

FAQs for Gardiners NMC Limited claims



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

- Gardiners NMC 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
- 'Refund Credit Notes' (see Refund Credit Notes below)
- Booked before 10th July 2020

Bookings that are not protected

The following types of bookings are not protected by the BCH bond and you need to contact the administrator, Ian Kings of Begbies Traynor (Central) LLP to make a claim via gardinersnmc@btguk.com

- 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)
- Bookings made after 10th July 2020
- Bookings for Greatdays Holidays, Fred Olsen Cruises or Destination Specialists Jersey

For bookings for:

- Greatdays Holidays please call 0616 928 3242 or email sales@greatdays.co.uk
- Fred Olsen Cruises please call also contact Greatdays Holidays
- Destination Specialists Jersey please call 01534 617677 or email Margaret@dsljersey.je

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

You will need to complete a claim form. Please download a claim form from the website <https://www.rpclaims.com/gardinersnmc>. You will need proof of your original 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 submit your claim form online and all communication will be by email.

International customers of Gardiners NMC Limited

We are aware that there are a number of international customers. Each country should have an equivalent of the UK Consumer Credit Act and chargeback system so we ask that you contact your credit card issuer or debit card issuing bank in the first instance and ask about how to make a claim for non-received services paid for by card.

If you need any assistance or have any queries please contact us at claims@BCH.com

If you paid by IBAN or bank transfer method then you can download a claim form from the website <https://www.rpclaims.com/gardinersnmc>. 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 submit your claim form online and all communication will be by email.

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 Gardiner NMC 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. It is important that you send us the original booking confirmation against which the refund credit note was issued.

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 Gardiners NMC package holiday that has been cancelled by Gardiners NMC Limited because they were unable to run the trip due COVID19 restrictions, you will not be able to claim for this under the bond.