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## **MONEY BOX LIVE**

**Presenter: VINCENT DUGGLEBY**

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**DUGGLEBY:** This is the time of year when many people get down to the serious business of booking a summer holiday, and how things have changed in recent years. Instead of going along to the local travel agent to find a suitable package, now you can search the internet for the best combination of flights and hotels, often at rock bottom prices - in theory. But how can you check if there's no-one to talk to? There can be all sorts of problems if things don't work out as expected, and you may find you can't claim compensation when flights are cancelled or accommodation is sub-standard. Certainly you're protected up to a point if you use a member of ABTA, the Association of British Travel Agents; and there are changes in April to the licensing rules of the air tour operators ATOL, which should clear up some but not all anomalies. Then there's the question of whether to pay by credit or debit card and what difference it makes to all those extra costs that appear out of the blue. Don't forget air passenger duty, incidentally. And if you lose your luggage or are taken ill and need to claim on insurance, then it's important to know in advance what is and isn't covered and exactly what to do in an emergency. Long haul, short haul or just a mini break, how can you be sure of getting the best value for money? Whatever your plans, you can ask our panel of experts for their comments on making the most of your time away - 03700 100 444 is the number to call. And with me in the studio: Sean Tipton, Spokesman for the Association of British Travel Agents; Stephen Howard, Secretary of the Association of Travel Insurance Intermediaries; and James Daley, Editor of Which? Money. The first call comes from Carol in Bognor Regis.

**CAROL:** Hi, hello, hello to you all. My husband and I - my husband is 77, I'm 69 - we've just returned from 2 weeks in Egypt. We've been there for the last 3 years at this time of the year. We had a very nice hotel room and a patio, but we were unable to use the patio during the first week and our doors opened onto the road. They started digging up the road, which caused a lot of dust, so it was quite noisy and quite dusty but we thought well this is Egypt, so shut up and get on with your holiday, which we did. The second week, the road works continued and got much worse. My husband has a small mobility scooter, which the hotel and the travel agents were aware of, because when we made the bookings they made all the arrangements for the aircraft. Before we took the room, I made sure with the representative at the hotel, who was extremely efficient, that our room would be suitable. He assured me that it would be.

**DUGGLEBY:** Can I cut you off there because the gist of what you're saying is you took all the necessary precautions, notified all the right people, but the fact was the holiday was effectively spoilt by these works. Is that right?

**CAROL:** That's right.

**DUGGLEBY:** Okay, so ...

**CAROL:** My husband then actually though became quite ill because he had asthma, so the second week he was in bed. He was on medication which I always take with us because of his age. We then saw the doctor for ...

**DUGGLEBY:** (*over*) Carol, you know I'm afraid we must get to the point of this, which is what are you seeking to do? You know what are you seeking to do?

**CAROL:** Yes, I've spoken to Trading Standards. I have written a letter with lots of photographs to Thomas Cook. And I have also spoken to, as I said, to Trading Standards and I've asked for a refund of £600. Our holiday was just under £1100 and what I really want to know is am I being sensible, am I being greedy? Is it unrealistic what I'm asking? You know that's really my question.

**DUGGLEBY:** Well I think anticipating what Sean's going to say, I think you've done all the right things so far. Sean?

**TIPTON:** Spot on Carol, yes. Well basically we're very clear on building work, whether it's inside the hotel or outside. If the tour operator's aware of it, they should tell you actually before you arrive, and if it's going to materially affect your holiday give the option to go somewhere else. It may well be though that they didn't know about this, but clearly it was an issue when you were there, so up to that stage they could have actually given you the option to move to another hotel. Now in terms of claiming compensation, you are doing the right thing by writing to them, etcetera. It's quite unusual though for a tour operator to offer you more than ... That's around about 60% of the cost of the holiday, isn't it? The way it's generally looked at is that your holiday cost is split up in terms of the flights and the accommodation. The flights usually come up to just that, 60%; and the rest, about 40%, is covered by accommodation. So it is unusual for you know a client to be offered more than half their money back. So it's not an exact science, compensation really, but, as I say, that's the general rule of thumb how these things work.

**DUGGLEBY:** Stephen? The insurance obviously hasn't come into the equation at this point.

**HOWARD:** There'll be no cover under travel insurance for that, unfortunately, because it doesn't cover loss of enjoyment of a holiday. But certainly, as Sean said, you've done the right things in putting forward what you think is compensation and it becomes a part where people barter.

**DUGGLEBY:** James?

**DALEY:** I'm not sure there's much more to add to that really. You know unfortunately sometimes these things happen. But you know the rule is generally be tenacious. You know when you are owed compensation, keep writing the letters, and you know generally the ones who are tenacious get what they ...

**DUGGLEBY:** *(over)* But the key thing is you're not going to get 100% of a holiday unless it was completely, absolutely ruined. Which, incidentally, that cruise liner, you know that's still on its way somewhere. I suppose that would qualify for "My total holiday's been ruined"?

**TIPTON:** Exactly. And what we find with the cruise industry, if things go wrong even in a fairly minor way they're very generous.

**DUGGLEBY:** But that's not a minor way. The latest one is a pretty extreme one.

**TIPTON:** This is fairly extreme, exactly. And Carol, I would just say one last thing. If you feel you've got to an impasse with the company, you can either use our ABTA arbitration scheme or the last resort is the small claims court, but companies usually prefer to resolve that long before it gets to that stage.

**DALEY:** It might be worth going and checking ... Did you have a travel insurance policy, Carol?

**CAROL:** Yes, yes, I have one that's tied to our bank.

**DALEY:** Well so it might be worth going and just making some inquiries with your travel insurer because obviously, as Stephen said, it's not going to cover loss of enjoyment, but it does sound like here you were made aware that they were going to try and accommodate you and then they didn't. So certainly worth making an inquiry there.

**DUGGLEBY:** Okay, Tessa in Stafford, your call now.

**TESSA:** Yes, I'm travelling to India on holiday and I understand you can't take rupees into the country. Can you suggest the safest means of payment with a combination of either credit or debit cards or cash, travellers cheques or preloaded cash cards?

**DUGGLEBY:** What's your requirement for money? Are you touring around or what?

**TESSA:** Yes, we're touring to Delhi and Jaipur and Agra and Ranthambore. So there's a few cities that we're going to.

**DUGGLEBY:** Well I know, Sean, you've been out there ...

**TIPTON:** I have, yeah.

**DUGGLEBY:** ... so how are you going to get along?

**TIPTON:** You're going to have a lovely trip there, Tessa. It's a very nice part of the world. Well basically the parts of India you're going to, they are very well established on the tourist trail, so actually getting money out of ATMs and banks is actually fairly straightforward. I mean usually I would advise taking a bit of cash with you, but again when you get to the airport you should find it very easy to get cash out at that point. As you said, a cash passport is also very useful as well loaded up with the money on that if you're worried about something being stolen, for example. But, as I said, that part of India you're going to, it is pretty easy to get money out from banks and ATMs, etcetera. But I'd take more than one card and also inform your bank that you're going abroad. It's always a good idea to do that because if you don't, they can regard it as an unusual transaction - that's happened to me once actually - and cancel your card. So warn them before you go.

**DUGGLEBY:** James?

**DALEY:** Well we advise people to take you know a mix of cards these days. So there are a handful of credit cards out there that you can use abroad that won't charge you any fees - the likes of Halifax, Saga, Nationwide. They offer those. Then you have to look for debit cards, so that's for withdrawing the cash, that don't charge any fees. At the moment there's only one of those - Norwich and Peterborough. So assuming you don't have a Norwich and Peterborough Building Society current account, then in

terms of withdrawing cash it's worth looking at prepaid cards because they tend to be a bit cheaper, have lower charges. Some of them are free withdrawals. So a combination of these things generally are the ways to keep the cost down because charges for using cards abroad are certainly going up and you can't guarantee you're going to get a good rate if you take cash out and change it out there.

**DUGGLEBY:** And concern about a particular country's currency. All sorts of countries do actually have quite small limits, don't they, on the amount of their own currency you're permitted to bring in or out?

**DALEY:** No, absolutely. And you know the good thing is, as Sean was saying, these days you don't actually need to be taking it because there are ATMs at the airports and you know that's where you can get going.

**DUGGLEBY:** And Andrew now in the Isles of Scilly. That's a very fine holiday destination, Andrew. That's where I'd like to go on my holidays, I think.

**ANDREW:** Yes, I'm sitting here looking at the sunshine looking across the water at the moment in my accommodation.

**DUGGLEBY:** And you're going on holiday? *(laughs)*

**ANDREW:** It's a working holiday.

**DUGGLEBY:** Right.

**ANDREW:** I'm a clergyman.

**DUGGLEBY:** Where to?

**ANDREW:** Pardon?

**DUGGLEBY:** Where to?

**ANDREW:** I'm on St. Martin's in the Isles of Scilly.

**DUGGLEBY:** No, but where are you going to?

**ANDREW:** Well that's where I'm staying. I've just arrived today.

**DUGGLEBY:** Oh I see. Right, okay.

**ANDREW:** And I thought I was going to miss your programme, but I arrived early.

**DUGGLEBY:** So what's your question?

**ANDREW:** Well October last year, the air traffic controllers' strike in Greece. The day after it finished, we were due to go out from Liverpool to Rhodes, to Ixia in Rhodes. And our Ryanair flight, we got on the plane. We then got off the plane and then queued up to get on it again, so that was five or six hours. We were then told you've got to go to passport control and collect your passports, the flight is cancelled. So anyway, that was that. The flight was cancelled. We all queued up and sort of asked questions, but anyway we drove back to York.

**DUGGLEBY:** So holiday ruined?

**ANDREW:** Well somebody said something about a holiday absolutely damaged a few minutes ago. Well ours absolutely didn't happen.

**DUGGLEBY:** Didn't happen.

**ANDREW:** Ryanair were brilliant. They sent us the fare of the money back straightaway, no problem. But the company that we had the insurance with - and the cover was called Flexicover and I think it was called Travel Direct or Direct Travel -

they said that they'd sent us a letter after two or three phone calls and letters, you know proper application for a refund, but we never received the letters. My wife phoned them up about five or six times and in desperation ...

**DUGGLEBY:** *(over)* Again, Andrew, you know can we cut to the point?

**ANDREW:** I'm sorry. Anyway the long and the short of it is that they then told us we weren't entitled to a refund. We had the insurance. It was a silver cover ...

**DUGGLEBY:** *(over)* Can I just summarise? You didn't go. You got the money back from the airline, but you couldn't get back the money from the hotel even though you had insurance. Is that in a nutshell what happened?

**ANDREW:** Yes, no extra money came back.

**DUGGLEBY:** Okay, well we'll start off with Stephen about the problem of the insurance policy that didn't cover the hotel.

**HOWARD:** The travel insurance policy covers you for cancellation and travel delay, and then the travel delay if you're delayed at the airport for more than 12 hours, you're normally entitled to a full refund of money you can't get back from somewhere else. But it does depend on the reason for the delay. Now if Ryanair decided to cancel the flight ... It's clearly nothing to do with the air traffic control problem because that had finished the day before, so if the Ryanair flight had a mechanical failure or something of that nature, then in theory the travel insurance if it has travel delay cover on it should compensate you. But sometimes airlines don't like to say their planes have broken down. They can go what they call technical, and if you can't get the appropriate letter from the airline confirming the reason for the delay, it's very hard then for the insurer to pay a claim that fits with their policy wording. So without knowing exactly what your insurer said to you when they registered your claim, it's difficult to give you further advice, but in theory if you had travel delay cover you should have been covered.

**DUGGLEBY:** That doesn't sound very fair to me. It doesn't sound to me as though you've got even the offer of compensation, Andrew, even if you didn't explain it quite correctly.

**ANDREW:** Yeah, well we've lost about £700 or something like that.

**DUGGLEBY:** Exactly, yes. I mean the thing is here, we're sort of implying that you didn't make the claim in the right way. Is that what we're sort of implying, James?

**DALEY:** Well I mean it seems to be what they're implying. But I mean in this case, it sounds like there's a good chance that you are covered here. And you know it's not necessarily your responsibility to understand all of the small print, and what I'd advise you to do at this point is make a formal complaint to the insurer saying you disagree with their decision. Put that in writing. If they haven't given you a satisfactory response within 8 weeks, you can take that onto the Financial Ombudsman Service and there you'll have an independent set of eyes look over it. And if you are due a claim there, you will get it.

**DUGGLEBY:** And there's quite a high success rate, isn't there, on those sorts of complaints, James?

**DALEY:** Yeah, a very high success rate, the Financial Ombudsman Service. I mean at least 50%. Well it's around 50% on average. It depends what sector you're looking in.

**DUGGLEBY:** So don't give up, Andrew. There is a possibility if you follow what James and Stephen said, you will in fact get some money. We hope you do. Now we've got some emails. And the first one is from Paul. And he says, 'I booked a holiday in a hotel in Spain only to find out a few weeks ago the hotel had a problem with the water system. As I'm in my late 70s, the doctor advised me not to go. So I've got the refund of the hotel, but not the airfare because it wasn't part of a package.'

Are they able to do this, Sean?

**TIPTON:** Yes they are. I mean this is one of the dangers if you don't book a traditional package holiday. Because basically if you do book a traditional package, if any part of that package goes wrong your tour operator has to give you a full refund. But this has clearly been booked separately, by the sounds of it, probably direct with the hotel for that side of it and direct with the airline for the other side of it. Now the airline's view is this - that that flight is available, it can go, so if you don't use the tickets they would treat it as a no show 100% cancellation fee. So that is one of the dangers of booking separately - that if something goes wrong for part of it, then you might get a refund for one section but not everything you've paid, and that's a classic example there.

**DUGGLEBY:** I suppose probably a bit late maybe to get a new hotel booked. I don't know. Or clearly the travel insurance, sorry the insurance package that he had or the insurance rather he had to back this would depend on the wording of the policy, but why wouldn't that pay for the hotel?

**HOWARD:** Again it should have. Well if cancellation was due to illness, then it would be covered. If it was cancellation simply because ...

**DUGGLEBY:** Because of the hotel water system.

**HOWARD:** Which technically under travel insurance becomes disinclination to travel.

**DUGGLEBY:** Because you don't want to stay in a hotel with a faulty water system.

**HOWARD:** Exactly. The travel insurance policies cover you for death, illness, injury, etcetera. They don't cover you for the accommodation not being suitable for you going there.

**DUGGLEBY:** Really?

**HOWARD:** They do, unfortunately.

**DUGGLEBY:** That doesn't sound very good, James.

**DALEY:** No it doesn't. And I mean once again you know there's a bit of leeway here. Sometimes you know the Ombudsman will take a slightly different view of things. So if you don't get an answer after you've complained to your insurer, then it's always worth taking it on because sometimes insurers are made to pay on these. You know they should be making it clear upfront what kind of exclusions there are, and if they didn't make that gentleman aware of that when he took out the policy then maybe he will still have a valid claim.

**DUGGLEBY:** Well bearing in mind that we're looking at these two bits of this package which isn't a package, Sean, perhaps you could briefly explain what the new ATOL rules are meant to be ...

**TIPTON:** Indeed.

**DUGGLEBY:** ... because I believe they're supposed to bring some semblance of logic to hotels plus or minus airfares.

**TIPTON:** Well very quickly ATOL stands for Air Travel Organiser Licence. It's a scheme that's been run by the Civil Aviation Authority since 1974. When it was set up all those years ago, the vast majority of us took traditional package holidays and those are the holidays that have always been covered by ATOL - so basically the flight, the hotel all sold at an inclusive price, classic package, has to be financially protected for the ATOL holder going out of business. However things have changed, so the Civil Aviation Authority, the Department for Transport have made moves to address that and they've brought something in called Flight Plus and this will come in on 30<sup>th</sup> April. And what it means is this - that if you book through a travel agent once more, if they book you a hotel and a flight at around about the same time, in fact they say on the same day or the day before, day after, and car hire as well, that will be called Flight Plus and it will have to be financially protected in case any part of the

elements of that holiday, one of the companies involved goes out of business. It's as simple as that. Now it's a step in the right direction. The Department for Transport estimate another 6 million people now will be financially protected in case a travel company goes out of business. It's a step in the right direction. However there is a big section of the travel industry that still won't be covered, which is that if you go to an airline, book your ticket through them and then they refer you on to an accommodation site for a hotel, that won't be covered. So it is a good move, but it's a first step and we need actually ... Our view is that airlines should be brought in as well.

**DUGGLEBY:** Okay, well thank you for that very concise and detailed reply. I suggest if you don't follow it fully, go onto the internet, go onto the Money Box website and you can read a transcript of what Sean said and probably make some notes from it, and make sure you take it up with your travel agent or whoever you're dealing with and say am I covered under Flight Plus and hope that the answer will be yes. And we have Sarah now in Exeter. Sarah?

**SARAH:** Yes, hello. Do you want my question?

**DUGGLEBY:** Yes, please.

**SARAH:** I booked car hire with a well-known online holiday car hire specialist to pick up in Gran Canaria and I took out total damage waiver. When we came to pick it up at the airport, they asked me if I wanted total damage waiver and I said no, I've got it already. And they said no, you haven't. So thinking that there was probably a clerical error between the agent online and the supplier in Gran Canaria, I took it out with them. I then discovered of course that I was covered twice for virtually the same thing. And when I tried to take it up with the people I booked with when I got home, they said "I regret that we do not make our local suppliers aware of any agreement or contact about additional coverage" and therefore they offer their insurance locally. Customers sometimes find this to their benefit.

**DUGGLEBY:** Okay, well I think we get the point. It's double insurance, but nobody

knew what insurance cover was in place. Stephen, I think the issue here is you know she's paid twice. Can she get the money back?

**HOWARD:** She should be able to. My suggestion, it doesn't fall under travel insurance, but it's silly paying twice for the same cover and if Holiday Autos have taken money off her and told her she has total damage waiver, then she's entitled to believe she has total damage waiver.

**DUGGLEBY:** But do they have a liability to keep in touch with the people who sold the policy on the one hand in the UK and the people at the other end who say we know nothing about it? It does seem to be a pretty silly arrangement.

**DALEY:** Well they certainly have a responsibility to make people aware what they're buying and you know how that's going to work in practice, and it seems here that you know she wasn't made aware that the agent at the other end might not know that she'd paid total damage waiver. I'd say she might have a good claim on Section 75 or chargeback if she paid by credit card or debit card for her car hire.

**DUGGLEBY:** Did you pay by credit card?

**SARAH:** I paid by debit card because you always do these days because of the extra cost.

**DALEY:** So if you try calling up your bank and say you want to make a chargeback claim for the purchase there relating to the car hire, you might be able to claim back some of the money via that. It's certainly worth pursuing because you paid for something that effectively you didn't know you were getting.

**DUGGLEBY:** Commonsense tells me, Sean, I don't know what you think, and that is that surely the firm in this country that sold that has an obligation to make sure that the terms of the policy are clearly understood by the supplier wherever they are; and if they didn't do that then they're effectively in breach of contract?

**TIPTON:** I tend to agree, but also I think it's just as much about clarity with the customer as well - to make them aware that you know we don't necessarily inform the car hire companies we use that this is an issue, so you're fully aware of it yourself in the first place. That's why the problem's occurred, hasn't it really, you know - that Sarah didn't know that there were going to be problems. She should have been told ...

**DUGGLEBY:** *(over)* Otherwise she could have said don't worry, I've already got it.

**TIPTON:** Precisely.

**DUGGLEBY:** I think this is something that should be pursued, but it's going to require a bit of persistence, Sarah.

**SARAH:** Yes. Well I've exchanged about five emails already and got nowhere with them. Is there any point in contacting the company, the local supplier, who are in fact a big international company?

**DUGGLEBY:** Well yeah, I mean it always pays to go up the food chain to as near the top as you can. I mean James will confirm that - get as high up in the business as you can.

**DALEY:** Yeah, I mean absolutely. I mean it's quite difficult if that company is based overseas. That'll be the difficulty there. You know whereas you'll probably find it easier trying to get to the car agency that you booked through in the UK. And like I say, try and pursue that one about chargeback that I mentioned there. Go and talk to your bank about making a chargeback claim.

**DUGGLEBY:** A quick email from Kevin in Gateshead, which is a propos credit and debit cards. He says, 'If I pay for my holiday with a debit card, do I get the same protection as with a credit card? My debit card is Halifax Visa', James.

**DALEY:** Well you get protection whether or not you pay with a debit or a credit card.

The difference is if you pay by credit card, you get protection under Section 75 of the Consumer Credit Act, which credit card companies are obliged to provide you with. If you pay by debit card, you're protected under the chargeback scheme that I was just mentioning there and that's operated by the card networks. So you should have as good, arguably better protection, but it's not enshrined in law. And sometimes we find that the staff are not particularly well trained in banks to inform people about their rights under chargeback in Section 75, so you need to be persistent.

**DUGGLEBY:** Okay. And an email from a lady in Surrey who says, Sean, 'I'm using a travel agent to book my tailor-made itinerary to Canada. They've been very helpful. But when I asked them how they worked out their fees, they were unable to tell me because it was all in the computer. Is this right or should they be transparent about what they get paid?'

**TIPTON:** It depends on what they mean by fees. Again if you book a traditional package holiday once more, travel agents will always be paid commission and it's all wrapped up into the total cost, and they won't go into telling you what that is but it's generally 10% of the value of the holiday. But if it's the kind of booking where they're not getting paid commission, where they're ...

**DUGGLEBY:** (*over*) This is tailor-made itinerary.

**TIPTON:** ... it will depend on the companies really. But if they are actually putting their own fees on top rather than the fee they're getting automatically from their suppliers, then they should inform you.

**DUGGLEBY:** That sounds to me the sort of holiday, so it may well fall into that category.

**TIPTON:** (*over*) It could be a mixture, to be honest with you. But certainly if they're making up their own fees rather than an amount they're being paid directly by a supplier, then yes they should tell you what they are.

**DUGGLEBY:** Okay, David in Stoke, your call.

**DAVID:** Good afternoon. We recently booked and took a package holiday with a national company, UK based company, for a holiday in Egypt. And I've two quick points. Firstly, when the invoice came out, they charged a £40 late booking fee. And, secondly, the information on the brochure relating to the temperatures in Egypt did not apply ... We didn't discover, but they didn't actually apply to the area that we went to. We went to Taba Heights. And we were told did they expect us to publish the temperatures for all over Egypt, and in fact the temperatures in Taba Heights in February are substantially cooler than Sharm el Sheikh. What can I do about it?

**DUGGLEBY:** Who's got some ideas?

**TIPTON:** I think, to be fair, if you're going by a brochure, then I think it would be fairly standard practice for any travel company, they will go for the average temperature in the country concerned. I think maybe a slightly different way of looking at it - if you actually when you booked were speaking to somebody, then they should maybe have told you there and then well actually there is a possibility the temperatures in this part of Egypt could be a little bit lower. But if you think about it, if you went for individual temperatures on every single resort, I mean brochures are pretty bulky and long-winded as it is, so that could be rather awkward. But seriously, if it's a major issue in a particular resort, then it's a good idea to have that conversation with a customer when the booking's being made. I mean you can find out when you get there.

**DUGGLEBY:** Right, Mike in Tonbridge Wells, your call.

**MIKE:** Hello there. Yeah, I've just recently returned from Australia on holiday and I utilised the cash Travelex card. I had a balance on my card when I returned of about 800 Australian dollars and when I went to cash it out back into sterling, I was told they couldn't guarantee me what the rate would be and it would take three to five working days. Now as it turned out, the transaction took three working days and the transaction that went into my bank was about five dollars more than when they

actually gave me the quote on the day of the transaction. But my argument is you know if were like a Greece situation and the Bank of England went belly up in those five days, I could be left high and dry with a very poor exchange rate. So I think in today's world, you know three to five working days is a bit poor.

**DUGGLEBY:** James?

**DALEY:** No, I mean it's a good point you have here. There's not really any excuse for them taking such a long period. They certainly would be able to process that transaction quicker than three to five days. I mean I think you know part of the answer might lie in the fact that these companies don't want you to take money off their cards. Once you've put it on, they want you to spend it via the card because then they'll be able to take the fees that they get for you using the card that way. So they do often make it as difficult as possible to take the money back off and unfortunately the only way to sort of show your disappreciation of that is to take your business elsewhere.

**DUGGLEBY:** Okay, we're pressing on with one more call from Pauline in Ludlow.

**PAULINE:** Hello, yes. It's an outbound flight that we decided on because we could get assigned seats. I'm a very nervous flyer. The flight has been changed, the carrier's been changed, the time has been changed and we can no longer get assigned seats, but they won't refund money because they say it's not a major schedule change.

**DUGGLEBY:** This is a holiday you're in the process about to take, is that right?

**PAULINE:** Absolutely, yes.

**DUGGLEBY:** Where is that going to?

**PAULINE:** To Madeira.

**DUGGLEBY:** Right. And you've got an insurance policy, you've got a holiday insurance policy, have you?

**PAULINE:** We have, yes.

**DUGGLEBY:** Okay, so have the terms of this holiday changed to the point where insurance would come into play? Just start with you briefly, Stephen.

**HOWARD:** I'm getting all the funny ones today. No, unfortunately again the operator changing your routine or itinerary is not generally covered under a travel policy.

**DUGGLEBY:** Okay, so that then throws it back to you, Sean.

**TIPTON:** Pauline, this sounds like a package again. Basically tour operators, if they make a significant change to your holiday, they have to give the option of having a full refund, but that's a question of how you define a significant change. Normally as a rule of thumb for a flight, it's if it's changed by more than 12 hours. If it's less than that, that isn't generally regarded as being a significant alteration. I'm sorry about that. That can change though. If you're going for a short period of time, then perhaps twelve hours would be considered a little bit too long, but if you're going to Madeira, you're probably going for a week or two. So if it's under that period, then unfortunately no, they don't have to give you a full refund.

**DUGGLEBY:** And just time for a brief topical email from Peter in Gosport who says, 'I'm going to Greece on holiday this year. Normally I'm not too worried about this, but bearing in mind what's going on at the moment, I'm not sure I'll be able to get cash from the bank if the whole economy blows up. What do you suggest I do?' Sean?

**TIPTON:** Not worry. It's not going to be a problem, it really isn't. Everything's going to be okay there as long as he takes some cards with him.

**DUGGLEBY:** So load up preloaded cards with money.

**TIPTON:** And take your debit card and your credit card, you know. You'll be able to use all of those still. We're not going to see a complete meltdown. But a bit of cash just in case.

**DUGGLEBY:** I read some story about saying that the Greek restaurants wouldn't take anything but cash, so maybe that's because they're ... Well we'll leave that where it goes. I'm afraid we've run out of time, but we've got a website. Our website is [bbc.co.uk/moneybox](http://bbc.co.uk/moneybox), with more information, links to other travel websites. You can listen again, read a transcript and have your say. My guests this afternoon: Sean Tipton, Spokesman for the Association of British Travel Agents; Stephen Howard, Secretary of the Association of Travel Insurance Intermediaries; and James Daley, Editor of Money Which? Don't forget to join Paul Lewis for Money Box at noon on Saturday and Paul will also be taking your calls on part-time work here on Money Box Live next Wednesday afternoon.