

## **Failure of Flash Pack Limited - ATOL 11200**

Date of Failure – 3 November 2020

Flash Pack Ltd has ceased operating. It was licensed under the Air Travel Organisers' Licensing (ATOL) scheme managed by the Civil Aviation Authority (CAA).

If you had a flight inclusive booking with Flash Pack Ltd that has now been cancelled as a consequence of Flash Pack Ltd's insolvency, please read the instructions below:

### If you paid Flash Pack Ltd for some or all of your booking by credit card

1. If you paid Flash Pack Ltd entirely by credit card, please make a claim to your credit card issuer for this amount pursuant to Section 75 of the Consumer Credit Act 1974.
2. If you part paid Flash Pack Ltd by credit card and you made another payment to them by other means such as cheque, debit card, bank transfer or cash please reclaim **all the payments you personally made** from your credit card issuer pursuant to Section 75 of the Consumer Credit Act 1974.
3. If you part paid Flash Pack Ltd by credit card but someone else paid the rest by cheque, debit card, bank transfer or cash, please only reclaim your credit card payment from your credit card issuer pursuant to Section 75 of the Consumer Credit Act 1974. Please read the instructions below for advice on how to reclaim the other payments.

**Please ask your card issuer to accept this letter as the CAA's 'negative response letter'.**

### If you paid Flash Pack Ltd by cheque, debit card, bank transfer or cash or booked through a travel agent

Flash Pack Ltd was a member of The Travel Vault and arranged financial protection through a Financial Failure Insurance Policy with Zurich Insurance PLC, via Towergate Travel.

If you did not make any payment to Flash Pack Ltd by credit card (please note this also applies if someone other than you paid by credit card as outlined in point 3. above) or you booked through and paid a travel agent, please follow the instructions on the Travel Vault website to make a claim: <https://www.thetravelvault.co.uk/flashpackltd/>.

If your card issuer does not refund you, or does not refund you in full, for whatever reason, please follow the instructions on the Travel Vault website to make a claim: <https://www.thetravelvault.co.uk/flashpackltd/>.

Civil Aviation Authority  
ATOL Crisis Management