonable extra costs. I think the important thing though is to talk to your insurance company before you incur any of those costs. You can't simply go out and spend the money and then go to the insurance company and claim. It's absolutely vital to talk to them, see if they're going to cover it, and see what they can then help you with.

LEWIS: Well that's all very well though, isn't it, but I can imagine people trying to make phonecalls (often on expensive mobile phones) to helplines in this country at high cost, and of course they'll all be engaged because everyone is trying to do the same thing.

STARLING: Well our members are throwing a lot of resources at their phone lines, their call centres. They're telling us that over the last few days they've had a month's worth of calls. And they're also extremely anxious to keep the emergency medical lines open. So all I can say is be patient, please, because there's a lot of people out there who are ringing their insurance companies.

LEWIS: Rochelle Turner from Which? Holiday.

TURNER: Well I think as well, I mean, the insurers use this term 'reasonable', and I think you know we have to assume that they mean it both in terms of what they're prepared to be reasonable for but also what we're prepared to be reasonable to put up with really. You know is it reasonable that you're actually going to be stuck in a place where you need to be back in the UK? I mean no, that might not be. And so I think insurers, you know, if they're going to use this term they also need to respect it from our point of view as well, and I think they will probably have to consider claims on a case by case basis.

LEWIS: Yes, I suppose all they *have* to do, Nick, is follow the terms of the policy?

STARLING: Yes, they could follow the terms of the policies and that would be quite clear, and a very large number of policies would not cover it because what travel insurance tends to do is set out the very specific circumstances in which you can make claims for delay or make claims for cancellation. But our members are going the extra mile. They're looking after consumers and doing what they can, and inevitably that means there's going to be a bit of variation about what some are doing as opposed to others. So do get in touch with them and talk through what you can do.

LEWIS: It sounds, Margaret, as if you may not have much luck ...

MARGARET: No.

LEWIS: ... but the advice seems to be to try very hard and you just might.

MARGARET: Yes, well ...

LEWIS: I'm sorry to give you that news, but thanks for your call.

MARGARET: Okay. Thank you very much. Thank you. Bye bye.

LEWIS: Bye bye. And talking of reasonableness (because we've had a number of emails from people who have done all sorts of things to get back to the UK), this is one which I will mention from Margaret who was stranded in Belfast. She was supposed to be flying back to Gatwick. Now she says that she has cancer and had a hospital appointment on Monday morning. She was stuck over last Friday. She then took steps to get back. She got relatives to give her a lift. They had to stay overnight. Is that reasonable, Nick, because she had an appointment to deal with a serious illness?

STARLING: Well the only way to test whether something is reasonable is to speak to your insurer before you incur the expenditure and they will talk through circumstances. It's impossible to define reasonable because everyone's got a different

circumstance and different situation.

LEWIS: Sure, but somebody who has a hospital appointment for a potentially dangerous disease and wants to get back for it, surely getting back at any cost is reasonable. Rochelle?

TURNER: I would say exactly that. You know, these hospital appointments are at times quite difficult to arrange and you need to try as best you can to make them, and that to me would be absolutely reasonable.

LEWIS: Yes, okay, let's take the next call. It's from Jenny in Hampshire. Jenny, your question?

JENNY: Hello.

LEWIS: Hello, your question?

JENNY: Well my sister's stuck in Cape Town at the moment. She flew out there 2 weeks ago to visit a relative, with her daughter who's a nurse. And they flew with Emirates via Dubai. They've been phoning ... They were due to fly back, I think, Friday last week, to get back Saturday, and they've been phoning and phoning and phoning all week. Finally got through this morning and Emirates Airlines are offering them a flight either on the 5th or 7th May to ... I think they're getting them into Europe somewhere and then they have to find their own way back from Europe. And surely the terms of the contract must be that if they're going to fly them back, they have to get them back to a UK airport?

LEWIS: Okay, there's probably a couple of issues there. Simon Calder?

CALDER: Okay, first of all, this is an example of a non-EU airline flying from outside Europe. Therefore it is not bound at all by the European regulations, which only affect journeys on EU airlines or from the EU. So in fact she's very fortunate

because Emirates has taken it upon itself to look after passengers, I understand, which they don't need to do. My reading of the law, of the Montreal Convention, is that ...

LEWIS: That's the one that covers these things?

CALDER: Covering air travel ... is that they will have to get her back, and I would imagine that it will probably happen quite a lot earlier than May. I'm just going back to 9/11, the appalling events in September 2001, where a back of the envelope calculation suggested it would take many weeks before everybody was repatriated from the US to the UK. In fact it took a few days. In these crises - and we've seen it with many strikes and snow disruption and everything - in fact people tend just to melt away because, of course, Emirates will be carrying people from Dubai to Cape Town who haven't been able to get out of Manchester or Birmingham, so their seats are going to be empty. And I think we will probably find that actually everything sorts itself out. I know that's not much compensation, but if they fly her for instance as far as say Frankfurt or Paris or Amsterdam, I think they are obliged (even though a plane ticket is nothing more than a vague promise to get you from A to B possibly via C and D) they will have to get her back. But ultimately if she gets within range, I dare say she will be happy to spend the odd 50 quid on a flight on Easy Jet if need be.

LEWIS: So it's an important Simon, isn't it, that if you're flying from a European Union country, then you are covered by these rules; if you're flying to a European Union country with a European Union carrier, you're covered; but if you're flying here with another carrier, you're not?

CALDER: It's absolutely arbitrary. There's an awful lot, I would say over 10,000 Brits stranded in Thailand. And can I just pick up the term 'stranded' by the way? Everyone's using it. In fact a number of people without pressing reasons to get back are merely having an extended holiday, very often at the airline's expense; and if I were them, I would sit by the pool and order lunch, thank you.

LEWIS: (*laughs*) Well that's all very well, isn't it, as long as the airline's paying and you don't have to get back to work or school, which a lot of people do?

CALDER: Exactly, and of course it is very stressful and anxious not knowing when you will get back. But there's four airlines that fly from Bangkok to Heathrow. Only one of them (British Airways) is an EU airline; and if you arbitrarily happen to book BA as opposed to Qantas or EVA Air or Thai International, then you're covered. If you're not, then you're on your own.

LEWIS: Okay, thank you very much for your call, Jenny, and we hope that does work out. Just before I come to the next caller, we've just had an email and a number of people have emailed about this. This is about return flights. Planning to visit Cyprus starting last Sunday, flying both ways. The outgoing flight of course was cancelled and of course they expect to get that fare back. But will they also refund the return flight?

CALDER: Almost always. There are very specific cases when that might not happen. If, for example - and this would happen quite a lot on the busiest European air route from the UK, which is Gatwick-Malaga - you may well go out on Monarch, come back on Easy Jet. Easy Jet would probably turn round and say, "Look we're flying this flight. Tough luck." But most people book return trips and automatically if they can't get you there, they have to refund the whole lot.

LEWIS: Right and they were both with the same airline, so let's hope they do. Thanks for your email, Miles. And now let's go to Henley on Thames to talk to Lawson. Your question, Lawson?

LAWSON: My daughter and her husband and two babies found on Saturday last that their British Airways flight home, return flight was cancelled. No other information was available at the time, so they used their hire car and drove back to Calais and got the ferry back. The biggest element of the cost, which was just under £4,000 for this exercise, was the 2,000 pounds worth of fine imposed by the car rental company to drop the car off in Calais as opposed to leaving it in Portugal.

CALDER: Lawson ... Sorry, it's Simon here. If I can just interrupt. I think the car hire company would call that a drop off fee, not a fine. (*laughter*)

LAWSON: *(laughs)* Well you call it what you like.

LEWIS: But I think this is pretty much the kind of situation we've covered before, Rochelle. This is somebody who's taken their own initiative to get back and is bearing the cost. Rochelle?

TURNER: I think this again comes down to what is reasonable and the travel insurers will look at things on a case by case basis, if there was a particular reason why your daughter desperately needed to get back to the UK and couldn't wait for the airline to sort out her problems. As Simon said earlier, you know, as soon as you leave airlines' control, they wash their hands of you and it really will depend on whether a) she had insurance; and b) whether that insurance company thinks it's reasonable.

LEWIS: And I was going to ask that to you, Nick. What will the insurance company say because you could have sat tight, inconvenient though it might have been, and BA would undoubtedly have flown you back, and being BA would have paid for your hotel as well? Is it unreasonable to take this action? Would insurers ever cover it?

STARLING: Well insurers are doing two things. Some of them are extending the normal payments for delay, which are usually a certain amount per day up to a fixed amount.

LEWIS: Roughly?

STARLING: A standard fixed amount is £250 per person.

CALDER: Is it? Not on my policy. 50 quid is all I got. *(laughter)*

STARLING: No, I'm talking about the maximum. The maximum is £250. Some are more, some are less. All of us when we buy travel insurance get the choice. We can look at different levels of cover, and different levels of cover unsurprisingly deliver different levels of benefits. So depending on if your insurance company is now

covering the days delay, then that could be a certain amount of money. In terms of reasonableness, you can't second guess reasonableness and you really do need to speak to your insurer before you embark on any expenses. And circumstances will dictate what reasonableness is. I can say one thing quite clearly though. Is that if anyone's worried that their single trip travel insurance policy has come to an end, all our member companies are automatically extending it, so you don't need to worry about having to make medical claims and so forth and your insurance coming to an end. That will automatically continue.

LEWIS: Very handy if you're stranded in New York and the stress gives you a heart attack and you have to be rushed into hospital. So that would still be covered. And talking of ...

STARLING: *(over)* And very expensive.

LEWIS: Lawson, thank you. And I think really your daughter just has to make her case for coming back and why it was reasonable to her insurer and see what happens. And I mentioned New York because we've had an email from Jan who says, 'I'm stranded in New York City. Supposed to fly back to the UK on American Airlines and then onto Rome.' And she - I presume it's she - wants to know if she has any right to make American Airlines take her direct to Rome, which she tried to do and they said no.

CALDER: They don't have any obligation. I mean if you are booked on a particular flight and that is cancelled, the airline (if it is an American carrier) will say, "We're terribly sorry we couldn't get you on this flight. Here's a list of hotels. Off you go. You pay for them. It's not our fault. And, furthermore, we'll fly you via London to Rome when we're good and ready." In practice, most airlines, particularly in the United States, will be very flexible, and if they have to get you there via Paris or Amsterdam or Frankfurt or direct, they will do that because, quite simply, you know, they want to deliver reasonable customer service and the marginal cost of putting somebody on a direct flight is effectively negligible. So I am quite surprised they've taken that sort of attitude.

LEWIS: Yes. Jan also says her policy, her travel insurance caps travel delay to a maximum compensation of £100, so there are these caps to be found. Anyway, thanks for your email and we'll now move onto Andy who's calling us from Scotland. Andy, your question?

ANDY: Hi. I've just got back after a 36 hour trip from Austria. There were eight of us - two adults and a bunch of teenagers. A sort of do-it-yourself holiday - Ryanair flight to a German airport and then a taxi to the resort and B&B.

LEWIS: And then a do-it-yourself journey back by the sound of things.

ANDY: Yeah. We were actually booked to fly back on Friday and everything sort of kicked off on Thursday. And I monitored Ryanair on Friday morning and unluckily we found that the flight was cancelled, otherwise we would have actually been taken to the airport in a fairly small town in Germany and probably would have still been there. But we were able to stay in the B&B. And I phoned my insurer that day and they initially wanted me to pay for extra cover, and then I sort of pointed out that perhaps the reason for the delay was that I was going to need extra cover. And they said to me basically keep your receipts and it sounded pretty positive. We got back after a bus to Calais and renting a car at Gatwick Airport and driving up to Scotland to get my car and then driving home to find an email from Travel Claims Services Limited telling me that I can't claim for anything basically because Icelandic volcanoes erupting are not adverse weather conditions.

LEWIS: No, I've heard insurers arguing that both ways actually - that they are weather and therefore not covered; or they're not weather and therefore not covered. Nick, what's the position here?

STARLING: Well it's an eruption. It's not weather; it's a volcanic eruption.

LEWIS: So it's a natural disaster really?

STARLING: It's a natural disaster.

LEWIS: And what about Andy's position?

STARLING: Well first of all just to follow on the second point you made there, which is that what some of our members did is say let's treat it as if it was adverse weather and pay claims accordingly. That's where the confusion has arisen. It sounds here as if Andy's been told two different stories. If he's been told on the phone to keep receipts and so forth, then that call would have been recorded and that would be a way in which he can go back to the insurer and raise it with them. And then if that doesn't work of course there's the Financial Ombudsman Service that can deal with it.

CALDER: If I might interject. Andy, you're not going to be pleased to hear this, but you said that you travelled independently - I presume booking a flight from Stansted to Friedrichshafen in Germany, doing it all yourself, no doubt saving money. However, the holidaymakers who were probably in the same resort, with a tour operator such as Neilson, were taken care of at huge expense. I've actually seen the bills for chartering coaches and getting them on ferries and getting them back to Gatwick or Manchester or Birmingham or wherever they'd started. So when you book a package holiday, you're generally saying to the company - right, I want to transfer all the risk to you from the moment I get to Gatwick or Manchester to check in for my flight out to when you get me home.

LEWIS: And that's why you pay a bit more for it.

TURNER: Absolutely.

LEWIS: Rochelle, what about claiming on a credit card? Did you pay on a credit card, Andy, for any of this?

ANDY: No, debit card actually.

LEWIS: Debit card. Well then you're *not* covered.

ANDY: I know, I know.

LEWIS: You're not covered. And you said you went with Ryanair.

ANDY: Well we flew with Ryanair from Edinburgh to Memmingen, which is what they laughingly call ...

LEWIS: (*over*) Right, but were you coming back with Ryanair?

ANDY: Yeah, we had a return flight, the same route.

LEWIS: Okay. The reason I ask you that is, Simon Calder, I was talking to Ryanair. In fact they issued a statement this morning saying that, contrary to the European rules that you said applied and should apply to Ryanair - it's a European carrier - that this is ... I'll just read this statement, which is in the name of Michael O'Leary, the Chief Executive: 'We will consider all requests for reimbursement of reasonable receipted expenses over the past week. Any such reimbursement will be limited to the original air fare paid by each passenger.' So if you paid 30 quid for your flight, you're not going to get more than 30 quid back.

TURNER: That's rubbish.

LEWIS: Well it's what he said. I mean it may not be ... I'm trying to get a comment on it. Simon?

CALDER: Let's go back 5 years to when this body of legislation EU261 was introduced. Mr O'Leary, along with pretty much every other airline boss, was incensed at what they were being obliged to do. These conditions were designed for the odd cancelled flight from Frankfurt to Stockholm or Manchester to Milan. They were never designed for this. However they exist. They are open-ended; they are

limitless. They say the airline has a duty of care - giving you three meals a day, giving you hotel accommodation until you get back. Now the enforcement agency in the UK is the Civil Aviation Authority. I believe in Ireland, where Ryanair is based, it's the Irish Aviation Authority, and they have a duty to you as an EU citizen to go and get your money from Mr O'Leary.

LEWIS: And, Rochelle, my reading of the rules is that there was actually a law passed in the UK that if you breach these rules, you are breaking UK law and you could be fined level five. I didn't find out exactly what it was. It sounds a lot of money. *(laughter)*

TURNER: It does sound a lot, doesn't it?

LEWIS: And BMI have said to me this morning again that they will not be reimbursing people except on grounds of hardship.

TURNER: Well these two airlines, they're clearly flouting the law if that's what they intend to carry on with and it's just not something they can do. You cannot breach EU regulation in this way.

LEWIS: So should they complain to the Civil Aviation Authority and try to get action taken?

TURNER: Well I think let's see. You know, are these airlines actually going to honour what they're saying or can people actually claim? And if you're able to get a genuine claim, then these airlines are just blowing hot air. And if not, then yes definitely go to the CAA.

LEWIS: So put a claim in. If it's rejected, take action?

CALDER: Can I just ...

LEWIS: Very briefly, Simon, because we've a lot to come in.

CALDER: It won't actually get to this because I think with Lord Adonis (as we heard in the news) conceding that excessive caution was used, the airlines are already massing their forces to go and get lots of money from the government, and I think they will basically be getting all the cash back which they will hand back to everyone.

LEWIS: Yes. Though I've certainly heard there are high level meetings going on between the banks, the insurance companies and the airlines about just who is liable and where this money's going to be found from. Andy, thank you very much for your call. Simon, a very technical point for you, very briefly. 'Simon mentioned the example', writes Roger, 'flying via BA or Qantas, but BA and Qantas operate what they call code-shares, so you can be on a BA plane on a Qantas ticket. Which applies?'

CALDER: Yes, it depends which is your ticket. And, yeah, there are some routes to Bangkok and to Singapore where you may have a BA ticket. But if your ticket is BA, then you're with BA. If your ticket says Qantas, even if you're booked to go on a BA plane - tough luck, sorry.

LEWIS: So it's whatever's on the side of the ... Whatever's on your ticket, not what's on the side of the plane?

CALDER: Yes, exactly.

LEWIS: Okay, moving on quickly to Janice because we've got loads of calls coming in. Janice in Melton Mowbray, your question?

JANICE: Oh hello. I booked a holiday to China for 10th June for four of us. I've paid the deposit and I just want to know what guarantee I've got that the holiday will happen if there's another volcanic ash eruption?

LEWIS: Well I suppose we have no guarantee ...

JANICE: Because I've got to pay over £5,000 next week.

LEWIS: Okay. I suppose we've no guarantee anything will happen in June, but, Rochelle, what can Janice do?

TURNER: Well I think at the moment if the holiday is due to go ahead and you have no indication that the holiday is cancelled, then you have no choice but to either pay the balance or to cancel and incur the charges that you'll get from the travel company.

JANICE: Yes, but if I pay the balance, have I got a guarantee I'll get a holiday even if it's not on 10th June?

LEWIS: Well no, I think you have a guarantee you'll get your money back if there is a volcano that grounds flights ...

TURNER: Exactly.

JANICE: Oh right.

LEWIS: ... which I suppose is some guarantee.

JANICE: Well that's alright. Yes, as long as I get the money back.

LEWIS: But I would take any chance to go to China. I went there and it's really lovely. Janice, thanks for your call. We'll move on now to our next caller who is Nicola in Lancashire. Nicola, your question?

NICOLA: Hi. My mum's over in Dubai. She booked a package holiday with Royal Caribbean, flight and a cruise. The cruise came back on Monday and they literally put them on the dockside with their cases.

LEWIS: So they cruised out somewhere and then were going to fly them back?

NICOLA: That's right. They flew out from Manchester to Dubai. Then they cruised up and down the Suez. Came back on Monday when they should have flown back and obviously couldn't, but Royal Caribbean just put them on the dockside.

LEWIS: Right, well that sounds pretty extraordinary behaviour. Rochelle first?

TURNER: Well I think similar to what Simon's just mentioned about package travel and package travel regulations, if you are on a package deal then the tour operator has a duty of care to look after you and they're not allowed to just leave you and dump you in a foreign country.

CALDER: I have to say that ABTA, the travel association, talked to me a few days ago and said that some of their members were taking the view that we have delivered the holiday up to the point where we could do anything about it and now here you are in Dubai. You go and talk to Emirates. That is absolutely not my reading of the package travel regulations.

NICOLA: Well that's not the duty of care then, is it really?

CALDER: No, but ...

LEWIS: That's all very well saying that they shouldn't do it. But there is Nicola's mum, age 73, on the dockside in Dubai. What can they do?

TURNER: I would get onto ABTA immediately.

NICOLA: Right, I've actually been in touch with the travel agents that they booked with today, Thomas Cook, and they've given me the ABTA number. And I didn't want to phone it in case you phoned from the show.

LEWIS: Oh, well I would ring off now, Nicola, and ring ABTA because that seems to be the way forward. With any package deal, complain to the package company and then to ABTA.

NICOLA: Thank you.

LEWIS: Best of luck with getting your mum safely home. Thanks very much for that. And we have a call from Robin in Cheshire now.

ROBIN: Yes, good afternoon. I was due to fly with American Airlines this morning at 9.55. I checked their website yesterday for the flight status and it said that the flight was cancelled. Then at 9 o'clock last night, having sort of made arrangements for today to get on with my life, I find that the airport is open and the flight *did* go this morning, but it wasn't possible between 9 o'clock this evening and whenever it would be this morning to organise myself to get to the airport.

LEWIS: Right, so you've missed the flight and you want to know if you can claim anything back?

ROBIN: Well their website, the American Airlines website are saying there's no refund on this ticket.

LEWIS: Right, now this was an American airline but leaving from Europe, so it was

...

ROBIN: Leaving from Manchester, yes.

CALDER: Sure. But the thing it *wasn't* cancelled, so we've got the opposite situation here.

ROBIN: But they told me that it was cancelled, I'm sorry, on their website, and I've got a printout. It says flight status cancelled.

CALDER: Okay, well then you would be entirely reasonable to plan other arrangements. What you won't get, I don't suppose, is your money back. What you will get is them saying okay, it did go. You weren't on it, but we will give you another flight for another day.

ROBIN: Right. So I should ring them and just have a word with them, should I?

LEWIS: I think you should ring them pretty quickly, Robin, and try and get something out of them. And if you don't, complain to the CAA, do you think again?

CALDER: Well it's one of those very messy situations ...

LEWIS: *(over)* It's a difficult one, isn't it?

CALDER: ... where they're not an EU airline. The flight did go and therefore it's not covered by the European Union rules.

LEWIS: Okay.

ROBIN: Okay, thanks very much.

LEWIS: Well thank you for your call, Robin. And just an email probably to finish off with. This is from Martin. Family stranded in Italy. What can they actually do reasonably? What are reasonable expenses to claim, I mean from an insurance point of view, Nick?

STARLING: Well I'm not going to sit here and define what reasonable is because we've had lots of stories this afternoon ...

LEWIS: But you see everyone wants to. Can they eat? Can they make phone calls?

STARLING: Well obviously people can eat and things like that. But we had an

earlier situation where someone had a medical appointment and an insurer might take a different view of a medical appointment. I mean there are circumstances. Our members are doing this on an ex gratia basis. They're not setting down defining reasonable. Talk to them about what they're prepared to cover. That would be my advice.

LEWIS: And, Simon, in ten seconds what is reasonable for European rules?

CALDER: Oh well it's simply having three decent meals a day, being in reasonable accommodation. But if they say you're in a £400 a night, we want you to move to a £50 B&B, you probably have to.

LEWIS: Okay, well thanks to all of you for your calls. I'm sorry, that is all we have time for. My thanks to Simon Calder of the Independent, Nick Starling of the ABI, and Rochelle Turner of Which? Holiday. And thanks for all those calls and emails. More on our website, bbc.co.uk/moneybox. You can find the European rules by putting 261/2004 EU into a search engine and you'll get lots of references. A transcript of this on our website soon. Back at noon on Saturday with Money Box and here to take more of your calls on Money Box Live next Wednesday afternoon when the subject is how to complain.