

Summer of Consultations; ATOL: are you compliant?; The Travel Vault



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2013: A Regulation Odyssey

In years to come, when someone compiles the history of UK travel regulation, Summer 2013 could turn out to be a pretty racy chapter.

The author of this unlikely but gripping magnum opus will no doubt conclude that the release of both **The DfT's Call For Evidence on the future of ATOL** together with proposals for a **Revised European Package Travel Directive** set the wheels in motion for seismic shifts in the travel sector landscape.

Just in case you have more pressing things to concern you, we've put together some edited highlights of both documents, along with our views on the likely direction and impact of the proposed changes.

There's also some information for companies approaching the **September ATOL renewal** and a **handy compliance checklist** to make sure you're up to date with the latest small print changes on your websites, agency agreements and T&Cs.

As always, **please get in touch** if you have any questions or comments.

Matt Purser and Martin Alcock

The Travel Trade Consultancy



DfT Calling

The Department for Transport (DfT) Call For Evidence on the future of the ATOL scheme has been running for 3 months and closes on 15 August.

Yes its about government cutting their exposure, but its also a genuine once in a generation opportunity for a wide ranging, cards-on-the-table review of how financial protection of holidays should work in the UK. There are some fairly weighty themes up for discussion but here are some of the common suggestions doing the rounds:

- Introduce risk-based pricing so risky companies pay more. Strong companies should not be funding the weak.
- Increase the range of ways to protect ATOL holidays, such as through pay-as-you-go Insurance.
- Create one government regulatory body to oversee air holidays and non-air holidays.
- Reduce the level of protection overlap between credit card companies (consumer credit act) and ATOL.
- Scrap ATOL and the APC scheme altogether and leave financial protection to commercial Accredited Bodies, insurers and credit card companies.

For our money, a one-size-fits-all regime is unlikely to work given the range of company shapes and sizes and our preferred outcome would be for ATOL to represent a consumer protection "kite-mark" obtainable through a wide range of industry led solutions.

There is still time to have your say and at just 20 odd pages (well, only counting the good stuff) and 17 questions long, its not every day you get to change the world with such little effort. You don't even have to answer all 17! You can find the call for evidence [here](#) but if you'd like to discuss it first, please **get in touch**.



The European Travel Adapters

You may have missed it, but in early July, while the UK was baking in sub-tropical sunshine, and beating the world at Rugby/ Tennis/ Cricket/ Cycling the European Commission published their proposals for a **revised Package Travel Directive** covering the sale of air and non-air holidays.

While it's still a long way from taking effect (even betting 2016 would seem on the early side) it gives a pretty clear insight into the bleak minds of the European policy wonks.

At first blush its the OTAs who have the most at stake. The newly defined **Assisted Travel Arrangement** category places financial failure liability onto those selling separate components, but the definition is a tad more onerous than the UK's ATOL Flight-Plus. So websites operating a "shopping basket" approach, where customers make one single payment at the end of a booking process would once again stand accused of being package organisers, sparking depressingly familiar arguments and no doubt delighting those tour operating traditionalists.

Elsewhere, the big winners seem to be the **Travel Management Companies (TMCs)** as the EC look to remove business travel from the regulations all together in a rare victory for pragmatism. Other changes look like long overdue modernisation as the EC drags its 1990s legislation kicking and screaming into the digital age.

There now follows a period of hardy negotiation as EU member states horse-trade like a Romanian branch of Tesco. In the meantime, **ABTA have put together a handy video outlining the highlights, and seeking views for a response which you can find [here](#).**



ATOL: Are you compliant?

So far during this September's ATOL renewal



thetravelvault

Introducing The Travel Vault

we've seen a lot of applications delayed or rejected because websites, terms and conditions, and agency agreements haven't met the new ATOL small print requirements.

You can avoid such unnecessary delays by using our **Compliance Checklist** - a step by step guide showing what you need to say, and where you need to say it.

Renewal fee deadline change

Remember, the deadline for lower application fees has moved forward by 2 weeks to **15 August 2013 for September '13 renewals and 15 February 2014 for March '14 renewals.**

If you submit your ATOL renewal application in full before this date could save you up to £180 on your application fees. Its not a lot in the grand scheme of things but better in your pocket.

If you have any questions on the new rules, or need any assistance in complying, you can **contact us.**

The Travel Vault is a new affiliate scheme for businesses in the travel sector, focussing exclusively on compliance and consumer protection products. Members can benefit from exclusive access and big discounts on a range of insurances and other services.

If you sell non-air packages, **The Travel Vault** provides an easy, cost effective way of meeting your legal PTR obligations with rates starting from as little as £2.80 per passenger.

For more information, **contact us here.**



TTC Director, Matt Purser is running 5 races in 5 weeks for the excellent charity Reuben's Retreat and he would be delighted if you could spare some change.

You can find out more about the races as well as the great work being done by Reuben's Retreat and sponsor Matt **here.**

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