
March 2009

ATIPAC Annual Report



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Designed by CAA's Consumer Protection Group on behalf of ATIPAC.

Introduction

Dear Lord Adonis

I have pleasure in attaching the ninth report of the Air Travel Insolvency Protection Advisory Committee (ATIPAC) for the year ending 31 March 2009.

This has been a difficult year for the UK travel industry, with deteriorating economic prospects leading to lower levels of activity and the failure last Autumn of XL, the UK's third largest tour operator. Such a failure brings our work on advising both you and the Civil Aviation Authority on financial protection into sharp focus. In the XL case in particular, but also more generally, our report records increasing confusion amongst the public on how they can ensure that they have financial protection when they book their holidays. This is a key issue which requires urgent attention.

Clarity of protection arrangements and the widening of ATOL's scope has been seen by this Committee as unfinished business for Government since the Committee's inception in 2000. We have previously urged the Government to extend financial protection to all flights departing the UK, which would include those purchased directly from scheduled airlines. We remain of the view that such cover should be seriously considered by the Government, particularly with the difficult economic conditions we face over

the coming months.

However, notwithstanding the Committee's long-standing views, it thoroughly endorses the options for ATOL reform, which your Department is considering and which were set out in the recent CAA consultation paper on the future level of the APC. The proposed changes, if implemented, would mean that all air holidays, whether sold by a travel organiser or an airline, would be financially protected and this would be a very significant step in overcoming the current confusion among consumers.

We understand that the Government will consult on reform in the Autumn and we urge you to proceed with all speed with these measures, that will deliver real consumer benefits. It is essential for consumers and for the long-term health of the industry that there is a simple and clear protection message which reassures the public that they can continue to book air holidays with confidence.



John Cox OBE
ATIPAC Chairman

Market Outlook for 2009/10

As mentioned in the review of 2008/09, the changed economic conditions have presented the greatest challenge to the travel industry for many years. The Committee's view is that these difficult trading conditions will continue throughout 2009/10. Whilst it is not possible to predict the length or depth of the recession it will inevitably have a significant impact on the travel industry, both in terms of access to credit and demand for travel.

An important indicator of financial health in the travel industry is forward bookings and although these appear to be better than originally expected for the 2009 summer season, beyond this many operators are struggling to take bookings. There is an increasing trend for customers to make late bookings and this has potentially serious implications for tour operators' cash flow. The combination of not taking early customer deposits, the reduced yields commonly associated with late bookings and increasingly the requirements by credit card companies that delay release of customer payments, all impact adversely on the tour operator's cash position.

It appears that forward bookings to destinations outside the Eurozone, such as Turkey and Egypt are performing well but across the Eurozone the trend towards late booking is increasing. This may be related to uncertainty associated with the economic conditions or consumers simply hoping that tour operators will reduce prices in a bid to drive demand. However, the travel industry has so far been cautious in offering major price incentives and has instead, through reductions in capacity, sought to match consumer

expectations and requirements.

The Committee believes there are a number of key challenges facing the travel industry in the forthcoming year. First it is likely that almost all consumers who continue to book holidays will seek to reduce the price paid for their booking, either by reducing the length of their holiday, or cutting back on extras. Consumers may also choose less expensive short haul destinations, or countries outside the Eurozone.

Consumers may also reduce the number of holidays taken and although they may maintain a single summer holiday, they may reject shorter breaks outside the main holiday season. This may lead to significantly reduced booking levels for tour operators outside the peak holiday periods.

Exchange rate fluctuations also present a challenge to the industry. Some of the mid-size and smaller operators are experiencing difficulty in finding banks willing to provide facilities for currency hedging and this will affect the prices operators are able to offer consumers in

future.

The increase to the rate of the APC is also a factor that the industry must consider. Although it is essential that the ATT be restored to a sustainable financial position, the impact of the increase in APC payments on tour operators, especially the larger operators, is significant in terms of the increased costs of financial protection. In the difficult economic conditions it is likely there will be an increased rate of failures in the travel industry.

This will put even greater pressure on the ATTF, and it is important that the Fund is put in a state fit to meet the demands likely to be made on it.

Over the last year the industry has been engaged in a debate on the future of financial protection and the Committee has been extremely pleased with the way industry, the CAA and the DfT have worked together to debate and add detail to the reform proposals. It now appears possible that financial protection for air travel will be simplified and expanded and that the Government is supportive of reform and willing to legislate as necessary. These proposals are examined in more detail later in this report.

The forthcoming year will be difficult for all those in the travel industry. The Committee expects there to be an increased number of failures, but consumers will

continue to enjoy financial protection if they book a package holiday with an ATOL holder. There is some evidence to suggest that the high profile failure of XL will drive demand for ATOL protected holidays, although this must be balanced against the likely overall drop in demand for travel.

Failure of XL Leisure Group

The XL Leisure Group failed on 12 September 2008. As a result, the CAA mounted a repatriation exercise that brought approximately 44,000 XL customers back to the UK. Some customers made their own alternative, return arrangements.

The CAA's plan was to match as closely as possible the XL flying programme, and although there were some minor issues associated with finding sufficient charter capacity at such short notice, the repatriation exercise was successful. The CAA and industry worked together to inform affected holidaymakers in resort of their repatriation arrangements and the majority were able to complete their holiday as planned and fly back to their departure airport in the UK. Where passengers could not be flown out of their resort airport or returned to their original departure airport for operational reasons, arrangements were made to ensure passengers were transported appropriately and for no additional cost.

Within two weeks of the XL failure the overwhelming majority of passengers had completed their holidays and were repatriated on one of the CAA flights. A few remaining customers, mainly on holidays to Florida and the Caribbean, returned on scheduled flights in the following weeks.

The Committee congratulates the CAA and the travel industry on the success of the repatriation exercise. It was a huge and logistically complex operation that had to be undertaken with almost no notice. That the majority of customers returned to the UK on time and with little inconvenience is a testament to the professionalism of all involved and clearly and emphatically demonstrates the benefits of ATOL to consumers.

The second phase of the operation associated with XL was the refunding of all ATOL protected customers with forward bookings. This became a much more complicated exercise than expected, not just because of the large volume of claims, but the complex way in which XL traded meant many of the claims were not straightforward. The CAA expects that up to 202,872 customers could have individual claims, which equates to approximately 64,921 holiday claims to be processed for forward bookings.

The CAA was faced with a huge volume of complex claims, and there were questions as to whether all were ATOL-protected, particularly where agents had combined XL flights with non-XL accommodation. In order to comply with the strict legal obligations governing the Air Travel Trust it was necessary for the CAA to seek legal

222 flights
arranged to repatriate
XL Leisure passengers

44,000
XL passengers returned
back to UK

advice on whether it could pay some claims. The Air Travel Trust also sought its own independent legal advice. The CAA also had to consider its position with regard to payments made by credit cards, as under Section 75 of the Consumer Credit Act, the credit card provider has a responsibility for making refunds. Ordinarily, the credit card company is party to an agreement with CAA/ATT that apportions liability for refunds in a failure. However, there was no pre-existing agreement in place with XL's credit card facility provider and this caused a delay before claims could be paid. The terms of the Trust also require detailed information to be provided by claimants, and where this information is not provided immediately, delays can occur. Once the CAA had determined it could pay, the refunds were made as swiftly as possible, although inevitably the delays have caused dissatisfaction for some consumers.

A significant number of holidays involving XL Group company flights appeared to have been sold by other companies in such a way that the whole package was not ATOL protected and the organiser of the package was liable to the customer for the whole package. However, the CAA and ATTF took a decision that it was preferable to pay claims for the ATOL protected flight element of the package for the benefit of the consumers and then look at the possibility of recouping these costs from the agents who had originally organised these package holidays.

The failure of XL highlighted a number of concerns that the Committee has held for some time. The most significant of these is the confusion experienced by consumers over the financial protection governing their particular travel arrangements. In the immediate aftermath of the failure of XL, those abroad who had booked flights directly with the Group's airline, XL.com, were not financially protected, yet many believed they were. Although some made their own return flight arrangements, others were only able to return to the UK on the CAA repatriation flights. The discrepancy in the protection arrangements is clear. It is, as the Committee has maintained for years, unacceptable that consumers are left confused as to whether they will be repatriated, if they are abroad, or, if they have forward bookings whether the money they have paid for their holiday will be refunded.

Although the media coverage highlighted the importance and benefits of ATOL and raised its awareness with the public, the situation with protected and unprotected travel arrangements remains complex and this makes it difficult to convey a simple message. Financial protection can be obtained through ATOL, credit cards, travel insurance and scheduled airline failure insurance (SAFI). In some cases, consumers may be paying unnecessarily for all of these services.

Industry Issues

Two major financial protection issues face the travel industry at present. The first is the CAA's proposed increase in the APC rate and the second is the regulatory reform of ATOL.

The CAA introduced an initial APC rate of £1 per passenger booked. This figure was adopted after careful analysis of expected booking levels provided by the trade and historical data from previous years. Assumptions were also made on the likely costs of failures and again this was based on statistical analysis of historical data. These figures, along with the CAA's financial modelling were reviewed by a leading professional services firm. The financial modelling indicated that £1 per passenger was sufficient to remove the ATTF deficit by the end of the 2010/11 financial year under normal trading conditions. The model also allowed for various stress tests that indicated that the Fund would be able to withstand a big 4 failure but not immediately. It should be emphasised that this modelling was undertaken before the severity of the 'credit crunch' and the ensuing recession were fully known.

Unfortunately, the failure of XL, and difficult worldwide economic conditions that have become apparent since the introduction of the APC, mean that continuing APC

payments at the rate of £1 per passenger is insufficient to sustain the ATTF; under the current arrangements the Fund will be exhausted during Autumn 2009. The CAA has consulted with industry and following that consultation the Secretary of State for Transport has announced that a new rate of £2.50 has been selected. An increased rate will restore liquidity to the Fund and eventually build the capital to a level where it will be sustainable.

Although an increase only 18 months after the APC was introduced was unexpected, it is vital that the ATTF, which has been in deficit for many years, is returned to a sound financial position. The Committee is aware of the objections from those in the travel industry to the increase, but the industry must take responsibility for consumers' financial protection arrangements. There are serious financial implications to an increase in APC payments. Where the APC has replaced bonding, the costs per person of financial protection, borne by the trade, has been reduced for small and medium sized operators, but the benefits were not shared equally across the industry. The larger operators, who contribute the greatest share of APC payments, have seen their financial protection costs rise. An increase in the rate of

APC will probably represent a return to the previous costs of protection, for small and medium sized operators. For the larger operators the increased cost will be significant, although they will still have the benefit of freed-up lines of credit with no bond requirement. The Committee believes that an increased rate of APC, although not ideal, still represents the best method of financial protection for both industry and consumers.

The interest shown by the Government in extending the scope of ATOL is a critically important development. The Committee has, for many years, recommended that the benefits of ATOL should be extended to a wider range of travel products. However, the Committee has also recognised that this would require an amendment to legislation and that this would take significant effort on the Government's part. However, there is now broad agreement that the current situation is unsatisfactory, as it is no more than a lottery leaving some consumers unwittingly without protection. It places an obligation on parts of the travel industry to protect their customers that does not apply to other parts of the industry. The Committee has been pressing for reform for many years and is unanimous in its support for the

moves now being made by the Government.

There has been considerable discussion between the travel industry and the Government on changing the scope of ATOL. The current system is both confusing to consumers and does not offer a level playing field to the travel industry. The industry itself has proposed an expansion to ATOL licensing based on a 'flights plus' system, i.e. flight plus one additional element of a holiday, such as hotel, car hire etc. This proposal would lead to the financial protection of a greater number of consumers by capturing the sale of all travel arrangements that include a flight.

Reform will not be an easy process. Some in the travel industry may be disinclined to join an expanded scheme. Nevertheless, the impact of the XL failure, coupled with the current economic climate, has persuaded the Government that reform should be considered. The Committee is strongly supportive of reform of the ATOL system. It urges other industry bodies to join with it to play an active role in participating with the Government to develop the appropriate protection arrangements for consumers, both now and in the future.

The reform of ATOL must come

with a commitment to publicise the benefits of reform as widely as possible. Consumers must be made aware of the financial protection that is available to them. The Committee were encouraged by the action of the DfT earlier in the year, when, working with industry they produced an online, comprehensive guide to financial protection for air travellers. The Directgov website gives good advice on the full range of financial protection methods available to air travellers. It includes advice on SAFI (Scheduled Airline Failure Insurance), travel insurance and ATOL. The Committee feels this is a good start but must be backed up by a dedicated campaign to disseminate this information as widely as possible.

Tour Operator Failures

In the year to 31 March 2009 there were 46 failures of licensed tour operators. This represents a considerable increase on previous years, although many of the companies that failed were small operators with few customers abroad at the time of the failure and limited numbers requiring refunds. However, the failure of the XL Leisure Group, one of the largest tour operators at the time, dramatically increased the number of customers requiring repatriation and refunds. This has also increased the costs associated with these functions, although it should be noted that the quoted costs associated with XL remain estimates as the refund process is ongoing.

In the financial year ending 31 March 2008, the total cost of failures was approximately £5.3 million, whereas in the year to 31 March 2009 the cost is currently estimated at £84.3million. The call on the ATTF rose from £374k to an estimated £38 million. The number of protected passengers repatriated rose from 1,650 to 47,482 and the number entitled to refunds from 20,771 to an estimated 236,691.

The XL Leisure Group failure was the most significant of 2008/09. The estimated expenditure on XL is £70.4 million.

Although much smaller than XL, in terms of numbers and costs, there was another failure that occurred only two days before XL that is worth noting. Seguro Travel failed on 10 September with approximately 2,500 passengers requiring repatriation and a further 16,000 requiring refunds. In any other year this would represent a significant failure, and the total cost of £4.8 million is much higher than any failure in the year other than XL. Together, XL and Seguro represent the majority of costs and customers involved in ATOL holder failures for the year.

Although the increase in failure costs is primarily related to the failure of XL, the increase in the total number of failures should not be ignored. The difficult economic conditions that have had a negative effect across the UK economy over the last year have inevitably added to the challenges faced by the travel industry and have led to the increased number of failures experienced over the financial year. Unfortunately, it is the Committee's view that this higher rate of failures is likely to continue into the next year.

Estimated cost of all failures
£84.3 million

46
Licensed Tour Operator
Failures in 2008/09

Number of people refunded
236,691

Conclusion

The travel industry has faced challenging economic conditions over the last year which are expected to continue into the forthcoming year.

The difficult conditions and the high cost of failures over the last year have affected the liquidity of the Air Travel Trust and, consequently, the level of APC contributions will need to increase. This is unfortunate at such an early stage in the APC's development, as it is clear that it will increase the financial protection costs of larger tour operators; however it is likely that the costs for small and medium sized operators will only return to pre APC levels. It is essential that the industry ensures that its customers are properly financially protected.

The Committee expects the increased number of failures experienced over the past year to continue, but ATOL will play its role in repatriating and refunding consumers who have booked a financially protected holiday. However, a main concern of the Committee remains those consumers who travel on unprotected holiday arrangements and do not realise that they have no protection until it is too late.

The existing Regulations create a situation that leaves many consumers unsure as to whether their travel arrangements are financially protected. The failure of the XL Leisure Group clearly demonstrated this issue and although this failure did help raise awareness of the importance of financial protection, it remains difficult to convey a clear and simple message when the current Regulations are complex.

The Committee unanimously welcomes the Government's intention to consult on the reform of ATOL, as not only will it simplify the protection scheme, but it will help to end consumer confusion by making it clear that all holidays involving a flight are ATOL protected. This should result in an easy to publicise message and a greater number of consumers benefiting from ATOL protection. However, the reform proposals raise a number of significant issues and will require changes to existing Regulations. Therefore, it is vital that the Government, travel industry representatives and the CAA work closely together to establish the detail of the reform proposals for the benefit of consumers and the travel industry.

Details of Failures - April 08 to March 09

The administration of the cases may not have been completed. Administration costs which were incurred in paying passengers' refunds have been included in the Cost of Refunds.

The figures for total expenditure and any call on the Air Travel Trust include amounts already spent plus estimated further expenditure.

Where a call on the Air Travel Trust is indicated, this is the difference between expected total expenditure and available bond monies. Expenditure may not always agree with the repatriation and refund totals. This is because some credit card merchant acquirers have agreements with the ATT that the Trust will reimburse them for referred credit card claims up to an agreed limit.

The totals may not agree to the sum of the figures shown in the table due to rounding differences.

See table overleaf for details of failures

LICENCE HOLDER	Bond Called	No. Passengers	ATOL Revenue £'000	Bond Amount £'000
Blue Bay Golf Holiday Ltd	4 Apr 08	990	586	88
Seeka Safari Ltd	8 Apr 08	200	0	20
Barwell Travel Ltd	2 May 08	5,875	3,519	664
Hellenic Voyages Ltd	8 May 08	13,800	6,200	1,254
Par 4 The Course Ltd	12 May 08	297	0	22
Flair Holidays Ltd	14 May 08	500	0-	0
Silverjet Aviation Ltd	30 May 08	27,021	32,377	2,500
1st Tee Golfing Holidays Ltd	17 Jun 08	912	524	79
Ababeel Travels & Tours Ltd	23 Jun 08	958	398	60
Classic Breaks Ltd	23 Jun 08	1,540	545	0
Blue Palms Ltd	18 Jul 08	500	0	19
Rayat Air Travels Ltd	22 Jul 08	300	0	14
Ogunseitán A t/as Ghana Tours	24 Jul 08	968	275	0
Cyprus & Greece Direct Ltd	1 Aug 08	1,404	850	0
Southbank Travel Ltd	8 Aug 08	500	0	10
Pure Flights Ltd	29 Aug 08	10,225	3,409	0
Brilliant Weekends Ltd	2 Sep 08	500	0	0
Fly Comfort Tours & Travel Ltd	5 Sep 08	500	0	15
Seguro Travel Ltd	10 Sep 08	77,000	24,714	2,471
XL Leisure Group - UK	12 Sep 08	809,515	291,677	41,700
K and S Holidays Ltd	12 Sep 08	2,850	953	71
Ash Green Travel Ltd	17 Sep 08	500	0	16
Exotic Travel Ltd	17 Sep 08	500	0	23
E C & S Developments Ltd	18 Sep 08	500	0	23
Lidana Ltd	19 Sep 08	3,568	1,448	109
Pure Vacations Ltd	24 Sep 08	500	0	34
Westland Corporation Ltd	16 Oct 08	500	0	0
Staying Away Ltd	16 Oct 08	500	0	15
Essential India Travel Ltd	20 Oct 08	500	0	20
Flight Masters Ltd	31 Oct 08	2,700	715	0
Atlantic & Pacific Ltd	19 Nov 08	8,855	2,584	0
Leisure Estates International Ltd	25 Nov 08	500	0	0
J Nuttal t/a Nuttals Travel	27 Nov 08	500	0	0
Montystar Ltd	28 Nov 08	5,020	2,090	0
Landround Travel Ltd	4 Dec 08	500	0	10
High and Wild Ltd	15 Dec 08	500	0	0
Andes Journeys Ltd	8 Jan 09	500	0	0
The Indeprod Peoples Company Ltd	27 Jan 09	1,327	2,467	744
Whitehall Leisure Ltd	5 Feb 09	4,850	3,400	340
Golf Holidays Abroad Ltd	13 Feb 09	500	0	0
First Oprion Travel Ltd	23 Feb 09	2,760	2,424	0
Alam Travel Ltd	26 Feb 09	500	0	40
ITIC Ltd	3 Mar 09	1,325	750	113
Sportability Ltd	16 Mar 09	2,045	1,440	0
Baobab Expeditions Ltd	25 Mar 09	500	0	18
Explore Latin Carib Ltd	27 Mar 09	500	0	25
TOTAL: 46 Failed Companies	TOTAL:	996,805	383,344	50,514

No. Repatriated	Repatriation Cost £'000	Number Refunded	Cost of Refunds £'000	Expenditure £'000	ATT Call £'000
0	0	217	122	122	34
0	0	2	1	1	0
0	0	1,289	374	374	0
308	94	3,750	650	744	0
12	8	116	60	68	46
0	0	967	193	193	193
98	177	1,838	1,896	2,073	2,073
0	0	261	60	60	0
0	0	220	75	75	15
16	5	150	41	46	46
0	0	166	97	97	78
0	0	2	1	1	0
102	52	766	446	498	498
132	105	854	182	287	287
0	0	4	3	3	0
265	52	2,327	462	514	514
0	0	75	49	49	49
0	0	2	1	1	0
2,500	923	16,380	3,839	4,762	2,290
43,600	22,362	202,872	48,020	70,382	28,682
138	51	335	105	156	91
0	0	160	172	172	156
0	0	228	210	210	188
0	0	8	4	4	0
98	28	141	84	112	138
0	0	4	5	5	0
0	0	303	295	295	295
41	3	113	36	39	24
0	0	16	23	23	15
20	3	218	230	233	233
0	0	0	0	0	0
0	0	13	5	5	5
0	0	0	0	0	0
20	5	826	285	290	335
0	0	50	18	18	8
0	0	17	36	36	36
0	0	103	24	24	35
0	0	100	45	45	0
99	16	574	833	849	509
0	0	3	2	2	2
33	40	342	312	352	412
0	0	125	92	92	52
0	0	556	181	181	68
0	0	73	613	613	613
0	0	0	0	0	0
0	0	125	132	132	107
47,482	23,924	236,691	60,312	84,237	38,126

ATIPAC Constitution & 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:

Association of British Travel Agents	Two Members
Federation of Tour Operators	One Member
Association of Independent Tour Operators	One Member
Association of Airline Consolidators	One Member
Eventia	One Member
Travel Trust Association	One Member
Air Transport Users Council	One Member
Trading Standards	One Member
Internet Community	One Member
European Low Fares Airlines Association	One Member
BARUK	One Member
Independent representatives not associated with any organisation represented on the Committee	Three or four Members, (one of whom is Chairman)
Other representatives of consumer interests	One or two members
Civil Aviation Authority (CAA)	Two Members

Appointments to the Committee

3. Members shall be appointed by the Chairman of the 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 Chairman will consult the Chairman of the Committee before appointing Members other than from trade associations and the CAA.
4. Each represented body should nominate to the CAA two alternates, who may attend any meeting in the absence of that body's appointed Member(s).
5. If the Chairman 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 he may declare the membership vacant.

Meetings of the Committee

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

Duties of Committee

7. 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.
8. In particular it shall:
 - advise the CAA and the Secretary of State as appropriate on any changes to the structure of protection that it concludes are necessary or desirable;
 - advise the CAA and the Trustees on the use of their discretion when making payments from bonds and from the Trust;
 - advise on bonding arrangements and bond levels;
 - advise on agreements between the Trustees, the CAA and third parties such as credit card companies;
 - advise the Secretary of State on the need for a reimposition of a levy on the holders of Air Travel Organisers' Licences in order to replenish the Trust Fund, and advise the CAA and the Secretary of State (as appropriate) on the implementation of such a levy.
9. 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

10. Reasonable out of pocket expenses directly incurred by Members of the Committee in attending meetings shall be reimbursed by the CAA.
11. The CAA shall provide administrative support to the Committee.

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

Amended by the Department for Transport
July 2006

Role & Membership of the Committee

The Air Travel Insolvency Protection Advisory Committee was established by the Secretary of State for Transport in 2000 to provide advice to the Civil Aviation Authority (CAA), the Trustees of the Air Travel Trust and the Secretary of State for Transport on the financial protection arrangements for air travellers and customers of air travel organisers. Its terms of reference are at Appendix 2 of this Report.

The Committee includes representatives from key trade associations, consumer representatives, independent members and members appointed by the CAA.

The Committee held four meetings during the year, including a meeting held in October following the failure of the XL Leisure Group. All meetings were held at the offices of the Civil Aviation Authority in London.

John Cox	Chairman of ATIPAC since its formation in April 2000. He is also the industry representative to the Air Travel Trust and a past Chairman of the Air Transport Users Council.
Roger Mountford	Non-executive member of the CAA and also Chairman and a Trustee of the Air Travel Trust.
Richard Jackson	Representative of the CAA, Group Director of the Consumer Protection Group and CAA Board Member. He is also a Trustee of the Air Travel Trust.
Noel Josephides	Managing Director of Sunvil Holidays Ltd. He represents the Association of Independent Tour Operators (AiTO), of which he is Council member responsible for Industry issues. He is also a board member of ABTA.
Andy Cooper	Director General of the Federation of Tour Operators (FTO)
Mike Monk	Head of Financial Services for the Association of British Travel Agents
Roger Allard	Chairman of All Leisure Group PLC and the ABTA trade representative on the committee.
Lindsay Ingram	General Manager of Newmont Travel Limited. He represents the Association of ATOL Companies (AAC).
Todd Carpenter	Chief Executive of the Travel Trust Association (TTA).
Iain Lindsay	Senior Vice President and Deputy General Counsel of Sabre Holdings and lastminute.com. He represents the on-line travel industry.
Prof. David Grant	Director of the Travel Law Centre, University of Northumbria and Editor of the Travel Law Journal. He is an independent member.
Simon Evans	Chief Executive of Air Transport Users Council.
Bruce Treloar	Trading Standards Institute Lead Officer for the Holiday & Travel Industry. He represents consumer interests.
Roger Bray	Independent freelance journalist with a consumer focus. He is an independent member.
Uday Dholakia	Senior Partner at Global Consulting Ltd. He is an independent member.

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Designed by CAA's Consumer Protection Group on behalf of ATIPAC.