

## FAQs for ESOC Limited claims

### 1. Which holiday companies are covered by the ABTOT Bond?

- ESOC Limited
- The Exploration Society

### 2. What types of holidays are covered by the ABTOT Bond?

#### Bookings that are protected

Only non-flight package holidays are protected by the ABTOT bond. These must be more than 24 hours in duration and include accommodation and an overnight stay and other 'tourist service'. The following packages are protected:

- School overseas trips;
- Summer camps;
- Duke of Edinburgh overnight trips; and
- 'Refund Credit Notes' (see Refund Credit Notes below)

#### Bookings that are not protected

The following types of bookings are not protected by the ABTOT bond and you need to contact the administrator AARBS to make a claim [Alan Simon] [as@aabrs.com](mailto:as@aabrs.com)

- Flights for your holidays (contact your airline)
- Day trips and excursions
- Travel insurance costs
- Gift Vouchers and vouchers given as a goodwill gesture. (see Vouchers below)

### 3. How do I make a claim?

#### Flight Bookings

If you have booked a flight this is not part of the package sold by ESOC Limited and you should contact your airline directly.

#### Credit card bookings

If you have paid for your booking by credit card and the value is £100 or more, you need to contact your credit card provider and claim under s.75 of the Consumer Credit Act 1974. We have a letter on the website to help with this claim. Your credit card company cannot refuse to make this refund to you – it is your absolute right provided the payment was over £100.

#### Debit card bookings

If you paid by debit card or by credit card where the value is under £100, you need to contact your card issuing bank and make a chargeback claim. We have a letter on the website to help with this claim. You have 120 days to make a chargeback claim.

If your bank asks for more information in order to process the chargeback, then get in touch with ABTOT to help you. If your bank refuses the chargeback, you will need written

confirmation of this from your bank before you contact ABTOT to seek a refund under the bond. We understand that it is sometimes quite difficult to get in touch with your bank, however you do need to show written evidence that you have been in contact before ABTOT will be able to help you.

### **Cash or BACS or cheque bookings**

You will need to complete a claim form. Please email us at [claims@abtot.com](mailto:claims@abtot.com) and we will send a claim form to you. You will need proof of your booking and payment as supporting evidence. Please note that as we are still working remotely, all documentation will need to be sent to us electronically.

#### **4. How long do I have to make a claim?**

You have six months to lodge a claim so there is plenty of time. We understand that a lot of people are still very restricted in movement and in getting help from friends or family due to the Coronavirus restrictions. We are taking this into account and have made sure there are plenty of ways to get information to you.

If you need to do a chargeback you have 120 days to do this (4 months) so should do this without delay. You will still have time to contact ABTOT for further help if needed once you have contacted your bank.

#### **5. Can I claim back my travel insurance premiums?**

Unfortunately travel insurance premiums are not covered by the bond.

#### **6. What is the difference between a RCN and a voucher and are they both covered?**

### **Refund Credit Notes (RCN)**

Refund Credit Notes for package holidays that were cancelled by ESOC Limited because they were unable to run the trip due COVID19 restrictions are protected and can be used to make a claim.

If your RCN has been offered for 110% of your original payment, you will only be able to claim for the money you have actually paid – e.g. just the 100% not the 10% extra which qualifies as a gift voucher below.

### **Gift Vouchers**

Gift vouchers or goodwill vouchers which have not yet been used or exchanged for holidays are not covered by The Package Travel and Linked Travel Arrangements Regulations 2018 and are not recoverable.

### **Compensation vouchers**

Similarly, you may have been issued with a compensation voucher – unless this is an approved RCN for an ESOC package holiday that has been cancelled by ESOC Limited because they were unable to run the trip due COVID19 restrictions, you will not be able to claim for this under the bond.