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MONEY BOX LIVE

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LEWIS: Hello. The weather is slowly improving in much of the UK, but has the recent snow and ice cost you money? Was your holiday ruined? Was the airport closed or your flight cancelled? Perhaps your train was stuck for hours or you were snowed in and missed an expensive day or night out? Has the freezing weather caused damage to your home or car? Today Money Box Live wants your questions on claims for travel disruption or damage to property caused by the bad weather. If your flight was cancelled or delayed, what does the airline have to do for you? If your train was stuck in a snowdrift for 4 hours, what compensation will the train company give you? If you've missed your holiday flight, who pays for the hotel you'd already pre-booked at your destination and will your travel insurance cover any of these losses or perhaps the credit card you paid with? Or should we all just say that's life and bear any cost ourselves? Whatever your question, you can call Money Box Live now - 03700 100 444. With me today to answer your questions Malcolm Tarling from the Association of British Insurers and Sean Tipton of the Association of British Travel Agents. And our first question is from Kayla in Sheffield. Kayla, your question?

KAYLA: Hi. I'm a school teacher and I booked to go to New York on Monday and I was due to stay for 10 days. Now there was snow in JFK and my flight was cancelled. The company I booked with said, the travel agent said I had to be booked on a flight by the 29th or there's a full refund. However they couldn't put me on a flight by the 29th because there weren't any, so I had to get a full refund. Now a) the full refund only comes back on my credit card between 2 and 12 weeks. That means I haven't got

any available cash and I wanted to book something short-term now. And b) although I'm getting a full refund, am I entitled to claim on my travel insurance for a cancelled holiday? I'm sort of sitting around now and I can't do anything because I've got to be back in school next week.

LEWIS: Right, but have you lost any money through the cancelled holiday?

KAYLA: Not yet.

LEWIS: No. So you mean sort of compensation for sitting around on the sofa basically?

KAYLA: Yeah. Not only that, but the travel company, sorry the airline company say they'll take between 2 and 12 weeks to put the money on my credit card.

LEWIS: Sure. I understand that point, Kayla, which is obviously very serious. Let's put that to Sean Tipton. What are the rules here, Sean?

TIPTON: Kayla, I hope they don't take that long because the rules state very clearly that if your flight is cancelled, the airline must refund within 7 working days. Now that's over a week obviously, but 2 to 12, but 7 working days is considerably less than 12 weeks. So I would say that you should get your money back fairly quickly actually. If there are any problems with that, discuss it with your travel agent. Did you pay the travel agent first and they passed the money over?

KAYLA: I booked it online, with one of the companies online.

TIPTON: Okay. So probably what you did, you probably paid a travel agent online first who then paid the airline, so that will delay it very slightly because obviously the money will go back to the agent first who then refund it to you. But it really shouldn't take 12 weeks. I would say probably 2 would be more accurate actually, so don't worry too much about that.

LEWIS: Of course there aren't many working days at the moment, are there, because - apart from us of course - because of all the holidays. But you should get it within a couple of weeks, Kayla. And we often do this on the programme, Sean. We give people their rights, but what can Kayla do if she doesn't get it in that time?

TIPTON: Well basically if the airline doesn't refund that quickly, Kayla, they won't be an ABTA member by their very nature because they're an airline, but there's an organisation called the Air Transport Users Council. They have a very good website online. Just put AUC into any search engine and it'll come up very quickly. And also there's a telephone number. So if you have any problems, just give them a ring. They're very efficient and they should be able to get things moving. But the airline itself, I know them pretty well. They're usually fairly good, so I suspect you won't need to contact them.

LEWIS: Okay, thanks very much for your call, Kayla. Good luck with that and I hope you do manage to find something nice to do this holiday. Claire is calling us from Enfield. Claire, your question?

CLAIRE: Oh hello. Yes, I'm one of the people who got stuck in New York last week. I was over there with my husband and my daughter who's 19. And although my travel insurance will cover my husband and I, some of our expenses for the delay, my daughter had a separate insurance policy with a different company and she doesn't get any compensation for the additional cost of staying out there. So we're going to be out of pocket as a result of our enforced stay.

LEWIS: Can I ask what airline you were with because that's quite relevant, I think?

CLAIRE: Yes, British Airways.

LEWIS: You were with British Airways, right.

CLAIRE: Yes.

LEWIS: Sorry, you had another point.

CLAIRE: No, well I just wondered whether we have any redress with British Airways, whether we can ask them to make up the difference in what it's cost us?

LEWIS: Right, well let's start with Sean again and then we'll come onto Malcolm from the ABI. Sean?

TIPTON: Yes you do, Claire. The European Union brought in regulations called the Denied Boarding Regulations, which are very relevant for this. And basically if your flight is cancelled - and obviously you're trying to get back to the UK, so obviously the next thing you want to do is the airline to get you an alternative flight - in between the original flight and the new flight, they have to provide money for refreshments, food, etcetera, and also pay for overnight accommodation. Because it's an EU regulation, it applies to all flights within the EU - and obviously that's irrelevant, you're in New York - but also it applies to EU based airlines, and British Airways very clearly are an EU based airline. They're usually quite good though, Claire. I do know that they had some issues because of the sheer scale of the problem; that they were telling people look, you'll have to pay yourself and then claim from us when you get back to the UK. So it might be that, so I would take that up with them.

LEWIS: And Malcolm Tarling, what about travel insurance? It sounds as if Claire and her daughter have got different companies and one will pay and one won't. Is that just because you get what you pay for?

TARLING: Well you do get what you pay for, but I am surprised that in this situation one company's paying and one's not because cover for delays is pretty standard. I can't say that every policy out there will cover it, but most travel policies will give you some cover, albeit limited, if you're delayed. Normally if you're delayed for at least 12 hours, insurers will pay typically £20 for each subsequent 12 hour delay up to a maximum of say £200. So it's not going to necessarily put you into the local Hilton but it will allow you to sort of buy emergency rations if you like.

LEWIS: It wouldn't put you into any hotel in New York, I don't think.

TARLING: Well no, quite. But, as I say, the cover is there basically to help you through a difficult time, to enable you to get emergency rations, as I say.

LEWIS: Sure. Sean?

TIPTON: I would say again if anybody finds themselves in this position where an airline isn't doing what they should do by paying for a room for you, if you end up paying for a hotel yourself make sure it's a fairly reasonable level. I think most of us do that anyway. Keep itemised receipts and that also applies to having to buy food, etcetera, because the airline's responsible for that as well - as long, as I said, if the problem occurs within the EU or your airline is based within the EU.

LEWIS: And just to be clear, that wouldn't apply if you were flying from New York on American Airlines, for example, as it does with BA?

TIPTON: Precisely.

LEWIS: Okay, Claire, is that helpful? Do you think you've got an answer there? You know what to do next?

CLAIRE: Yes, but why ... Yes, well I'm just interested actually because it looks like I could claim on my holiday insurance and through BA, which seems like ...

LEWIS: You can only do one of them though, Claire.

CLAIRE: Yes.

TARLING: Well Claire, I mean you can claim obviously through your travel insurance. The two things are separate. What you can claim through BA and what you can claim through your travel insurer tend to be separate. And, as we've already

discussed, the amount of cover you get under your travel insurance for delay is not normally a great amount. It's, as I say, designed to keep you in emergency provisions, if you like. It does tend to kick in more if your delay forces you to cancel, which is less relevant when you're coming back than when you're going out.

LEWIS: And just to be clear, Sean, BA the airline should pay for reasonable hotel costs and subsistence costs while you're there?

TIPTON: Exactly, precisely. And also they have to pay for phone calls home as well. So, as I said, I suspect it might have just been the sheer scale of the problem. Maybe that's why you were in that situation because they normally will pay for these things upfront rather than you having to do it.

LEWIS: Okay, Claire, so it sounds as if BA is your first call or your daughter's first call, and then perhaps something on the travel insurance as well to cover other things BA won't cover. Thanks very much for that. A bit of work to do there, as ever on this programme from people who get answers. Arvind is now looking for an answer. He's in Southampton. What's your question, Arvind?

ARVIND: Oh hi, good afternoon. I was wondering. We had booked to go away on 1st December to Egypt. I booked online via a tour operator. We got to Gatwick Airport and checked in as normal and we were told the flight was delayed because of snow. Then later on that morning, this flight was actually cancelled - not cancelled, delayed for the next morning - and we were asked to go home and come back the following day. By this time, the weather was so bad that there was nothing moving travel wise, so we had no choice but to stay overnight in a local hotel.

LEWIS: So just to interrupt you, Arvind. Although you were told to go home and come back, you felt it was dangerous to travel because of the weather conditions?

ARVIND: Indeed - the trains were cancelled in Gatwick and everywhere else and the roads were not drivable as such, so we had no choice but to find a local hotel to stay overnight. We checked the website for the tour operator the next morning and the

flight was maybe leaving later that day. In the end, they said the flights were not going, your holiday has been cancelled. By this time, it was so bad the Surrey police were asking people not to drive anywhere, so we had no choice but to stay a second night in the Gatwick area. Now I checked with my tour operator. They said well of course they'll refund the cost of the holiday itself - which is fine, we actually got a full refund; but for anything else, the expenditure, we had to check with our own insurance company.

LEWIS: Okay. So basically they'd cover the cost of the holiday, but they wouldn't cover these extra costs for staying and you say you couldn't move because of the snow. Let me put that straight to Sean. It's obviously one of your members, I imagine?

TIPTON: Indeed, it is. I think it's fairly common practice and fairly reasonable that if your flight is severely delayed or cancelled but you're not coming home, you're basically due to go out on holiday, that companies - be it the airlines or tour operators - say look, go home and come back tomorrow rather than you know stay in a hotel. So I think that's fair enough, it's a reasonable way to behave - that if it's quite easy for you to get home, you might as well do that. But if it was impossible for you to get home, Arvind, I would just take it up with them again really because I think really they probably just said this as standard response really because put it this way, if you live quite near the airport, is there any point being put up in a hotel if you've got a lengthy delay? But I would pursue that with them. And if you find that you're not happy with their response, because they are an ABTA member we have an arbitration scheme you can use. But have you been back to them since? I presume you have.

ARVIND: No, I haven't. I've been checking various websites and they said well airlines - and by the same token I imagine tour operators - have this get out clause about circumstances beyond their control like with the weather.

TIPTON: That's talking more about paying you financial compensation as opposed to extra costs.

ARVIND: Oh I see, aha.

TIPTON: So I really would ... As I said, it's a fairly standard response on that one - go home if you can rather than staying at the airport or putting you in a hotel. But if that wasn't possible, I would take it up with them again. (*Tarling tries to interject*)

LEWIS: Sorry, Malcolm, yes?

TARLING: Yeah, you also may have a claim on your insurance as well because I've already mentioned if you've got a delay cover, which many policies will provide, and that delay stretches longer than say 24 hours, then very often you have an abandonment compensation cover that kicks in. So that may typically cover you for anything from a couple of hundred to maybe £1,000 if the delay is so long, typically longer than 24 hours, it causes you to abandon your travel plans, which seems to have been what's happened here, Arvind.

ARVIND: Indeed.

TARLING: So there may well be a claim against your travel insurer. Check the policy and talk to your insurer.

LEWIS: And, Sean, you say it's reasonable to say go home and come back and obviously in normal circumstances it is, but when the tour operator must have known why the flight was cancelled - because travel was impossible - surely it's not reasonable? There must be a whole plane full of people in Arvind's position who were stuck at Gatwick.

TIPTON: I think to be fair, with Gatwick because there are so many other options in terms of getting home - you have public transport, etcetera - but I know the tour operators will regard these things on a case by case basis if they regard it as practicable. But clearly if it's not, then you know it's something you can take up with them.

LEWIS: Okay, so take it up with them, Arvind. I think again a few phone calls, a bit of work. But I also should say that this whole programme is of course available on the website to listen to again after it's been broadcast, and if there's any points that you didn't quite note down in time, then you can read a transcript. Normally I say a couple of days, but because of New Year I'd probably say a few days, and in a few days time there'll be a transcript up on our website: bbc.co.uk/moneybox. Lots of other useful links. And I'm just going to read an email now because it's very relevant, Sean, to what we were just talking about. This is from Laura who said, 'I booked two flights, which were cancelled 17th December'. And she booked through Expedia, she says, who said the refund would be paid, but it would take 2 to 12 weeks and she still hasn't been refunded.

TIPTON: It goes back to what we were discussing earlier, doesn't it really, about the airlines' responsibility.

LEWIS: But this is the airline; whereas, as you said, the airline will refund Expedia, then Expedia have to refund the customer.

TIPTON: Precisely.

LEWIS: So that is where the delay is.

TIPTON: Well Expedia itself, they're not an ABTA member. But our rules are very clear and obviously most travel agents and tour operators will be ABTA members. We state when a company receives a refund, they must refund it again within about 5 working days, so in effect it's got to come back very quickly. Of course it's going to delay it a little bit more because you're talking about another company being in the chain, but it shouldn't take 12 weeks really.

LEWIS: And they're not a member of yours and obviously we haven't been able to speak to Expedia because this email's just arrived. But how would somebody go about trying to speed things up through one of those online agents?

TIPTON: Exactly. Well I think it's funny that we've had the same problem in relation to booking directly with an airline and maybe not, but maybe airlines are saying this just purely because of the fact they want to avoid unnecessary calls. But the facts remain it has to be done within 7 working days, so you need to track you know who's causing the problem really. And if it's the agent, well clearly pursue it; if it's an ABTA member, go through us; but if it's the airline doing it, it's the Air Transport Users Council.

LEWIS: Okay. Thanks for that email, Laura. We know what should happen, but we can't quite tell you exactly how to make it happen at the moment except make a big noise. I often find sending a fax or a letter to the managing director or chief executive of the company concerned often gets a bit of a result. Anyway thanks for your email, Laura. We'll go to another call now. Trevor's calling from Maidenhead. Trevor, your question?

TREVOR: Hello,

LEWIS: Trevor, yes your question.

TREVOR: I wonder if you can help me. There was a party of 16. We were meant to fly to Germany for the Christmas market about a week before Christmas. We turned up. Easyjet was the airline and we turned up, we got there, we were in the queue. We were close to getting onto the plane and then they just cancelled it, which was fair enough. Two things that sort of come up. We had hotel accommodation pre-booked separately in Germany and the two things we've had. They said they'd give us a refund for the flight out, but not for the flight back when my brother-in-law asked.

LEWIS: Right, so ...

TREVOR: And we were flying out on the Saturday, coming back on the Wednesday. We tried to rebook with Easyjet, but the only flights they had were for Tuesday and we'd be coming back the next day, and also I don't think we could have got 16 flights together.

LEWIS: No. Okay, Sean?

TIPTON: This is an interesting one actually. The reason they've done this, Trevor - and I haven't heard of this before, but I can understand you know the thinking behind it - basically when you book with no frills carriers, even though you think you've booked a return flight, you know because they charge you separately, they could be treated legally as unlinked, two single flights. Now that's just simply the way they choose to do their business, but I'm not so sure if that's particularly reasonable. I haven't heard of airlines using that as a reason not to pay before. We had a lot of problems back in April with the ash cloud and I certainly would have known if they were saying it then, so maybe this is a fairly new development. But I think it's very arguable whether they could be treated as simply two single flights. You booked them at the same time; they're linked in that way. So certainly I'd go back to them on that one, but I can see where their argument was coming from. But whether it's fair or not

...

TREVOR: *(over)* But if I go back to them, the only way I can speak to them is if I pay their premium rate number.

TIPTON: I would suggest again ... I don't know if you heard earlier, I was talking about the Air Transport Users Council. They're very, very helpful if you have a problem with an airline. If this is something they're doing consistently, they probably know about this already and might be having a word with them on your behalf.

TREVOR: Yeah, okay. The second point was we've got travel insurance and we spoke to them. And this was through HSBC - my wife's got a premier account with them. And they said because the airline cancelled the flight, their travel insurance, you know the travel insurance policy we've got would not pay anything at all.

LEWIS: Malcolm?

TARLING: The problem here is that, as I've mentioned before, you can normally claim in respect of delay.

TREVOR: That's what they've said.

TARLING: And if that delay goes on for longer than 24 hours and forces you to abandon your arrangements, then normally the travel insurer will pay a lump sum in accordance with the policy. I think the trouble here is ...

TREVOR: They cancelled.

TARLING: ... they cancelled without any delay. And, as I say, the cancellation cover under your travel policy is very specific. It says, 'We will cover you for cancellation in relation to these set of circumstances' - most commonly if you're ill or a member of your travelling party is ill. It will not normally cover cancellation due to adverse weather like we've seen in the last couple of weeks, I'm afraid.

TREVOR: Yeah.

LEWIS: But, Malcolm, this goes back to the thing I often say to you both in public and in private: insurance gives you peace of mind until you claim on it. It seems absolutely daft that the insurance won't cover it, Malcolm. (*Trevor speaks over*) Let Malcolm answer that.

TARLING: Well insurance does give you peace of mind, and of course we're paying out - as you'd expect me to say, Paul - we're paying out millions of pounds every week to people who find themselves in unfortunate circumstances. And in fact during the trauma we've seen this year with the ash cloud, in particular, we paid out millions of pounds to get people back to this country and obviously that all went under the radar, so to speak. But travel insurance is designed to provide as maximum amount of cover as possible at the lowest possible price. Yes travel insurance should cover you for everything, but if it did no-one would be able to afford it.

LEWIS: Has Trevor, has he fallen down an unfortunate gap between protection?

TREVOR: Yeah, I have.

TARLING: Well no, I don't think he's fallen down a gap in the sense of, as I say, I don't know every single travel policy out there ...

LEWIS: He thinks he does.

TARLING: ... but there aren't many policies out there that would normally cover you in these set of circumstances. Travel insurance - and there's no getting away from it - is cheap. It provides as much cover as possible at a price that as many people as possible can afford, and it's not going to cover you for every single eventuality.

TREVOR: But I think the general public is not aware of this gap.

LEWIS: And of course Trevor, correct me if I'm wrong, but you said you got this through HSBC with your wife's bank account, so it comes ...

TREVOR: *(over)* Yeah, I mean they even wrote to us to say we're covered for ash cloud just recently, saying it's the top of the range policy.

TARLING: Well can I just say something? Obviously it's incumbent on insurers to make sure that they write their policies in clear, simple, plain English, of course, because that's what people want to know what they're covered for. And also when you're buying travel insurance, I'm afraid it's not top of everybody's piece of easy reading, but you do need to know what you're covered for, you do need to read a summary of the cover. And if you're uncertain, talk to the insurer before you buy it or contact a broker so that they can shop around because there are different policies out there. Cover does vary.

LEWIS: And of course in the case of Trevor's wife, she didn't choose the policy, it came with her bank account, which often means you don't quite know what's in it. And just to go back as we've dealt quite a while on that, Sean just remind us. Trevor

should go to the Air ...?

TIPTON: Air Transport Users Council.

LEWIS: Right and try and get an answer from them.

TIPTON: Exactly. As I said, as I said if this is something that's becoming more of a problem, I'm sure they're aware of it and will be looking into it already.

LEWIS: Okay. So hope you manage to get somewhere with that, Trevor. Sorry we've got quite a lot for you to do. I'm just going to do another email now because we've had quite a few in. This is from Pamela. It raises an interesting point. She was due to fly out to Nice on 20th December with BA. She spent the night in a hotel, arrived early for her flight. BA cancelled the flight. She went home and she's getting the payment from BA, so good news there. But she missed her walking holiday in Provence for which she had paid £1,100, and her holiday insurance won't pay. 'They say I should go back to BA', Malcolm?

TARLING: Again it comes back to what we were talking about earlier. Your travel insurance will be quite specific in what it covers you for and what it doesn't cover you for. The standard travel policy is going to cover you for cancellation, for medical expenses should you fall ill whilst abroad, for loss of possessions, for public liability, and some will cover other things such as loss of passport. Loss of enjoyment or loss of a holiday itself is not normally covered unless you're making a claim on the policy. So, for example, if your delay leads you to abandon your holiday, then many policies will pay a lump sum that they will pay out ...

LEWIS: But this was a cancellation that led her to abandon her holiday because she couldn't do it.

TARLING: Well, as I say, if you cancel then the insurance policy kicks in if you're cancelling due to certain circumstances that are set out in the policy. If the policy says

we'll cover cancellation due to adverse weather, then fine. I have to say that the majority won't. They'll cover cancellation due to certain circumstances.

LEWIS: And this is what you call consequential loss, isn't it? They cover you for the loss of the flight maybe, but not for the consequential loss of not having your holiday or not doing your business deal, whatever it was. Sean?

TIPTON: Exactly. There's only one sure fire way of covering yourself for something like this and we saw a lot of problems with the ash cloud, people missing cruises for example. If you book your flight and the cruise (or in this case walking holiday), if you book it altogether at an inclusive price with a tour operator, then you would get a full refund. So that's the only sure fire way of protecting yourself, I'm afraid.

LEWIS: Said the man from the Association of British Travel Agents.

TIPTON: Well it's true.

LEWIS: (*laughs*) Thanks for that, Sean. No good advice, but obviously people like to book it separately. They think it's cheaper and they think they have more control. But of course they don't have quite the same cover, so a perfectly fair point on your part. Let's move on now to Denise who's calling us from Helston in Cornwall.

DENISE: Hi. It's quite interesting the last thing that you just said because in fact I did book an inclusive tour with Quest World Travel and they itemised the flight and the accommodation separately. On 1st December, I was in Gatwick Airport awaiting a flight, having stayed overnight, and was told at 6 a.m. in the morning that the airport was closed. My current situation is this. When I approached the Virgin staff to have cancellation notice of the flight, they said they weren't giving them out and I was to go to the website or my agent, my travel agent would go to the website. I'm also with HSBC, Aviva working for them, and they've said that the airport wasn't closed. So we've got a problem there. But I don't know where to get the confirmation of flight cancellation and the fact that the airport was closed.

LEWIS: And have you tried Virgin again?

DENISE: I went on Virgin online and couldn't find anywhere relevant. They gave their policies, but I thought there would be a directional place that I could go to to confirm that that flight was cancelled.

LEWIS: Okay, let's ask Sean. Sean Tipton?

TIPTON: Yeah Denise, I think the reason they said that initially was just the sheer volume of people trying to get hold of cancellation invoices, so it was quite ... - go online, print off a confirmation. But if you weren't able to do that - and clearly you weren't - then they can provide that. You've gone through a travel agent. If you're having problems getting it from the airline, ask the travel agent to get it. They can do it.

DENISE: Yes, I mean with view to your recent caller, I did actually book a complete package with the tour operators and they said that they could return the flight money but there would be 100% loss on the rest of the package.

TIPTON: I'd need to look at your paperwork for that, Denise, because sometimes when you're booking through a travel agent, as I said it isn't necessarily a package. I'd need to see the paperwork. But you can discuss that with us. I presume they are an ABTA member, I take it, who you booked with?

DENISE: Yes.

TIPTON: Well we'll look into that for you, but sometimes people think they've booked a package and it isn't necessarily. It has to be very clear.

DENISE: Right.

LEWIS: So if you go to a travel agent and they book flights and trip separately, that

can be just the same as you doing it online?

TIPTON: Exactly, it isn't necessarily a package.

LEWIS: And you say complain through you, Sean. I mean apart from us passing on those details after the programme, how would people complain through ABTA?

DENISE: Basically it has to be an ABTA member. Again the best thing to do, the easiest thing to do is go online abta.com. There'll be a section on there for consumer advice, which states very clearly you know how we can get involved with complaints if you have an issue with one of our members.

LEWIS: Okay.

DENISE: Right, okay.

LEWIS: Thanks very much for that, Denise.

DENISE: Thank you, bye.

LEWIS: And a very quick email because I know we've had a few like this. Flight with BA to Paris cancelled 20th December. Also had car parking booking in a BAA owned car park. When I cancelled this, I was told I was told I wasn't entitled to a refund. It's only £38, but it's going to BAA which really upsets me, says Eric. What's the position with car parking charges?

TIPTON: I think they're probably entitled to do that. But having said that, it's a question of is it very good public relations really in the circumstance? I think Malcolm knows a bit about this as well.

TARLING: Well I can only say, going back again to April for the ash cloud - it's not quite the same, but similar circumstances - when people were delayed in getting back

to the UK, I know that they certainly weren't charged excess for parking their cars at the airport. That really would have added insult to injury, I think.

LEWIS: Okay. Well let's hope BAA spend it on more snow ploughs. That would be of some help, I suppose. Thanks for your email, Eric. And Gerard. Very quickly, Gerard, because we're running a bit out of time now.

GERARD: Okay, thank you for calling me. I'd just like to know what happens to an airline when they simply abandon their passengers. This is what happened to us on a second cancellation at Berlin Schonefeld. They said they'd put us up in the Holiday Inn at Schonefeld. They said a mini bus would collect us. In fact what they sent was a ten-seater mini coach for the passengers from three cancelled flights - Gatwick, Basel and Barcelona. Shortly after midnight, the guy from the Holiday Inn came and said to us no way, the hotel's full, and I had to go to a policeman and organise - with his help - five rooms for people who'd gathered around me because they could see I could speak German. Easyjet when we looked for help from them or from their ground controllers - past midnight, Berlin Schonefeld in a snow storm - nowhere to be seen.

LEWIS: Okay, well I think we know your rights there. What can he do, Sean?

TIPTON: Well Gerard, yeah that's not very good is it really? They basically were supposed to put you up in a hotel and provide you with transfers. Clearly they tried and failed rather badly at that. But basically I presume you went and made your own arrangements at that point. If anybody finds themselves in that position, if you do have to make your own arrangements, keep itemised receipts for everything you've had to pay out for - transfers, hotel accommodation, meals, etcetera. Again, as I stress, if you're within the EU, that's where the problems are going. Or if the airline you're with is based in the EU, that clearly applies to Easyjet.

LEWIS: Okay, thanks for your call Gerard. I must cut you off because I just want Peter in Uckfield. Can you literally give us your problem in thirty seconds, Peter?

PETER: Oh hi. We were booked on a cruise to the Caribbean connecting with a BA

flight at New York on 19th December. Because of the extreme weather conditions, we had to turn back, so we didn't make it to the airport; and our flight was the only one, the only British Airways flight to New York that took off that day - certainly before the evening anyway. And we've been told because our flight took off, we didn't get ourselves to the airport, we've lost our whole package, which was many thousands of pounds.

LEWIS: Right, so the package included the flight?

PETER: It did.

LEWIS: Yeah okay, Sean?

TIPTON: Well if you couldn't get to the airport. I mean basically if the flight went ahead and the holiday was provided, I'm afraid they would charge you. It would be regarded as a no show 100% cancellation.

LEWIS: But what if they couldn't get there because they were snowed in?

TIPTON: But if you couldn't get there ... Exactly, but if you couldn't get there, that's something I think you should be able to claim on your insurance as a fairly straightforward claim.

TARLING: Yeah, there is the possibility you may be able to claim on your insurance. Again check your policy, but many policies will cover missed departure as a result of your failure to actually get to the airport providing you left enough time to get there in the first place.

LEWIS: And you have to make a bit of an effort, as I remember from previous conversations.

TARLING: Well you have to make a bit of an effort, but nobody expects you to put

yourself at risk. So don't pack the family off and send them off on black ice.

LEWIS: So a bit more determined work there, Peter. Sorry, I've got to stop there because we have to end. I must just read very briefly one email from Ria who says she's fed up with people trying to blame the airports. 'If you book a holiday, you have to accept the weather may prevent you travelling. Take out insurance'. Anyway that's it, that's all we have time for on that note. My thanks to Malcolm Tarling from the Association of British Insurers, Sean Tipton from the Association of British Travel Agents. There's more information on our website: bbc.co.uk/moneybox. You can listen again, as I said read a transcript or sign up to my newsletter. I'm back at noon on Saturday with Money Box and I'm on Twitter - Paul Lewis Money all the time - and back here to take more of your calls on Money Box Live next Wednesday afternoon.