



Safe as Houses

Bruce Gibson of Villa Spain offers some peace-of-mind pointers for a secure holiday booking.

The Guardian newspaper threw the cat among the pigeons with its revelatory feature entitled End of Travel Protection. It questioned the validity of so-called 'trust' symbols, in particular ABTA, saying that they did not offer the holidaymaker complete financial protection when booking a holiday or rental property.

Six years on and holidaymakers still remain largely in the dark as to precisely what level of protection, if any, they are being offered from associations such as ABTA, AITO and ATOL. Indeed, Which Magazine's most recent survey also reveals that more than two thirds of holidaymakers wrongly assume that if a travel company goes into administration, and is a member of one of the above associations, their money will be safe.

SO WHAT STEPS CAN YOU TAKE TO PROTECT YOURSELF WHEN BOOKING YOUR ANNUAL GETAWAY?

- There's only one way to secure 100% financial protection, and that comes from using your credit card, provided the sum paid is not less than 100 pounds sterling (not a debit

or charge card like Amex or Diners Club). Protection comes from the 1974 Consumer Credit Act (section 75), as advised by many organisations. Villa Spain's website has a special section dedicated to this very subject.

- You should also be protected if you use a Visa debit card or Chargeback card under the Chargeback scheme, which offers similar protection to section 75.
- Be aware that the ATOL symbol applies to the flight element and not necessarily to the holiday package. For peace of mind go to the CAA website (www.caa.co.uk) and enter the ATOL number to ensure the company is currently registered.
- Take out good travel insurance. Some travel insurance policies cover airline failure, usually by including Scheduled Airline Failure Insurance (SAFI). However, many policies don't include SAFI and some insurance providers exclude particular airlines. Make sure you know precisely what your policy does cover.

- Remember that you can claim for other losses incurred as a result of the failure of any business. Under section 75 of the Consumer Credit Act you must be put back in the same financial position you would have been if the breach of contract had not occurred. So, in the event of an airline going bust and you having to buy more expensive replacement flights, you can claim for the additional cost of those flights.

About Villa Spain

Villa Spain was established in 1997 and operates from Brighton, East Sussex, with a local support office in Benissa, Spain. The company specialises in renting fully managed, privately owned, luxury villas in the Costa Blanca destinations of Javea, Moraira, Denia, and Calpe. VillaSpain combines excellent local knowledge with a personalised service. For more information, go to: www.villaspain.co.uk



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