

## FINANCIAL PROTECTION AT HOLIDAY ARCHITECTS

We understand how important it is for you to have peace of mind and know that the money you give us for your holidays is properly protected. We also know that the regulations and protection methods are confusing, overlapping, full of various acronyms and not easy even for seasoned industry professionals to understand! Below we've done our best to unpick and explain the various ways your money is protected, but the number one message we want to communicate to you is simple: however you pay us, whatever kind of holiday you're taking with us, your money is 100% protected. By which we mean that, **if we were to cease trading at any point after you paid us money, you would be 100% guaranteed to get that money back in the event that your holiday couldn't go ahead.**

Our holidays are all covered by one of two principal forms of financial protection, detailed below. If our arrangements for you include flights (international or domestic) and ground arrangements (hotels, transfers, excursions etc), and you are either a UK citizen (resident anywhere in the world) or a legal resident in the UK (of any nationality), then the money you pay us for those arrangements will be covered under the ATOL scheme. If our arrangements for your holiday fall outside that description, then the money you pay us for those arrangements will be covered by our membership with The Travel Vault.

### ATOL PROTECTION

ATOL stands for the Air Travel Organisers Licence and is administered by the Civil Aviation Authority (CAA). It is a legal requirement for us to report all qualifying bookings to the CAA and to pay a fee for each qualifying passenger into the Air Travel Trust. In the event that we ceased trading whilst you were abroad on your holiday, the Air Travel Trust is the fund used to repatriate you and ensure you are not left stranded. If we were to cease trading prior to your holiday, the CAA guarantees all monies paid to us for your holiday and would refund it to you.

It is worth noting that in order to be granted an ATOL licence by the CAA, we are obliged to submit our accounts to the CAA for their scrutiny on a regular basis. The CAA is looking for a strong balance sheet in order to satisfy themselves that Holiday Architects is a solvent going concern. This financial scrutiny should be a source of reassurance for all our clients, not just those falling under ATOL protection!

**The CAA provide us with standard text to state on all our publicity material, and this reads:**

*"All the flights and flight-inclusive holidays on this website are financially protected by the ATOL scheme. When you pay you will be supplied with an ATOL Certificate. Please ask for it and check to ensure that everything you booked (flights, hotels and other services) is listed on it. Please see our booking conditions for further information or for more information about financial protection and the ATOL Certificate go to: [www.atol.org.uk/ATOLCertificate](http://www.atol.org.uk/ATOLCertificate)*

## THE TRAVEL VAULT

The Travel Vault operate an insurance scheme which we use to cover all bookings that do not qualify for ATOL protection. We pay a premium per booking and if we were to cease trading prior to your holiday, this ensures that The Travel Vault will refund all monies paid to us for your holiday.

**The Travel Vault through their insurer, Trip, provide us with standard text to state on all our publicity material, and this reads:**

*"A&D Holidays Ltd is a company committed to customer satisfaction and consumer financial protection. We are therefore pleased to announce that, at no extra cost to you, and in accordance with " The Package Travel and Linked Travel Arrangements Regulations 2018" all passengers booking with A&D Holidays Ltd are fully insured for the initial deposit, and subsequently the balance of monies paid as detailed in your booking confirmation form. The policy will also include repatriation if required, arising from the cancellation or curtailment of your travel arrangements due to the insolvency of A&D Holidays Ltd. This insurance has been arranged by The Travel Vault in conjunction with Towergate Travel through Zurich Insurance PLC."*

### Claims

In the unlikely event of insolvency, you must inform Towergate Travel immediately on +44 (0) 1932 334140 or by email at [tcs@towergate.co.uk](mailto:tcs@towergate.co.uk). Please ensure you retain the booking confirmation form as evidence of cover and value.

### Policy exclusions

This policy will not cover any monies paid for travel insurance or any claim relating to air flights. If you have booked flights as part of your travel, you should ensure that the company with which you booked the flights has the appropriate CAA/ATOL bonds in place.

## WHAT ABOUT THE ACRONYMS?

There are a number of trade bodies out there you may have heard of, and may wonder why we haven't joined them. Here are a few of them, their roles, and our take on them:

### IATA

The International Air Transport Association is the body that represents and coordinates the global airline industry. IATA accreditation would only be required for Holiday Architects if we issued our own flight tickets. We have chosen to use 3rd party wholesalers to issue our flight tickets rather than have IATA accreditation for a number of reasons; one is cost, as licensing the necessary systems to issue your own flights and having the requisite level of training in the team comes with a hefty price tag. Also, as a smaller company we also don't have the same buying power with the airlines as a major wholesaler, so by using the wholesalers we have access to better fares for you.

### **ABTA**

ABTA was originally the Association of British Travel Agents. But, as their role has developed into more of a membership organisation promoting standards across the travel industry, they've kept the acronym whilst dropping the original meaning! They do offer financial protection, but as we already have all of our bookings covered by either ATOL or The Travel Vault, we don't feel the need to join ABTA. We do however recognise that the Code of Conduct they require members to uphold is an excellent basis for running a holiday company.

### **AITO**

The Association of Independent Tour Operators is a bit like ABTA but specifically for tour operators (companies like us who create, sell, and operate their own holidays) as opposed to travel agents (who sell the holiday arrangements of a range of tour operators, but don't operate them). Whilst AITO don't offer their own financial protection scheme, they do require their members to guarantee financial protection for all client monies, and they also require sign-up to another excellent code of conduct (which they call a Quality Charter). As we offer complete financial protection for all client monies and always try to operate to the highest standards, we have elected not to join AITO.

