

professional (adjective)

- 1a. possessing specialist knowledge
- 1b. characterised by conscientious workmanship

To the accompaniment of the raucous clucking of chickens coming home to roost, STAN contributor Matt Bates joins in the clamour – on behalf of Scotland’s travel professionals – with a couple of targeted and objective ‘We told you so!’s, directed at the UK government amongst others, and a heartfelt plea to our own travel community.

There is no pleasure to be had in the ‘We warned you!’ culture – especially when we are all enmeshed in the fallout and consequences. But it has to be said, so much of the current chaos and confusion following on from the XL Group’s collapse could have – and should have been avoided.

WE TOLD YOU SO! FIRST MAJOR COMPANY FAILURE DEMONSTRATES WEAKNESS OF ‘NEW’ FINANCIAL PROTECTION REGIME. Pre-packaged holiday customers are financially protected – but some don’t know they can continue their holiday. Flight-only customers are protected if they paid by credit card – but not if they used a debit card. Travel agency customers are protected – or are they? Other airlines are repatriating affected travellers without charge – or maybe not! In reality, the imposition – following much negotiation and consultation – of a £1 Levy (APC) on ATOL Licence holders only (not airlines) may have shifted some costs around, but it has had no beneficial effects on consumer perception or peace of mind. The consumer financial protection system remains a shambles. We told you so, UK Government!

WE TOLD YOU SO! MAJOR AIRLINE FAILURE CAUSES CHAOS AND CONFUSION. Correct me if I’m wrong, but wasn’t the argument - pursued so strongly and effectively with the UK Government by the UK’s airlines - that a major failure was not in prospect, and that they had a robust agreement in place to come to one another’s assistance? Consequently, airlines did not need to be brought under the control of the ATOL Licensing regime. Tell that to the thousands of leisure travellers who bought tickets online, using a debit card – for example, to travel on Zoom or XL Group’s airlines. The UK’s airlines need to be part of a comprehensive financial protection regime – such as ATOL Licensing. Barely two years have passed since we told you so, UK Government!

GET BEHIND THE LOBBYING EFFORTS! The process by which ATOL Licence holders report and settle the £1 Levy (APC) on behalf of customers is in place and working. Who would argue that, in these increasingly uncertain times leisure and business travellers would not be willing to make this small investment in absolute peace of mind, regardless of what their travel arrangements comprise, or how they made their purchase? I’d be willing to bet the farm, that extension of the £1 Levy to cover ALL travel-related transactions above a minimal value (whether air, ground or sea transport-

based) would meet with the overwhelming approval of the travelling public – especially with our airlines engaged in the ATOL Licensing regime.

Our travel associations – principally the SPAA and ABTA – are redoubling their lobbying efforts in Westminster and Holyrood to achieve this objective on behalf of travel consumers and the travel sector. Tenacity, patience and objectivity are going to be vital – as is the active support of travel professionals throughout the UK. There are commercial challenges aplenty ahead, without the added work and stress brought about by a consumer financial protection model that is plainly defective.

Get behind them!