

Planning a holiday abroad? Proceed with caution

Use a travel agent with a good track record, always try to get flexible booking arrangements or opt for the protection of a package deal



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Holidays abroad this year? The jury's still out on this one, but just in case you're tempted to go book something, the [European Consumer Centre](#) (ECC Ireland) suggests that you keep your wits about you.

Make sure you use a travel agent with a good track record, always try to get flexible booking arrangements or else just book a package holiday.

As vaccination programmes roll out across the continent and economies begin to open up again, we're going to see an increase in international travel.

That's great, but before you make too many assumptions about what's going to be possible and when, remember that thousands of holidaymakers are still struggling to get refunds back from tour operators and airlines for trips cancelled last year.

If you travel for non-essential reasons to a destination that is not allowing inward travel/tourism, or only under strict conditions, you may not be able to change or get a refund for your travel booking.

So make sure, before you book, that there are no restrictions either from here or at the destination because if travel operators (airlines, for instance) are operating their services as normal, but you decide not to travel or cancel the reservations/tickets, you will not be entitled to a refund.

ECC Ireland advises that you plan ahead, keep informed, and know what's going on at your preferred destination.

What do they require in terms of vaccination, testing and quarantine?

Remember, restrictions and lockdowns can happen at very short notice, so keep a close eye on the local news in the run up to when you're supposed to travel. For up to date info, go to [reopen.europa](#), which will give you info on all destinations in the EU/EEA area. They've also got an app you can download.

Package holidays

One way of securing peace of mind when you book a holiday is to book a package deal.

Because consumer law in this area has been beefed up considerably in recent years, package travel offers the optimum form of consumer protection. You're protected against company insolvency, travel cancellations and travel restrictions imposed by authorities.

When a national lockdown is announced or travel advice for your destination changes, tour operators, unlike airlines, will cancel holiday package contracts.

Unlike all other forms of travel, consumers can cancel the holiday themselves, without losing money, in the event of extraordinary circumstances such as Covid-19-related disruptions. Additionally, you can transfer the package to another traveler who may be in a position to take the holiday if you can't.



Package deals are a safer option.

Under the terms of the package travel regulations, a consumer who has had their holiday cancelled will be offered either a replacement holiday of equal or superior quality, a lower quality holiday, plus a refund for the difference between the two trips, or a full refund.

In the context of Covid cancellations, many travel companies offered a voucher/credit note. In Ireland, these notes are good for a minimum of five years and are fully backed by the government.

Holidaymakers can cancel the package themselves for a reasonable cancellation fee but are entitled to free cancellation and full refund in the event of natural disasters, substantial changes in the price or nature of the trip, or as a result of 'conditions on the ground related to disease and pandemics.'

Cash refunds should be made within 30 days. Having said that, the mass cancellations we saw last year left many operators struggling to meet to this deadline.

You don't have as many protections with non-package travel, but you do have options, especially if you paid by debit or credit card. If your holiday is cancelled by the travel company or any of the service operators (airline, hotel, etc.), you may be able to claim a refund from your card issuer for services not delivered. This is called a chargeback.

Now, not all card issuers operate chargeback in quite the same way — check with yours before you try to engage it. Note too that card issuers are not legally obliged to refund you.

There's a full investigation before a chargeback is authorised, and it can only be used as a last resort, when traders' claims processes have been exhausted and no refund is forthcoming.

So think before you book.

If it's not a package holiday, look for flexible terms.

Research travel companies and suppliers that offer flexibility if you need to change your plans. The best ones will allow you to cancel or change your booking right up to the date of departure.

As ECC Ireland points out, flexible policies are relatively common among accommodation providers. Many airlines also offer free changes for extended periods if you need to postpone your travel due to restrictions either here or in the destination country.

Then there's travel insurance. Always a good idea to take out insurance when you book, but do bear in mind that protection for Covid related illness and disruption is not standard. Ask in advance about what's covered.

When choosing the policy, check what will be covered before, during and after your holiday. Find out if flight or accommodation cancellations are covered if travel advice restricts outward travel or if you require hospital services at destination.

Some airlines, tour operators and hotels are now offering free or paid-for Covid cover as an optional addition to your booking/ticket.

Brexit

Then there's Brexit. Many Irish consumers would have booked holidays and independent travel with UK travel operators in the past.

ECC Ireland points out that we still don't know exactly how the rights of Irish holiday makers will be protected when they book with UK companies.

Neither the Withdrawal Agreement nor the Trade and Co-operation Agreement contain any specific guidance in relation to the travel sector, but there is an implicit commitment that the EU and the UK will 'continue to cooperate in terms of mutually enforcing consumer rights in their jurisdictions'.



From 2021, UK travel companies selling services into EU countries will need to meet local requirements for insolvency protection, i.e. will be bound the standard protection obligations that exist in EU jurisdictions.

This effectively means that UK businesses that sell package holidays to Ireland must comply with travel protection legislation (and insolvency protection requirements) applicable in Ireland.

It's important to note also that EU Package Travel Directives and regulations were enshrined into UK legislation via the transposition mechanism before they jumped ship.

This legislation has not changed, and ECC Ireland expects that it will continue to apply this year. The centre also points out that UK travel operators have a robust licensing authority and a strong financial insolvency protection scheme which is run by the Civil Aviation Authority.

Chances are, therefore, that the pre-Brexit consumer protections will continue.