

# ATIPAC

Air Travel Insolvency Protection Advisory  
Committee

Annual Report 2019 – 2020

July 2020

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## Introduction from the Chair



Dear Secretary of State,

I am pleased to enclose the twentieth annual report of the Air Travel Insolvency Protection Advisory Committee, covering the year ending 31 March 2020. This period saw the failure of Thomas Cook and the beginning of the COVID19 lockdown. Never has it been more important to ensure that consumers are protected against travel company insolvency.

Yours sincerely,

**Sandra Webber**

ATIPAC Chair

## The Role of ATIPAC

The Committee was created by the Secretary of State for Transport in 2000 to provide informed advice to Government on financial protection of air travellers and customers booking with air travel organisers.

The Committee is devoted to furthering the interests and financial protection of air travellers. The Committee which meets on a quarterly basis, has an independent Chair, and its membership is uniquely balanced between trade, regulator, passenger representatives and independent members, with a breadth and depth of knowledge and experience from all areas of the travel industry.

Given the diversity of its membership, it is not possible for the report to cover all points of view, however, the report reflects the viewpoint of the majority of members. It should also be noted that although the Committee's Secretariat function is provided by the CAA, not all aspects of the report will necessarily reflect the CAA's own views.

## Overview of the last twelve months

Since the Committee last reported, the aviation and travel industries have faced a number of unprecedented challenges. The collapse of **Thomas Cook**, one of the world's oldest tour operators, saw both the largest peacetime repatriation of British nationals, and the largest claims payment exercise in the history of the ATOL scheme. The fact that consumers abroad were brought home and those scheduled to travel got their money back, highlights the value of financial protection.

Although the failure of Thomas Cook was a significant event, the industry had started to emerge positively. However, the outbreak of the **Covid-19** pandemic has undone much of this progress. With flights and holidays being cancelled, thousands of consumers have had their travel plans ruined. The full impact of this on the industry and consumers remains to be seen, but it has highlighted the inadequacy of the current financial protection regime for a pandemic. Under the Package Travel Regulations 2018, consumers are entitled to their money back within 14 days if a package holiday cannot go ahead. However, with no new bookings being made and slow refunds from airlines they have paid, many tour operators have faced cashflow problems and cannot refund money without putting themselves at risk of insolvency. This had left many thousands of consumers waiting for a refund or accepting a credit note. The Committee welcomes the announcement of government support to ensure that Refund Credit Notes (RCNs) will be protected by ATOL<sup>1</sup>. This should help give consumers the confidence that they will get their money back if they accepted a credit note and the ATOL-licensed company that they booked with ceases to trade.

The debate over **insolvency protection for airline passengers** has continued. The Committee remains of the view that a workable framework to give consumers purchasing airline tickets the same level of protection as those who travel on a package holiday should be developed. The work undertaken previously should be revisited to consider whether it is fit to cope with repatriations needed in a pandemic. The Government decision to repatriate consumers of Thomas Cook's airline business, but not Flybe's following their respective failures highlights inconsistencies in approach that need to be addressed so that consumers have clear expectations.

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<sup>1</sup> <https://www.gov.uk/government/news/boost-to-passengers-as-government-bolsters-atol-scheme> (accessed 20/07/20)

The Committee is disappointed that the last published set of **Financial Statements for the Air Travel Trust** was for the period to 31 March 2018. The Committee has therefore been unable to review or form a view in relation to the financial arrangements that underpin the ATOL scheme at a time of fundamental change and uncertainty. The Committee acknowledges that this will have been a challenging time at which to complete the Financial Statements, but the situation needs to be resolved.

## The Collapse of Thomas Cook

Thomas Cook's insolvency in September 2019 added further weight to the argument for an effective insolvency protection scheme for all consumers travelling by air, not just those on a package holiday. The failure of one of the oldest and largest tour operators saw the CAA launch the largest peacetime repatriation exercise in Operation Matterhorn. The two-week flying programme saw the return of some 140,000 passengers, nearly 80,000 more than had been repatriated in 2017 in the wake of Monarch's collapse.

At the time of Thomas Cook's failure, 45% of customers overseas were on packages protected by the CAA-administered ATOL scheme. This meant that customers in resort were entitled to a repatriation flight back to the UK, and those yet to travel would receive their money back. As with the repatriation exercise, the work to pay consumers was the largest in the history of the ATOL scheme. At the time of writing, nearly £350m has been paid in relation to 340,000 bookings<sup>2</sup>.

There were however more consumers who had booked flights directly with Thomas Cook's airline business and as a result were not covered by the ATOL scheme. Given the volume of passengers carried by Thomas Cook, the Government directed the CAA to repatriate these consumers too. This mirrored the action taken when Monarch entered administration. While appreciating the rationale for repatriating all Thomas Cook consumers, the Committee is concerned that the ATOL scheme could be undermined in the eyes of the consumer if those travelling without protection are offered repatriation flights on the same terms as those who had booked a package.

Allied to the above there is also the concern that the Government's actions in repatriating all passengers, including those without financial protection, will create an expectation among consumers that they would always be repatriated without cost should their tour operator or airline become insolvent.

## Covid-19 Pandemic

The Covid-19 pandemic has had a devastating impact on the aviation and travel industries, as well as halting the travel plans of millions of consumers.

Although the severity of the events of 2020 could not necessarily have been foreseen, they have highlighted a number of issues with these sectors and their regulatory frameworks which need to be addressed as industries start to recover.

The near-global shutdown of the travel industry has raised concerns that it is a sector that lacks financial robustness. This lack of robustness will inevitably have consequences for consumers. Businesses of all sizes have seen significant cashflow problems as they aim to

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<sup>2</sup> <https://www.caa.co.uk/News/99--of-Thomas-Cook-claims-now-settled/> (accessed 29/04/20)

pay staff, utility bills and their suppliers. However, with a lack of revenue from new bookings and slow refunds from airlines they have paid, honouring these payments has proved a challenge, and unfortunately some companies will cease to trade.

Cashflow problems have also meant that many consumers who have had their travel plans disrupted have been unable to access refunds from travel agents, tour operators and airlines. In respect of package holidays, the Package Travel Regulations (PTRs) give consumers the right to a refund within 14 days if their holiday is cancelled. The Committee fully recognises that the PTRs are not within the Secretary of State for Transport's mandate, but it is legislation that has a significant overlap with his area of responsibility.

While drafted with the consumer's interest in mind, the obligation in the PTRs has created a situation whereby many travel agents and tour operators with no new revenue streams are unable to provide their customers with cash refunds because the money has not been ringfenced.

This has seen many travel agents and tour operators issuing vouchers or Refund Credit Notes (RCNs) to consumers in lieu of a cash refund. The principle behind these is that the consumer will be able to put the vouchers or RCN towards a future holiday, without the travel agent or tour operator having to return money. With the fragile state of many travel companies at present, a further concern had arisen over whether these vouchers or RCNs have the same level of financial protection as the original booking. The Committee is aware that this uncertainty has caused a significant increase in calls from consumers to organisations such as Trading Standards. The announcement that RCNs will be ATOL protected is very much welcomed by the Committee.

The Committee would also urge the Government and CAA to act on airline refunds. There has been widespread media coverage of airlines failing to meet their legal obligations in providing refunds under the auspices of EU Regulation 261. The Committee fully accepts that airlines, as with travel agents and tour operators, have struggled during the lockdown period. However, the failure to meet obligations has resulted in consumer distress and in some cases added to the difficulties of other travel businesses in meeting their duties to consumers and suppliers, potentially putting additional strain on the Air Travel Trust's resources.

The Committee acknowledges that not all airlines and travel businesses have failed to meet their obligations to consumers. However, the actions of businesses that have, has helped create an unfortunate tension between different parts of the aviation and travel sectors, and consumers.

Work also needs to be undertaken on a broader scale to help rebuild consumer confidence. There need to be consistent standards applied across the industry and across borders, so that consumers have certainty about how and where they can travel. It is important therefore that both Government and industry work closely together and deliver clear and consistent messages to the travelling public.

## Airline Insolvency

The Committee has previously welcomed the Government's work to introduce an airline insolvency regime following the publication of Sir Peter Bucks's report. The Committee was also grateful for the opportunity to comment on the report's proposals through the Aviation 2050 consultation.

Within a year of the report's publication, Thomas Cook and Flybe have ceased to trade. As discussed above, Thomas Cook consumers overseas at the point of failure were repatriated, and those with ATOL-protected forward bookings will have received their money back. Whereas for Flybe's passengers, most of whom will have purchased tickets directly from the airline, there was no organised repatriation for those overseas. However, for consumers having to return home following failure, there would have been a need to pay for replacement flights or train travel and then claim this from credit card or insurance companies. The Committee notes that rescue fare arrangements were put in place by other airlines and rail companies to assist Flybe passengers.

It is accepted that the Government's focus in the short to medium term will be on managing the effects of Covid-19, however, it is important that the work undertaken on airline insolvency is not lost. The pandemic could have a longer-term impact on the aviation and travel industry, so there remains a need for a workable insolvency regime to be put in place. The Government may also wish to consider broadening the scope of what is delivered through an airline insolvency regime. The existing proposals include measures for a repatriation operation to be undertaken in the event of airlines failing. As Covid-19 took hold and international borders were closed, a great deal of work was undertaken at short notice to repatriate UK residents from all over the world. While it was possible to use some commercial capacity, the Government also had to undertake its own complex repatriation operation. In light of these experiences, consideration should be given to including measures for the Government to undertake a mass repatriation of residents in the event of a future global crisis, particularly where capacity is not available on existing flights.

## The UK's Exit from the European Union

The UK's departure from the European Union took effect from January 2020. Although Brexit has caused uncertainty which has affected the travel industry and consumers, the Committee is alive to the opportunities that could be created. With the transition period concluding at the end of December, the Committee hopes that a deal can be reached, so that uncertainty or upheaval is kept to a minimum.

The priority must be to rebuild the economy following Covid-19, but leaving the EU gives the opportunity to revisit and review one of the key pieces of legislation covering the travel industry; The Package Travel and Linked-Travel Arrangement Regulations. Certain aspects of these regulations have not benefitted consumers in the way that had been intended, principally around linked-travel arrangements. These have resulted in confusion for consumers over what aspects of their holiday are financially protected. And as mentioned above, the requirement to provide consumers with full refunds within 14 days if their package holiday is cancelled was a good protection but many travel agents and tour operators have been unable to deliver it because of chronic cashflow problems in the wake of Covid-19. Looking ahead, this is a matter that the Government should review.

## Appendix A – ATIPAC Response to the Aviation 2050 Consultation

The Committee responded to the Aviation 2050 Consultation in June 2019. In its response, ATIPAC also acknowledged the proposals put forward in the Airline Insolvency Review final report (published May 2019).

With the Committee's focus on financial protection of the consumer, only questions from chapter 10 of the Consultation were responded to.

### **43. To what extent does the proposed Passenger Charter adequately address the issues that are most important to passengers?**

The Air Transport Insolvency Protection Advisory Committee (ATIPAC) was established by government in 2000 to review and provide advice on insolvency protection for air travellers. The Committee has a broad membership from industry and consumer groups. Given the breadth of membership it is difficult to provide responses which all Committee members completely agree with. Therefore, some of the responses given represent the majority view.

It should also be noted that the Civil Aviation Authority is represented on the Committee. However, the response to this consultation has been led by non-CAA members, and while the CAA may agree with some of the answers given, this response is not a statement of CAA policy.

The committee welcomes the proposal in para 5.17 that the Passenger Charter should include "expectations and obligations on compensation and repatriation for when an airline becomes insolvent". This is a positive step. It is crucial that travellers are aware of the protections and choices available to them.

The majority of the committee would go further and strongly encourage the government to consider the recommendations put forward in the Airline Insolvency Review (AIR) final report and to incorporate these within the proposed Passenger Charter.

Airline failure is rare, particularly among UK airlines. However, when failure does occur, it can cause financial loss and distress to passengers, particularly those overseas at the point of failure. It is therefore of great importance that effective measures are in place to protect and assist passengers in the event of an airline failure.

The Committee would welcome the opportunity to engage with government and the CAA over the coming months as measures are developed.

Passengers with forward bookings may be able to utilise the existing financial protections afforded by ATOL and s.75 of the Consumer Credit Act 1975 if an airline fails, but ATOL does not protect the majority of flight bookings, and not all bookings will be made by credit card. The uncertainty over what protection is afforded to passengers needs to be made clear so that consumers are not left out of pocket.

The Committee notes the recommendation in the AIR report that the CAA is nominated as the 'Co-ordinating Body' and given a broad range of tools to support passengers in need of repatriation. This range of tools and resources would be essential in the event of a large airline failure where the industry alone is unable to provide large-scale repatriation. The Committee highlighted in its

response to the AIR Call for Evidence that the CAA should be the centralised body charged with managing a repatriation if required.

The whole Committee supports the proposals in the Consultation to increase the CAA's ATOL enforcement powers so that it can take further action against poor or illicit behaviour in the travel industry. However, the associated Package Travel Regulations are enforced by local authority trading standards departments which do not deal with enough cases to build up expertise and act as a deterrent. A lead authority approach would allow for centralised and efficient enforcement.

**44. How should the operating model for border service be designed to improve the passenger experience?**

The Committee has no views on this issue.

**Policy proposals**

The questions in the section below refer to policy proposals contained in chapter 5 of the consultation document - Enhance the passenger experience. As with the rest of this consultation, you are welcome to respond to any, all or none of the questions in this section.

**45. How could the policy proposals be improved to maximise their impact and effectiveness in addressing the issues that have been identified?**

The Consultation did not put forward specific proposals on consumer protection in the event of airline insolvency because the final report of the AIR had not been published and the consultation was launched. ATIPAC welcomes the government's stated commitment to following up this report and urges the government to work rapidly with the industry to develop workable policies, bearing in mind the implementation challenges for the many small businesses which sell air travel.

**46. How should the proposals described be prioritised, based on their importance and urgency?**

All of the measures outlined in the Consultation are important. However, given ATIPAC's unique area of focus, and the publication of the AIR, the Committee strongly advises the government to

consider the proposals for putting effective systems in place in the event of airline failure. This issue has been debated for many years without resolution, leaving a confusing landscape of protection measures for consumers to navigate and the scope for consumer hardship. Establishing the AIR was a big step forward and must now be translated into real protections. It is well documented that the majority of flight bookings made in the UK are not subject to ATOL protection and it can be unclear to consumers how they might be protected, if at all, in the event that an airline fails.

**47. What implementation issues need to be considered and how should these be approached? (e.g. resourcing challenges, high levels of complexity, process redesign, demanding timelines)**

Broadly speaking the Committee is in favour of the introduction of a Flight Protection Scheme, however, this view is not unanimous, and those in favour of it have varying views on how the Scheme would be implemented. For those in favour of the Scheme's introduction, Committee members are of the view that implementation must be carefully managed and its operation alongside ATOL planned out. Most of the Committee would argue that for it to be cost effective, a system needs to be developed so that airlines/travel companies can see whether a booking is already protected by ATOL before applying the charge for the new Scheme.

However, some Committee members representing industry groups have suggested going further and applying the Flight Protection Scheme to all flights irrespective of whether they form part of an ATOL-protected package.

The differing views among Committee members on the most effective way to deliver a new Scheme, and resolve the issue of double protection are likely to be replicated elsewhere within consumer groups and industry. Therefore, the Committee advises that this forms part of a further consultation.

There is also a need to establish how the charges for the Flight Protection Scheme would be calculated and applied to different airlines. At present the ATOL Protection Contribution (APC) that is paid into the Air Travel Trust is set at the same level, irrespective of the type of the value of a booking, or the travel company. It is unclear at this stage whether a flat fee would be levied, or whether charges levied on a case-by-case basis, although it is noted that the AIR report contains a discussion on the merits of both options.

The Committee is also concerned about how the protection Scheme would be implemented for non-UK-based airlines, given the volume of UK-originating passengers that make use of them.

Information on any new Scheme and the protection offered would need to be made clear to consumers, not just in booking terms and conditions, but as part of a wider awareness campaign, so that they are aware of the scope of their protection, and whether there is any interface with ATOL protection, travel insurance or credit card protection under the Consumer Credit Act.

**48. What are the financial burdens that need to be managed and how might those be addressed?**

As above, the Committee would urge that any new Scheme is carefully implemented. Attention needs to be paid over how a new protection Scheme would dovetail with ATOL so that passengers do not pay twice to protect a flight booking as this would increase prices and deter consumers from purchasing flights. At present the travel industry has been under pressure from a range of issues, including instability in countries once popular for tourism and the uncertainty regarding Brexit. These pressures have contributed to reduced margins for businesses of all sizes.

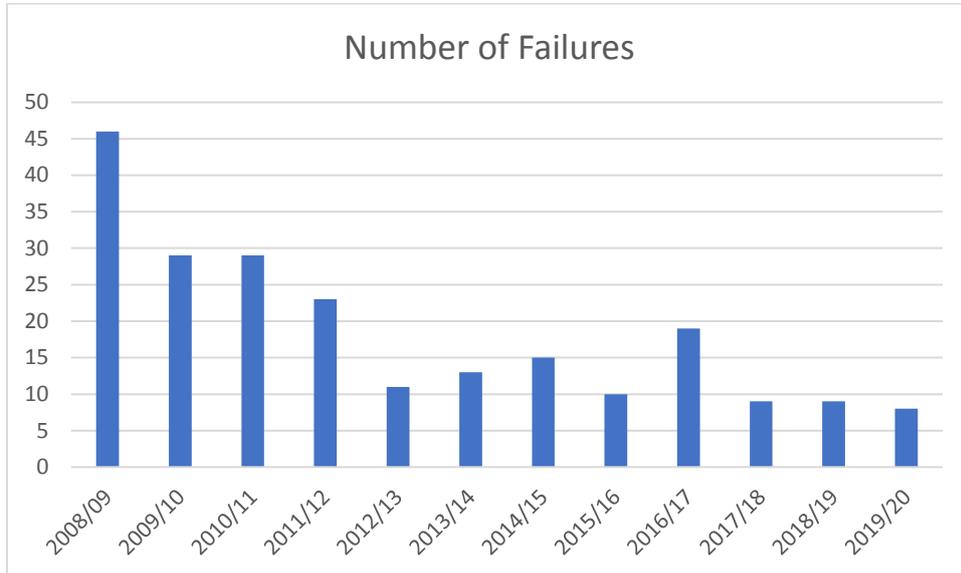
**49. What are the regulatory burdens that need to be managed and how might these be addressed?**

Given the international and cross-border nature of air travel, particularly in the low-cost carrier market, it is essential that any charging regime is clearly advertised for airlines trading, or intending to trade in the UK market, so that they are able to apply the charge.

The CAA would need to have, as is being proposed, additional powers for imposing civil sanctions on operators, either through the ATOL Regulations, or through any new legislation for the Flight Protection Scheme. The Committee would argue that additional resources may be required to support enforcement activity. These additional resources would help to ensure that bad or illegal practice in the industry is clamped down on, and serve to give confidence to consumers that they are dealing with legitimate and compliant businesses.

## Appendix B – ATOL Holder Failures

The table shows the number of ATOL holder failures from 2009 - 2010 to 2019 - 2020.



To end of March 2020, there were eight failures, down from nine in the previous financial year. However, the scale of the Thomas Cook failure was significantly greater than the other failures that occurred.

The table below shows the ATOL holders that failed during the past year and the date on which the failure occurred.

ATOL Holder	Date of failure
The Holiday Place PLC	31/05/2019
Superbreak Mini Holidays Ltd	01/08/2019
Thomas Cook Group PLC	23/09/2019
Fairlight Jones Ltd	08/10/2019
Old Havana Ltd	25/11/2019
Can Be Done Ltd	12/03/2020
Chaka Travel Ltd	13/03/2020
Westeast Travel Ltd	13/03/2020

## Appendix C – Constitution and Terms of Reference

### **Establishment and Role of the Committee**

1. The Air Travel Insolvency Protection Advisory Committee ("the Committee") is established by the Secretary of State for Transport to advise on the financial protection arrangements for air travellers and customers of air travel organisers.

### **Composition of the Committee**

2. Members of the Committee shall be drawn from members and/or officers of organisations representing various market sectors of the travel trade and independent representatives. The Chair and Deputy should always be independent representatives.

### ***Trade***

There will be up to ten members representing travel agents, tour operators, third party protection arrangers and airlines. Appointments shall be made in consultation with relevant trade associations. Each of the following trade associations and/or their successor bodies shall always have the right to be represented by one member:

Association of British Travel Agents (ABTA)  
 Association of Independent Tour Operators (AITO)  
 Association of Airline Consolidators (AAC)  
 Board of Airline Representatives in the UK (BAR UK)  
 Travel Trust Association (TTA)

### ***Independent members***

There will be up to ten independent members of whom one will be Chair. These members will include at least three consumer representatives and three representing consumer-focused organisations.

### ***Civil Aviation Authority***

The Chair of the Air Travel Trust, and one other member of the Civil Aviation Authority.

### ***Appointments to the Committee***

3. Members shall be appointed by the Chair of the Civil Aviation Authority (CAA), for periods specified at the time of appointment. Membership periods should normally be periods of 4 years. Members may resign at any time. The CAA Chair will consult the Chair of the Committee before appointing Members other than from the CAA.

4. Where an organisation is invited to provide a representative, then alternates should be nominated, in order that the organisation's views and contribution to the Committee's deliberations may at all times be made. Where the appointment is in their personal capacity, then alternates are not appropriate.

5. If the Chair of the CAA is satisfied that a member has been absent from meetings of the Committee for more than three consecutive meetings or is satisfied that a member is otherwise unable or unfit to discharge the functions of a member of the Committee the membership may be declared vacant.

### **Meetings of the Committee**

6. The Committee shall determine its own procedures for and frequency of meetings, including any requirement for a quorum.

7. The Chair may set up working groups to consider and report on specific issues. Although such groups will normally be made up of Committee members the Chair may appoint others with particular expertise at his discretion.

### **Duties of Committee**

8. The Committee shall keep under review and from time to time advise the CAA, the Trustees of the Air Travel Trust and the Secretary of State for Transport on the arrangements for the financial protection of air travellers and customers of air travel organisers.

9. In particular it shall:

- advise the Trustees, the CAA and the Secretary of State on policies they should pursue to protect consumers;
- advise the CAA and the Trustees on payment policy and the use of their discretion when making payments from the Trust (The Payment Policy);
- advise the CAA how they can promote awareness of ATOL protection to consumers and consumer expectations of protection;
- advise on agreements between the Trustees, the CAA and third parties such as credit card companies where there are no commercial sensitivity issues;
- advise on current market conditions, emerging market trends and, where appropriate, their potential impact on consumers and the financial protection arrangements; and
- advise the CAA and the Trustees on the financial viability of the ATT.

10. The Committee shall submit to the Secretary of State an Annual Report on its activities in each year ended 31 March within four months of the end of that year. The Committee shall draw to the Secretary of State's attention at any time matters of concern on which, in its view, action is necessary.

### **Administrative Arrangements**

11. Reasonable out of pocket expenses directly incurred by Members of the Committee in attending meetings shall be reimbursed by the CAA.

12. The CAA shall provide administrative support to the Committee.

Issued by:

The Department of the Environment, Transport and the Regions April 2000

Amended by the Department for Transport July 2006

Amended by the Department for Transport September 2014

## Appendix D - ATIPAC Members

### **Sandra Webber**

Independent Representative and Chair

Sandra has been ATIPAC Chair since July 2018. She is also the Chair of the Water Alternative Dispute Resolution Panel which provides oversight of the water industry consumer redress scheme. She previously served as Director of Consumer Support at the CAA and before this worked at the Department for Transport where her responsibilities included aviation and the ATOL protection scheme.



### **Alan Bowen**

Industry representative

Alan qualified as a solicitor in 1982 and, after a number of years in private practice, joined ABTA as Head of Legal Services. For the last 20 years he has been the Managing Partner of AGB Associates which specialises in advising the travel industry. He represents the Association of ATOL Companies (AAC).



### **Roger Bray**

Independent representative

Roger is one of the UK's longest serving travel journalists and a former travel editor of London's Evening Standard. He was a passenger on Concorde's first commercial flight, covered the rise and fall of Laker Airways, various air disasters and the after effects of 9/11. He is the co-author of *Flight to the Sun* which explores the expansion of mass package tourism.



### **Jan Carton**

Consumer representative

Jan joined Citizens Advice as Senior Consumer Expert in March 2016. Previously she had spent 13 years as a self-employed Consumer Law Consultant, mainly providing training in a variety of consumer law subject areas to trading standards professionals, ADR providers, consumer advisers and government departments. This was preceded by careers in local government trading standards and as a senior lecturer in consumer law at Manchester Metropolitan University.



**Uday Dholakia OBE**

Independent representative

Uday is a Senior Partner at Global Consulting UK Ltd. He is an independent member of the Committee with an interest in better regulation and enterprise promotion.



**Marykay Fuller**

CAA representative

Marykay Fuller was appointed to the Board as a Non-Executive Director in January 2019. She is Chair of the Air Travel Trust Fund, and also serves as a member of the CAA Audit Committee, and CAA International Ltd Management Advisory Board. Marykay’s executive career was in finance and consulting and she is a former senior advisory partner at KPMG LLP. Earlier in her career, she also worked for the US Government where she worked on numerous US airline restructurings and represented the Corporation on the National Airline Commission.



**Prof. David Grant**

Independent representative

David is Emeritus Professor of Law at Northumbria University. He is the co-author of Holiday Law (Sweet & Maxwell) with Stephen Mason and Simon Bunce. He has written and lectured extensively on travel law.



**Dale Keller**

Industry representative

Dale is the Chief Executive of the Board of Airline Representatives in the UK (BAR UK). He has 25 years’ experience in the aviation, travel and tourism industries. He represents BAR UK on the Committee.



**Gary Lewis**

Industry representative

Gary became Chief Executive Officer of The Travel Network Group in early January 2016 following a successful management buyout of the Group. He was instrumental in delivering the first CAA Franchise arrangement in 2003 which still today provides the basis for Travel Trust Association Members to gain individual ATOL membership.



**Alisdair Luxmoore**

Industry representative

Alisdair is a Founder and Director of Fleewinter Ltd. He represents the Association of Independent Tour Operators (AITO). He is a member of the AITO Council and also sits on the AITO Industry Issues and the website development groups.



**Joel Reindorp**

Industry Representative

Joel is Senior Legal Advisor at easyJet where he is responsible for commercial and consumer-related legal matters. He previously served in the legal team at Monarch Airlines, gaining key insight into the industry regime. He advised both in private practice and in-house prior to his move into airlines



**Keith Richards**

Independent representative

Keith is a barrister, arbitrator and commercial mediator. He is Chair of the Disabled Persons Transport Advisory Committee at the DfT, a Panel Member at the Competition and Markets Authority, and a member of the Financial Services Consumer Panel at the FCA. He previously served as Head of Business and Professional Development and Consumer Affairs at ABTA, and as Chair of the CAA Consumer Panel.



**Mandy Round**

Industry representative

Mandy has held varied roles in the travel industry for over 30 years, including General Manager at easyJet Holidays, Client Services and Tourism Director at Sambala Resort, Cape Verde, General Manager at Jet2holidays and Director of EMEA for the Hong Kong Tourist Board. She is currently Senior Vice President of Airline Tour Operations for the LogiTravel Group based in Mallorca.



**Paul Smith**

CAA representative

Paul was appointed to the board as Group Director of Consumers and Markets on 24 May 2018. Before joining the CAA, he was the Head of Policy at the Payment Services Regulator, part of the UK's Financial Conduct Authority, since January 2016. Paul has also previously held the position of Chief Executive of the Australian Energy Market Commission as well as a number of senior positions with Ofgem and Ofcom.



**John Snyder**

Industry representative

John qualified as a Solicitor in 2000 and after secondments to various businesses such as B&Q plc, Superdrug plc and Virgin, he joined Carnival plc in 2004. Carnival is the largest cruise operator in the world and John's role includes dealing with legal issues relating to the operations of P&O Cruises, Cunard, Princess Cruises, Holland America Line and Seabourn cruise brands.



**Bruce Treloar**

Consumer representative

Bruce is the Chartered Trading Standards Institute's Lead Officer for the Holiday & Travel Industry with 41 years of experience as a practising trading standards officer.



**Rochelle Turner**

Consumer representative

Rochelle is the Director of Research for the World Travel & Tourism Council. Her role includes research into travel facilitation, infrastructure, investment and human capital for travel and tourism as well as sustainability issues such as climate change.



**John de Vial**

Industry representative

John is Director of Financial Protection and Financial Services at ABTA, a Director of ABTA Insurance PCC Limited and also a Director of Travelife Limited – sustainability in tourism for hotels. He is a Trustee of three industry charities: The Travel Foundation, the Family Holiday Association and ABTA LifeLine, the benevolent charity for past and present industry employees.



**Kirsteen Vickerstaff**

Industry representative

Kirsteen is General Counsel and Company Secretary at On the Beach Group plc, where she has responsibility for legal, company secretarial, regulatory, risk management and insurance matters. On the Beach is one of the UK's leading online travel agents, specializing in beach holidays and is listed on the London Stock Exchange.



