

**FAILURE OF Live Holidays Ltd– ATOL 6346**

Trading as Cuba Direct & Live Cuba

Date of Failure – 4<sup>th</sup> October 2022

Live Holidays 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 Live Holidays Ltd, please read the instructions below.

**If you paid Live Holidays Ltd for some or all of your booking by credit card**

- If you paid Live Holidays 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.
- If you part paid Live Holidays Ltd by credit card and you made another payment to them by other means such as cheque, debit card, bank transfer or cash, please make a claim to your credit card issuer for **all the payments you personally made** pursuant to Section 75 of the Consumer Credit Act 1974.
- If you part paid Live Holidays 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 ask your card issuer to accept this letter as the CAA's 'negative response letter' for the purposes of your S.75 claim.**

In the event your credit card issuer refuses your claim because it does not consider that Section 75 applies, or that Section 75 does not cover the entire amount claimed, obtain a written copy of the refusal which must state the reason for not refunding you. Please email [claims@caa.co.uk](mailto:claims@caa.co.uk) with a full copy of the claim you submitted (after the failure of Live Holidays Ltd on 4<sup>th</sup> October 2022) and your credit card issuer's written refusal, quoting your Live Holidays Ltd booking reference.

If you or someone else did not make any payment to Live Holidays Ltd by credit card and paid Live Holidays Ltd entirely by cheque, debit card, bank transfer, cash, please make a claim to the CAA by completing a claim form available on the CAA website.

ATOL Crisis Management