



FAQs for Isle of Wight Tours Limited claims

1. Which holiday companies are covered by the BCH Bond?

- Isle of Wight Tours Limited

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

Bookings that are protected

Only non-flight package holidays are protected by the BCH 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:

- Coach package holidays
- Groups/Reunions that include overnight accommodation
- 'Refund Credit Notes' (see Refund Credit Notes below)

Bookings that are not protected

The following types of bookings are not protected by the BCH bond and you need to contact the administrator, Anthony Batty: <https://antonybatty.com/> to make a claim

- Flights for your holidays (contact your airline)
- Ferry costs unless included in the package (contact your ferry operator)
- Day trips and excursions
- Hotel bookings only
- Coach transport only
- Travel insurance costs
- Gift Vouchers and vouchers given as a goodwill gesture. (see Vouchers below)

3. How do I make a claim?

Credit card bookings for UK and EU customers

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, or the EU equivalent under EU Directive 2008/48/EC on consumer credit agreements . 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. If you have made a part payment of the total costs by credit card, (e.g. just your deposit), provided this is over £100 you can claim the full cost of your holiday under s.75 or its equivalent EU legislation.

It is often the quickest and most straightforward way to recover monies.

Debit card bookings for UK and EU customers

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 BCH to help you. If your bank refuses the chargeback, you will need written confirmation of this from your bank before you contact BCH 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 BCH will be able to help you.

Cash, BACS, IBAN or cheque bookings

If you paid by bank transfer, cash or cheque then please submit your claim to the following: <https://www.protectclaims.com/iowtl> 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.

Please note there is no telephone claims service – We request you must submit your claim form online and all communication will be by email.

If you do not have access to internet or you would prefer to complete a claim form and send it in by post, then you can download one [\[HERE\]](#). You will need a copy of your booking invoice and proof of payment or an acceptable photo of both to complete your claim.

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 BCH 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 Isle of Wight Tours Limited because they were unable to run the trip due COVID19 restrictions are protected and can be used to make a claim.