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Guidance for all potential creditors

This document provides potential creditors with guidance to assist in understanding the process for the submission and review of claims. It is divided into the following Sections:

1. [The Liquidator, the Special Managers and the Agent](#)
2. [Submission of new claims](#)
3. [Managing claims already submitted](#)
4. [Assessment of claims](#)
5. [Payment of agreed claims](#)
6. [Important notice](#)
7. [Summary of the Thomas Cook UK liquidation companies](#)

1. The Liquidator, the Special Managers and the Agent

On 23 September 2019, the High Court appointed the Official Receiver as Liquidator of Thomas Cook Group plc and certain of its subsidiaries, as listed in Section 7, on the petition of those companies' directors. Simultaneously, the Court also appointed:

- Simon Appell, Alastair Beveridge, Daniel Imison and Ben Browne from AlixPartners UK LLP as Special Managers (the **AP Special Managers**) to support the Liquidator in relation to certain of the Thomas Cook companies as listed in Section 7.
- Blair Nimmo, James Tucker, David Pike and Michael Pink from Interpath Advisory¹ as Special Managers (the **IP Special Managers**) to support the Liquidator in relation to certain of the Thomas Cook companies as listed in Section 7.

(Together, the AP Special Managers and the IP Special Managers are the **Special Managers**.)

The Special Managers were appointed by the High Court to support the Official Receiver carry out his duties as Liquidator and help manage the affairs, business and property of the applicable companies, in accordance with the powers and duties contained in the order appointing them. The Special Managers act as agents of the applicable companies, without personal liability.

The AP Special Managers are licensed in the United Kingdom to act as insolvency practitioners by the Insolvency Practitioners Association. Blair Carnegie Nimmo is authorised to act as insolvency practitioner by the Institute of Chartered Accountants of Scotland. James Robert Tucker, Michael Pink and David John Pike are authorised to act as insolvency practitioners by the Institute of Chartered Accountants in England and Wales.

¹ The IP Special Managers were previously part of KPMG's UK Restructuring business that was sold on 4 May 2021 and subsequently changed its name to Interpath Advisory.

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On 8 November 2019, the High Court appointed the Official Receiver as Liquidator of certain further subsidiaries of Thomas Cook Group plc on the petition of those companies' directors. The Liquidator has appointed AlixPartners UK LLP to act as his agent (the **Agent**) in relation to these companies.

A summary of the various companies that were placed into liquidation under the control of the Official Receiver (often referred to as the Thomas Cook UK liquidation companies), the date of their liquidation, and the relevant Special Managers or Agent is attached in Section 7.

The best way to contact the Liquidator, the Special Managers or the Agent in relation to your claim is through the online Thomas Cook Claims Site (the [Claims Site](#)). Alternatively, further contact details are available in the 'Contacts' Section of the Claims Site.

2. Submission of new claims

If you consider that you are owed money by one of the Thomas Cook UK liquidation companies (known as a 'potential creditor' or 'creditor'), you should submit your claim to the Liquidator, the Special Managers or the Agent as shown in the summary in Section 7. The best way to submit a claim in respect of any of the Thomas Cook UK liquidation companies is via the [Claims Site](#).

If you are unable to submit a claim using the Claims Site, a proof of debt form can be downloaded from the [AlixPartners Creditor Portal](#) or the [Interpath Advisory Portal](#) and may be sent to:

- For the companies to which the AP Special Managers or AlixPartners as Agent are appointed: by email to TCUKCreditors@alixpartners.com or by post to AlixPartners, Ship Canal House, 8th Floor, 98 King Street, Manchester M2 4WU. The details of your claim will then be uploaded onto the Claims Site on your behalf.
- For companies to which the IP Special Managers are appointed: by email to TCTradecreditors@interpathadvisory.com or by post to Interpath Advisory, 15 Canada Square, London E14 5GL. The details of your claim will then be uploaded onto the Claims Site on your behalf.

Claims may be made in respect of any of the Thomas Cook UK liquidation companies. However, where a claim is received in respect of a Thomas Cook UK liquidation company for which it is envisaged that a payment to creditors will not be made, it will not be acknowledged and will not be assessed by the Liquidator, the Special Managers, or the Agent to decide whether it should be accepted.

Whilst the Special Managers and the Agent will take steps to forward claims which have been submitted to the incorrect email or postal address, creditors are reminded that it is their responsibility to ensure that claims are sent to the correct party.

Due to the high volume of claims it is not possible for the Liquidator, the Special Managers, or the Agent to respond to individual queries regarding the status of claims by telephone. Any potential creditor who wishes to know the current status of their claim should log on to the [Claims Site](#), where a current status will be available for claims received. Please note that where claims are submitted by email or post

rather than online, there may be a delay in being able to access such claims on the Claims Site whilst the claim details are uploaded on your behalf.

3. Managing claims already submitted

If you have already submitted a claim (including if by another method than set out above) please do not submit a further copy. Claims that have been previously submitted by email or post against a company that is expected to be able to make a payment to creditors (and certain other claims) have been uploaded to the Claims Site. If you receive a letter telling you that your claim has been uploaded to the Claims Site, you will be able to access your existing claim by logging into the [Claims Site](#) to provide any further information that is needed to progress your claim or to see the status of your claim. Please note that there may be a delay in being able to access such claims on the Claims Site whilst the claim details are uploaded on your behalf.

Impacted creditors will be sent a letter providing information as to how to access the Claims Site. Please note that:

- Not all claims received have been uploaded. In particular, claims against a company that is not expected to make a payment to its creditors have not been uploaded. General queries which do not contain the information required by law in a proof of debt form have also not been uploaded.
- The Claims Site has been pre-populated with the core information that is required to be provided in a proof of debt (where this information has been submitted). Creditors may need to provide further information in the Claims Site to support the progression of their claim for assessment.
- You should visit the Claims Site to check the details of your claim and update it as necessary, including providing any additional information that might support your claim.
- The Claims Site will be available for you to access, review and update the claim you have already submitted for eight weeks from the date of the letter sent to you. At the end of that eight-week period, the claim you have already submitted will be closed to any further changes, but you will still be able to view the status of your claim on the Claims Site. You will also still be able to submit any new claims you may have against the Thomas Cook UK liquidation companies using the Claims Site.

4. Assessment of claims

The treatment of a claim for assessment purposes will vary depending upon the claim made and the information that has been provided, as set out below.

Claims in respect of companies where it is likely that a payment to creditors will be made

Where a claim is received in respect of a Thomas Cook UK liquidation company for which it is envisaged that a payment to creditors will be made, it will be assessed by the Liquidator or the Special Managers

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to decide whether each claim should be accepted or rejected. In some cases, further information will be required to allow a claim to be properly assessed.

- If a claim is **accepted** by the Liquidator or the Special Managers, notice of that fact will be given to the creditor. Once a claim has been accepted, no further communication should be expected until such time as a payment is made if there are sufficient funds to pay one. Creditors should not expect any direct communication regarding their claim in the interim but can check the status of their claim on the Claims Site.
- If a claim is **rejected** by the Liquidator or the Special Managers, notice of the fact will be given to the creditor. If a creditor disagrees with that assessment, the creditor will have 21 days to appeal.
- Pending either acceptance or rejection by the Liquidator or the Special Managers, creditors should check the status of their unassessed claim on the Claims Site.

Claims in respect of companies where it is envisaged that a payment to creditors will not be made

Where a claim is received in respect of a Thomas Cook UK liquidation company for which it is envisaged that a payment to creditors will not be made, it will not be acknowledged and will not be assessed by the Liquidator, the Special Managers. These claims will be held on file until the conclusion of the liquidation in case circumstances change such that the Liquidator considers there might be a prospect of a payment being made.

Claims submitted against an incorrect company

Where the Liquidator or the Special Managers consider that a claim has been made against an incorrect Thomas Cook company, the result of the assessment is likely to be a rejection of the claim. When providing an explanation about the reason for rejecting the claim, guidance may be provided about which of the companies might be more relevant to the claim made. Creditors can then consider whether they would like to submit a new claim. Creditors in this situation may wish to consider reading the separate information provided regarding the individual claim categories, which includes guidance as to which of the Thomas Cook UK liquidation companies are expected to be most relevant to certain types of claims. This guidance can be accessed when submitting a claim in the Claims Site.

Claims submitted against 'Thomas Cook'

Where a claim is submitted by a creditor against 'Thomas Cook' or a company name that is not specified, the claim will be considered as incomplete and not considered for assessment. This is because 'Thomas Cook' is a brand name or trading style and not the name of one of the Thomas Cook UK liquidation companies. Creditors in this situation may wish to consider reading the separate information provided regarding the individual claims' categories, which includes guidance as to which of the Thomas Cook UK liquidation companies are expected to be most relevant to certain types of claims. This guidance can be accessed when submitting a claim in the Claims Site.

Claims submitted against companies to which the Liquidator is not appointed

Where a claim is submitted by a creditor against a company to which the Liquidator is not appointed (i.e., not listed in Section 7), the claim will not be acknowledged and will not be assessed.

Incomplete claims

Where a creditor has submitted an incomplete claim, it will not be possible for it to be considered for assessment. The Liquidator, the Special Managers or the Agent will advise any such potential creditor that the claim is incomplete and will not be considered further unless the minimum information prescribed by law is provided. Even where the minimum information has been provided, the Liquidator, the Special Managers or the Agent may request that further information is provided in support of a claim if they consider that it is necessary to substantiate the whole or part of the claim.

Please note:

Whilst the Liquidator, the Special Managers or the Agent have taken steps to try to support creditors in making a claim against the correct company, creditors are reminded that it is their responsibility to ensure that claims are made against the correct company.

It is expected that the vast majority of amounts owed to former customers of the companies in respect of flights and holidays have been recovered from other sources including through ABTA, the CAA (under the ATOL protection scheme), under insurance arrangements and/or debit or credit card providers. Where a customer has already been repaid in full, a further claim should not be submitted to the Liquidator, the Special Managers or the Agent and any existing claims submitted should be withdrawn. Where a customer has submitted a claim, but the Liquidator, the Special Managers or the Agent has evidence that the claim has been paid through other means (as identified above), their claim will be rejected. Where a claim is submitted by a customer, checks will be undertaken to mitigate the risk of duplicate and/or fraudulent claims. Claims identified as potentially being fraudulent may be reported to the Police.

5. Payment of agreed claims

Where a payment is made to creditors of a specific Thomas Cook UK liquidation company, payment in respect of relevant agreed claims will be made by the Liquidator, the Special Managers or Agent using either direct bank transfer or cheque.

- Payments by direct bank transfer will be made to UK bank accounts only. If you do not have a UK bank account, payment can only be made by cheque to the named creditor.
- It is your responsibility to ensure that bank details provided are accurate and kept up to date. Should you need to update your bank details, this can be done on the [Claims Site](#).
- If the bank details provided are unclear or insufficient, any payment will be made by cheque to the named creditor at the address provided.
- Where a claim is being made by a third party, such payments will only be made by cheque.

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- In all other cases, payments will be made by cheque to the name and address provided by the creditor when submitting a claim.

6. Important notice

Both ABTA and the CAA (in relation to the ATOL protection scheme) in their own claims processes received reports of members of the public being cold called by people pretending to represent ATOL or ABTA, asking if they had a Thomas Cook booking and then asking for their bank details. This was a scam. It is possible that similar scams will be run in connection with this claims assessment process. The safe and correct methods for processing a claim if you have a booking with Thomas Cook are detailed here. To avoid being scammed, creditors are urged to follow the advice issued by UK Finance in their [Take Five to Stop Fraud](#) campaign:

1. A genuine bank or organisation will never contact you out of the blue to ask for your PIN, full password or to move money to another account. Only give out your personal or financial details to use a service that you have given your consent to, that you trust and that you are expecting to be contacted by.
2. Do not be tricked into giving a fraudster access to your personal or financial details. Never automatically click on a link in an unexpected email or text.
3. Always question uninvited approaches in case it is a scam. Instead, contact the company directly using a known email or phone number.

7. Summary of the Thomas Cook UK liquidation companies

Thomas Cook entity name	Date of liquidation	Special Managers / Agent appointed
Thomas Cook Airlines Limited	23-Sep-19	AP Special Managers
Thomas Cook Group Treasury Limited	23-Sep-19	AP Special Managers
Thomas Cook Group Tour Operations Limited	23-Sep-19	AP Special Managers
MyTravel Group Limited	23-Sep-19	AP Special Managers
Thomas Cook UK Limited	23-Sep-19	AP Special Managers
Thomas Cook Money Limited	23-Sep-19	AP Special Managers
Thomas Cook Group UK Limited	23-Sep-19	AP Special Managers
Thomas Cook Airlines Treasury plc	23-Sep-19	AP Special Managers
Blue Sea Overseas Investments Limited	23-Sep-19	AP Special Managers

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Thomas Cook Continental Holdings Limited	23-Sep-19	AP Special Managers
Thomas Cook West Investments Limited	23-Sep-19	AP Special Managers
Thomas Cook UK Travel Limited	23-Sep-19	AP Special Managers
Thomas Cook Services Limited	23-Sep-19	AP Special Managers
Thomas Cook Group PLC	23-Sep-19	AP Special Managers
Thomas Cook In Destination Management Limited	23-Sep-19	AP Special Managers
Thomas Cook Tour Operations Limited	23-Sep-19	AP Special Managers
Thomas Cook Investments (2) Limited	23-Sep-19	AP Special Managers
Thomas Cook Group Airlines Limited	23-Sep-19	AP Special Managers
Thomas Cook Finance 2 Plc	23-Sep-19	AP Special Managers
Travel and Financial Services Limited	23-Sep-19	IP Special Managers
Thomas Cook Retail Limited	23-Sep-19	IP Special Managers
Thomas Cook Aircraft Engineering Limited	23-Sep-19	IP Special Managers
The Freedom Travel Group Limited	23-Sep-19	IP Special Managers
TCCT Retail Limited	23-Sep-19	IP Special Managers
Future Travel Limited	23-Sep-19	IP Special Managers
Retail Travel Limited	23-Sep-19	IP Special Managers
Thomas Cook Group Hedging Limited	08-Nov-19	AlixPartners UK LLP
MyTravel Luxembourg UK Unlimited	08-Nov-19	AlixPartners UK LLP
MyTravel Pioneer Limited	08-Nov-19	AlixPartners UK LLP
TCGH Holdings Limited	08-Nov-19	AlixPartners UK LLP
Thomas Cook Investments 3 Limited	08-Nov-19	AlixPartners UK LLP
Thomas Cook Indian IP Limited	08-Nov-19	AlixPartners UK LLP
Parkway Hellas Holdings Limited	08-Nov-19	AlixPartners UK LLP
Thomas Cook Treasury Limited	08-Nov-19	AlixPartners UK LLP
1841 Limited	08-Nov-19	AlixPartners UK LLP
Airtours Holidays Transport Limited	08-Nov-19	AlixPartners UK LLP
Buzzard Leisure Limited	08-Nov-19	AlixPartners UK LLP
Close Number 6 Limited	08-Nov-19	AlixPartners UK LLP
Co-op Group Travel 2 Holdings Limited	08-Nov-19	AlixPartners UK LLP
Inspirations Limited	08-Nov-19	AlixPartners UK LLP
MyTravel North America Limited	08-Nov-19	AlixPartners UK LLP
Parkway I P R Limited	08-Nov-19	AlixPartners UK LLP
Sandbrook Overseas Investments Limited	08-Nov-19	AlixPartners UK LLP
Sandbrook UK Investments Limited	08-Nov-19	AlixPartners UK LLP
Sun International (UK) Limited	08-Nov-19	AlixPartners UK LLP
TCCT Holdings UK Limited	08-Nov-19	AlixPartners UK LLP
Thomas Cook Airlines Leasing Limited	08-Nov-19	AlixPartners UK LLP
Thomas Cook Brands Limited	08-Nov-19	AlixPartners UK LLP
Thomas Cook Finance Limited	08-Nov-19	AlixPartners UK LLP
Thomas Cook Hotel Management Limited	08-Nov-19	AlixPartners UK LLP
Thomas Cook Pension Trust Limited	08-Nov-19	AlixPartners UK LLP
Thomas Cook West Holdings Limited	08-Nov-19	AlixPartners UK LLP
Tourmajor Limited	08-Nov-19	AlixPartners UK LLP

Additional guidance for former customers

This document provides former customers of the Thomas Cook UK liquidation companies with further guidance on types of claims that are likely to be most relevant. It is divided into the following Sections:

1. [Disrupted flights claims \(including claims under EU261 or its UK equivalent\)](#)
2. [Packaged holidays and other holiday elements claims](#)
3. [Gift cards and vouchers claims](#)
4. [Personal injury and complaints claims](#)
5. [Sports tickets claims](#)
6. [Other customer claims](#)
7. [Further information about disrupted flights and packaged holidays claims](#)

For more general guidance about the claims process, please read the 'Guidance for all potential creditors' which is available on the online Thomas Cook Claims Site (the [Claims Site](#)).

Please note that not all Thomas Cook UK liquidation companies will be making payments to creditors. Before submitting a claim, you may wish to review the likely prospects of a payment from the Thomas Cook UK liquidation company you are claiming against. Further guidance on potential payments is available [here](#).

The Thomas Cook UK liquidation companies provided multiple services and products to their former customers including packaged holidays, standalone flights, and gift cards. Information is provided below to assist former customers to better understand how your potential claim can be made using the Claims Site and which of the Thomas Cook UK liquidation companies is more likely to be relevant to your claim. It is recommended that you check the booking confirmations and other paperwork provided to you by Thomas Cook to help identify which of the Thomas Cook UK liquidation companies, if any, your claim should be made against. This will help ensure that your claim is assessed as quickly as possible and avoid it potentially being rejected on the basis that it has been submitted against the wrong company.

1. Disrupted flights claims (including claims under EU261 or its UK equivalent)

On 23 September 2019, all current and future flights and packaged holidays operated by Thomas Cook UK liquidation companies were cancelled with immediate effect.

This category is relevant to you if you had booked a flight with, and/or were booked on a flight operated by, Thomas Cook Airlines Limited. Claims in this category against Thomas Cook Airlines Limited might be because your flight was cancelled, your flight was delayed, you were denied boarding or you missed a connection.

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Depending on the name of the operator and the booking company of your flight, you may be entitled to submit a claim relating to:

- A refund of the cost of your flight. This applies where your flight was booked directly with Thomas Cook Airlines Limited.
- A refund of the cost of your flight, statutory compensation (up to a maximum of £520), and/or a refund of reasonable care and assistance costs, where your flight was operated by Thomas Cook Airlines Limited, irrespective of who it was booked with. This is in line with your rights under EU261 or the UK equivalent legislation on which further information is provided below.

Details of which company operated your flight, and the company you booked your flight with, can both be found on your booking confirmation. Flights operated by Thomas Cook Airlines Limited had a flight number beginning 'MT' or 'TCX'.

A disrupted flight claim should not be made if:

- Your flight was booked with a Thomas Cook UK liquidation company other than Thomas Cook Airlines Limited and was not operated by Thomas Cook Airlines Limited. In this case, you may be able to make a claim in relation to a packaged holiday if your flight was sold by a Thomas Cook UK liquidation Company as part of a package. Information about packaged holiday claims is available here: [Packaged holidays and other holiday elements claims](#)
- Your flight was booked with a third party (not a Thomas Cook UK liquidation company) and was operated by a company other than Thomas Cook Airlines Limited.

This category should not be used for:

- Non-flight elements of a packaged holiday. Please see the separate category for [Packaged holidays and other holiday elements claims](#)
- Personal injuries sustained on a flight with Thomas Cook Airlines Limited, or complaints regarding the standard of service/product received. Please see the separate category for [Personal injury and complaints claims](#)
- Previously settled disrupted flights claims (or complaints) that were assessed by Thomas Cook prior to liquidation and where you received an eVoucher that remains unused. Please submit your claim using the separate claim category for [Gift cards and vouchers claims](#).

Where a customer with an ATOL protected packaged holiday was either i) repatriated to the UK by the Civil Aviation Authority (CAA) following the liquidation of the Thomas Cook UK liquidation companies in September 2019, or ii) received a refund from the CAA for the cost of a flight, any claim for a refund of the cost of the cancelled flight has been assigned in its entirety to the CAA under the terms of that repatriation or refund. If this applies to you, you should not make a claim here. Please note this does not apply to claims for compensation and/or care and assistance under EU261 (or the UK equivalent), on which more information is provided below.

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If your flight was operated by Thomas Cook Airlines Limited (irrespective of with whom it was booked) and was delayed, cancelled or you were denied boarding, missed a connection, or were downgraded, then you may have an EU261 claim (or the UK equivalent under the APR Regulations)² (together the **Regulations**). Please note that the APR Regulations only apply to:

- Flights departing from the UK with any airline;
- Flights arriving into the UK operated by a UK airline or an EU airline; and
- Flights arriving into the EU operated by a UK airline.

Similarly, the EU261 only applies to:

- Flights departing from the EU³ with any airline; and
- Flights arriving into the EU operated by an EU airline.

When EU261 or the APR Regulations apply, you may be entitled to one or more of the following in circumstances where your flight was cancelled, delayed, or boarding involuntarily denied:

- A refund of the cost of your flight (or a replacement flight);
- Compensation, for a maximum of £520, with the amount dependent upon your individual circumstances; and
- Right to care and assistance e.g., meals, refreshments, and hotel accommodation.

The CAA's website [Consumer protection law | UK Civil Aviation Authority \(caa.co.uk\)](https://www.caa.co.uk/consumer-protection-law) provides guidance as to the compensation to which customers may be entitled under EU261 for each of flights being cancelled, delayed or where boarding was involuntarily denied. This advice is similarly applicable in relation to the APR Regulations.

When submitting your disrupted flight claim, you will require your Thomas Cook booking reference, a copy of your booking confirmation and information about your booked flight e.g., date of travel, the departure and arrival airports. For claims under the Regulations, you will also need information about the booked flight, details of the extent of any delay (if applicable) and copies of expense receipts where you wish to claim for a refund of care and assistance costs.

When submitting your claim:

- If your claim relates to more than one flight on the same booking, then you will be able to add another flight after you have answered a series of questions about the first flight. This means that all claims relating to flights with the same booking reference can be included in a single claim submission.

² EU261 refers to Council Regulation (EC) No261/2004 of 11 February 2004 (**EU261**) which was implemented through The Civil Aviation (Denied Boarding, Compensation and Assistance) Regulations 2005 in the UK. On 1 January 2021 EU261 was incorporated directly into UK domestic law by the European Union Withdrawal Act 2018, as amended by the Air Passenger Rights and Air Travel Organisers' Licencing (Amendment)(EU Exit) Regulations 2019 (the **APR Regulations**).

³ Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, The Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden. The rules also apply to: Iceland, Norway and Switzerland

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- If you wish to make a claim relating to more than one booking, you will need to make separate claims for each booking.
- Multiple passengers can be included in each claim providing that they were all included in the same booking reference, you have their agreement to include them in your claim and the other passengers are not making a separate claim for the same booking.

All claims relating to disrupted flights are expected to be made against Thomas Cook Airlines Limited. This is because:

- Thomas Cook Airlines Limited was the only operator of flights within the Thomas Cook UK liquidation companies. Therefore, claims relating to the Regulations are only likely to be valid against this company.
- Thomas Cook Airlines Limited was the only company of the Thomas Cook UK liquidation companies that sold 'flight only' tickets. You can confirm whether your flight was booked with Thomas Cook Airlines Limited by checking the company name given at the bottom of the booking confirmation.

2. Packaged holidays and other holiday elements claims

On 23 September 2019, all current and future flights and packaged holidays operated by Thomas Cook UK liquidation companies were cancelled with immediate effect.

This category is relevant to you if you had booked a packaged holiday or individual elements of a holiday, such as accommodation, transfers etc, but excluding individual flights.

- This type of claims does not include previously settled claims (or complaints) that were assessed by Thomas Cook prior to liquidation and where you received an eVoucher that remains unused. Please submit your claim using the separate claim category for [Gift cards and vouchers claims](#).
- Where a customer with an ATOL protected packaged holiday was either i) repatriated to the UK by the CAA following the liquidation of the Thomas Cook UK liquidation companies in September 2019, or ii) received a refund from the CAA, any claim for a refund of the protected elements of your booking has been assigned in its entirety to the CAA under the terms of that repatriation or refund. If this applies to you, you should not make a claim here. Please note this does not apply to claims for compensation and/or care and assistance under the Regulations which can be made using the separate claim category for [Disrupted flights claims](#).

Please note that a separate claim needs to be made in respect of each booking, if you have more than one booking. Multiple passengers can be included in each claim providing that they were all included in the same booking reference, you have their authority to include them in your claim and the other passengers are not making a separate claim for the same booking.

You will need to have information to support your claim such as the booking reference number and a copy of the booking confirmation.

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The majority of claims in this category are expected to be against Thomas Cook Tour Operations Limited which was the primary tour operator of the Thomas Cook UK liquidation companies.

TCCT Retail Limited, Thomas Cook Retail Limited, Future Travel Limited and The Freedom Travel Group Limited sold the majority of their packaged holidays as an agent for other tour operators including Thomas Cook Tour Operations Limited.

You should therefore check your booking confirmation which should state which company your contract was made with. The ATOL number listed on the ATOL certificate provided with your booking confirmation may be of use in identifying which company your contract was with. The ATOL and ABTA numbers for each of the relevant Thomas Cook UK liquidation companies is included in [Section 7](#). Please note that your ATOL certificate may list the name of your travel agent as the entity issuing the certificate but this does not necessarily mean that you can claim against the travel agent, please refer to the ATOL number.

3. Gift cards and vouchers claims

As of 23 September 2019, the following types of gift cards and vouchers were in use by Thomas Cook: plastic and e-gift cards, gifts of travel accounts, paper vouchers and eVouchers. These cards, vouchers and similar were issued for various reasons such as a gift item, compensation following a complaint or a reward for an employee's service. Examples of each of the various types of gift cards and vouchers are included below. You should choose this category of claim in the Claims Site if you have any of the following that are unused (or partly unused):

- A plastic card (choose "Plastic gift card" when providing details of your claim);
- A voucher that was emailed to you by Thomas Cook (choose "e-Gift card" when providing details of your claim);
- An online Gift of Travel account (choose "Gift of Travel account" when providing details of your claim);
- A paper voucher (choose "Paper voucher" when providing details of your claim); and
- A voucher that was emailed to you in settlement of a complaint or other issue in relation to your previously taken flights or holiday, (choose "eVoucher" when providing details of your claim).

Where a gift card, voucher or similar was used to purchase a holiday or flight from one of the Thomas Cook UK liquidation companies, and the purchased holiday or flight was not provided, you should make a claim for a disrupted flight or a packaged holiday rather than for an unused gift card. Please see the information available in this note regarding disrupted flights and packaged holidays.

The amount claimed should be the remaining unused face value of the gift card, voucher or similar, to the extent that it had not expired before 23 September 2019. This is the amount it would be worth if spent, which may be different to the amount that was paid to acquire the gift card, voucher or similar.

If you have more than one gift card or voucher:

- And they are of the *same type*, then you will be able to add details of each gift card or voucher into one single claim.
- And they are of different types, you will need to submit separate claims for each type of gift card/voucher.

When completing your claim you will be asked to provide information including the following:

- A copy or photo of your gift card or voucher
You will be asked to upload a copy or photo of your gift card or voucher which clearly shows the card number and expiry date. If you have a **plastic gift card or a gift voucher**, upload photos of both the front and back of the card or voucher which clearly shows the card number and expiry date. If you have an **e-Gift card**, upload a screenshot/print out of the card which shows the number and expiry date. If you have a **Gift of Travel account**, upload a screenshot/print out of your online account or an email which shows the most recent balance on your account. If you have an **eVoucher**, upload a copy of the email which contains the voucher.
- The gift card/voucher number or reference
The number or reference should be shown on the gift card or voucher. **Plastic gift cards and e-Gift cards** typically have a 16-digit number. **Gifts of Travel accounts** typically have a reference in the format "GOT-XXXX". **Gift vouchers** typically have a letter followed by 8 digits in the format "LXX-XXX-XXX". **eVouchers** typically have a complaint reference in the format "CA-XXXXX-XXXX" or "TC-XXXXXXXXXX".
- The gift card/voucher expiry date (if there is one)
The expiry date is shown on plastic gift cards, e-Gift cards and eVouchers. Gifts of Travel accounts do not generally have an expiry date and paper vouchers are valid indefinitely. Claims for gift cards/vouchers that expired before the start of the liquidation will not be accepted.
- Any evidence you have that you own the gift card/voucher
You will also be asked to provide evidence that you own the gift card/voucher. If you have a plastic or e-Gift card, you may be able to provide a copy of your receipt or an extract from your bank statement which shows the purchase of the gift card/voucher. If you received the gift card/voucher as a gift, you may have an email or rewards statement which shows that the gift card/voucher was given to you.

This information will assist you in deciding which of the Thomas Cook UK liquidation companies to make your claim against:

- Check your card/voucher to see if one of the Thomas Cook UK liquidation companies is named on it as the issuer.

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- It is likely that claims for unused plastic gift cards, e-Gift cards and Gift of Travel accounts will be against TCCT Retail Limited.
- It is likely that any claims in respect of unused paper gift vouchers will be against Thomas Cook Services Limited.
- It is likely that any claims in respect of unused eVouchers will be against the company to which the initial complaint related, often Thomas Cook Tour Operations Limited or Thomas Cook Airlines Limited.

Example of a plastic gift card




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Example of an eGift card



Hi,

We're pleased you've received a Thomas Cook eGift; it can be redeemed in all Thomas Cook and The Co-operative travel stores in the UK.

You can also redeem it online against selected holidays at www.thomascook.com (<https://www.thomascook.com>) and www.airtours.co.uk (<https://www.airtours.co.uk>), as well as on products from Thomas Cook Sport by phone on 01733 224 834.

For more details about redeeming your eGift, please refer to our FAQs (https://www.thomascook.com/gift-cards/?utm_source=TCGC.SVM-ViewEGift&utm_medium=Link2&utm_campaign=GC-Tracking).

Thomas Cook eGift serial number:	[REDACTED]
eGift Card Number:	[REDACTED]
eGift Card Security code:	[REDACTED]
eGift Card expiry date:	7/08/2020
Value of the eGift at the time of issue:	GBP350.00

Example of a Gift of Travel account

WELCOME TO GIFT OF TRAVEL - REGISTRATION

1 message

no-reply@giftoftravel.thomascook.com 1101-reply@giftoftravel.thomascook.com

Mon, Jun 17, 2019 at 8:11 PM

To: [REDACTED]



Welcome to Gift of Travel

Your Gift of Travel account number is [REDACTED]

To complete your registration and to activate your Gift of Travel account, please click on the button below within the next seven days. You'll then be able to send your unique web address to your friends & family, so they can contribute to your honeymoon fund.

[Activate my account](#)

Kind regards,
Thomas Cook Gift Card team

The Gift of Travel: The information contained within this e-mail is confidential and may be privileged. It is intended for the addressee only. If you have received this e-mail in error, please inform the sender and delete the e-mail immediately. The contents of this e-mail must not be disclosed or copied without the sender's consent. Sales of gift cards made via www.giftoftravel.thomascook.com are managed by TCM Global Ltd, Airtours Group, Customer Service, Parkgate, Nottingham, NG2 9EL, registered in England 0146860. VAT Reg No. 949 0278 18 on behalf of TCM Travel Limited (incorporated in England and Wales with company no. 7387058) whose registered office is The Thomas Cook Business Park, Enderby Road, Peterborough, PE3 6BB.

no-reply@giftoftravel.thomascook.com 1101-reply@giftoftravel.thomascook.com

Tue, Sep 3, 2019 at 6:45 PM

To: [REDACTED]



Hello [REDACTED]

Great News!

[REDACTED] has made a contribution of £25 on your Gift of Travel page.

[REDACTED]

Your gift of travel total is now £285.00

To view your page please login.

[Login](#)

Kind regards,
Thomas Cook Gift Card team

The Gift of Travel: The information contained within this e-mail is confidential and may be privileged. It is intended for the addressee only. If you have received this e-mail in error, please inform the sender and delete the e-mail immediately. The contents of this e-mail must not be disclosed or copied without the sender's consent. Sales of gift cards made via www.giftoftravel.thomascook.com are managed by TCM Global Ltd, Airtours Group, Customer Service, Parkgate, Nottingham, NG2 9EL, registered in England 0146860. VAT Reg No. 949 0278 18 on behalf of TCM Travel Limited (incorporated in England and Wales with company no. 7387058) whose registered office is The Thomas Cook Business Park, Enderby Road, Peterborough, PE3 6BB.

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Example of a paper voucher



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4. Personal injury and complaints claims

This category of claims is relevant to those whose claim relates:

- To a personal injury which incurred, or a complaint which arose, whilst on a flight or holiday provided by a Thomas Cook UK liquidation company or in one of their retail shops; or
- To a complaint about the quality of goods or services provided by a Thomas Cook UK liquidation company.

In the unfortunate event that a customer suffered injury whilst on holiday with Thomas Cook, it is expected that any claim in relation to the Thomas Cook UK liquidation companies will be made against the company which provided the flight or holiday. Similarly, where there is a complaint which resulted in demonstrable loss, it is expected that any claim will be made against the company that provided the flight or holiday.

Location of injury or cause of complaint	Consideration	Claim likely to be made against
For any injuries sustained on a flight, or complaints relating to a flight:	Where the flight was operated by Thomas Cook Airlines Limited	Thomas Cook Airlines Limited
	Where the flight was operated by another carrier	The other carrier
For any injuries sustained whilst in accommodation, transfers or similar booked with Thomas Cook, or complaints relating to these areas:	Where the goods/services were provided by a third party and the Thomas Cook UK liquidation company acted only as agent for that third party	The third-party provider of the holiday
	Where the good/services were provided by one of the Thomas Cook UK liquidation companies	Likely to be one of: Thomas Cook Tour Operations Limited, Thomas Cook Retail Limited, TCCT Retail Limited, The Freedom Travel Group Limited or Future Travel Limited.
For any injuries sustained in a retail store, or complaints relating to a retail store:		TCCT Retail Limited

Any claim will need to be supported by appropriate evidence. The information and copy documents needed will be dependent upon what is being claimed but may include key correspondence with Thomas Cook, your relevant medical records and/or correspondence with Thomas Cook's insurance provider where a claim has been made (or notified) to them. It is recommended that as much

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information as possible is provided alongside the claim. The Liquidator, Special Managers or Agent will let you know if further information is required to properly assess your claim.

You should complete a separate claim for each individual incident (if applicable). Where an event impacted more than one person, a separate claim should be made for each person.

The amount claimed may include incremental costs incurred as a result of the injury sustained or complaint made. Individuals who suffered injury may also be able to progress claims against their own insurer, Thomas Cook's insurer and/or the local supplier, such as the hotel. In the event that payment is received from any of these sources, it should be disclosed when submitting a claim and will reduce the amount claimed. Any customer who wishes to make a claim against Thomas Cook's insurer under Third Parties (Rights against Insurers) Act 2010 should contact:

For claims against Thomas Cook Airlines Limited:

Lead insurer

AIG Europe Limited

The AIG Building
58 Fenchurch Street
London
EC3M 4AB UNITED
KINGDOM
Telephone: 020 7954 7000
Email: AIGDirect.Queries@aig.com

Insurance broker

Marsh Ltd

Tower Place
East London
EC3R 5BU
UNITED KINGDOM
Telephone: +44 2073571000
Email: ourcompensation@marsh.com
Website: <https://www.marsh.com/uk/home.html>

For all other personal injury claims:

Lead insurer

XL Insurance Company SE

80 Civic Drive
Ipswich
IP1 2AN
UNITED KINGDOM
Telephone: +44 0370 6000 952
Email: claimsinqury.UK@axaxl.com
Website: <https://axaxl.com/insurance/claims>

Insurance broker

Marsh Ltd

Tower Place
East London
EC3R 5BU
UNITED KINGDOM
Telephone: +44 2073571000
Email: ourcompensation@marsh.com
Website: <https://www.marsh.com/uk/home.html>

In 2019, the Business Secretary announced that the government intended to set up an exceptional compensation scheme (the **Scheme**) for holidaymakers who had outstanding loss of life or serious personal injury claims against UK companies in the Thomas Cook group. This proposed Scheme is separate to the liquidations of the Thomas Cook UK liquidation companies. Further information about

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the Scheme can be found here: [Thomas Cook compensation scheme - GOV.UK \(www.gov.uk\)](https://www.gov.uk/guidance/thomas-cook-compensation-scheme). The Liquidator, Special Managers and Agent are unable to provide any further information regarding the Scheme.

You may wish to seek legal advice to assist you with considering, and pursuing, the options available to you to seek compensation.

5. Sport tickets claims

‘Thomas Cook Sports’ was a brand used by two of the Thomas Cook UK liquidation companies that each provided travel and related services around sports events. There were two main sets of services:

- Services to individuals or smaller groups independently travelling and attending events; and
- Services to sports clubs or governing bodies for team travel and/or organised ‘official’ group tours for supporters coordinated through the club or body.

It is expected that individual customers who purchased packages involving an event ticket and related travel, accommodation, or car hire etc. will have contracted with Thomas Cook Tour Operations Limited regardless of the purchase channel used (i.e., retail shop, website or call centre).

In high street retail shops, Thomas Cook Retail Limited acted as booking agent but the confirmations were issued in the name of Thomas Cook Tour Operations Limited and protected by its ABTA bond, or ATOL if applicable. Customers with a booking of this nature should refer to their booking confirmation for the appropriate ABTA/ATOL reference and follow the guidance given above for customers with packaged holidays and/or flights.

Sports clubs or governing bodies with travel service contracts should refer to their individual contract(s). In most cases it is expected that the contracting Thomas Cook company was Thomas Cook Retail Limited. Any creditors in this category who have a potential claim against Thomas Cook Retail Limited and have not been able to secure refunds from other sources should refer to the contractual documentation they hold and submit a claim in the name of the contracting company. The amount claimed should be the costs paid in advance of travel for services that were not received. For a small number of organisations this may include a claim for the unused proportion of prepaid annual fees. Supporting information to be provided by such creditors is to include a copy of the contract, booking agreement and proof of payment.

Any claims submitted by sports clubs or organisations should be net of monies owed to Thomas Cook Retail Limited. In many cases, the amount owed to Thomas Cook Retail Limited could have been greater than amounts due to the sports club, which would mitigate and eliminate any balances due to sports clubs or similar organisations.

Sports clubs or governing bodies may also have had a contract with Thomas Cook Tour Operations Limited. The amount claimed should be the sums owed by Thomas Cook Tour Operations Limited under that contract. Supporting information to be provided by such creditors is to include a copy of the contract and proof of the sums owed by Thomas Cook Tour Operations Limited.

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Please note that a separate claim needs to be made in respect of each booking. Multiple customers can be included in each claim providing that they were all included in the same booking reference, you have their authority to include them in your claim and the other customers are not making a separate claim for the same booking.

6. Other customer claims

This is a category for any other customer-related claims that do not fit with any of the other customer-related categories. You should complete a separate claim for each amount owed to you as a customer that arises from a separate event, service, or product. You will need to provide an explanation of what your claim relates to and provide supporting documentation to evidence the amount owed to you.

7. Further information about disrupted flights and packaged holidays claims

	Flight only bookings	Non flight packages / Accommodation or other single element (excluding flight) only	Flight inclusive packages
You booked with Thomas Cook Tour Operations Limited (which may have been online via the Thomas Cook website, through a Thomas Cook customer call centre or in a Thomas Cook high street shop) ABTA number: V6896 ATOL number: V1179	N/A	Customers have been able to make a claim through ABTA or the CAA (under the ATOL scheme) and/or under their insurance and/or their debit or credit card provider. Where a customer was protected by ATOL and repatriated to the UK by the CAA in September/October 2019, and/or had their booking cost refunded by the CAA, any claim for the cost of the flight has been assigned to the CAA under the terms of that repatriation or refund and a customer cannot make a claim for a further refund against Thomas Cook Tour Operations Limited. In the event there remain amounts owed to a customer that have not already been recovered from other sources, a customer is entitled to make a claim against Thomas Cook Tour Operations Limited for packages that were cancelled (subject to the note above about the CAA). Please see the information provided about Packaged holidays and other holiday elements claims	
			Where the booking included a flight operated by Thomas Cook Airlines Limited it may be possible to make a claim against that company under the Regulations. Please see the information about Disrupted flights claims

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<p>You booked with Thomas Cook Airlines Limited (which may have been online via the Thomas Cook website, through a Thomas Cook customer call centre or in a Thomas Cook high street shop)</p> <p>Not a member of ABTA</p> <p>Not ATOL licensed</p>	<p>Customers have been able to make a claim under their insurance and/or their debit or credit card provider where their flight was cancelled.</p> <p>In the event that there remain amounts owed to a customer that have not already been recovered from other sources, a customer is entitled to make a claim against Thomas Cook Airlines Limited for a refund. Please see the information about Disrupted flights claims.</p> <p>Where the booking included a flight operated by Thomas Cook Airlines Limited it may be possible to make a claim against that company under the Regulations. Please see the information about Disrupted flights claims.</p>	N/A	N/A
<p>You booked with Thomas Cook Retail Limited, TCCT Retail Limited, The Freedom Travel Group Limited and Future Travel Limited</p> <p>Thomas Cook Retail Limited</p> <p>ABTA numbers: W8361, J8601</p> <p>ATOL number: 0020</p> <p>TCCT Retail Limited</p> <p>ABTA numbers: Y6564, L8164</p> <p>ATOL number: 10585</p>	N/A	<p>These companies sold the majority of their packaged holidays as an agent for other tour operators including Thomas Cook Tour Operations Limited. Customers should therefore check their booking confirmation to determine whether their holiday was booked with one of these companies or another company (with one of these companies acting as agent). The ATOL or ABTA number provided in the booking confirmation may be of use in identifying who the contract is with.</p> <p>Where a holiday was booked with another of the Thomas Cook UK liquidation companies, please look for the guidance provided about that company.</p> <p>Where a holiday was booked with one of these companies (not acting as an agent for another tour operator):</p> <ul style="list-style-type: none"> - Customers have been able to make a claim through ABTA or the CAA (under the ATOL scheme) and/or under their insurance and/or their debit or credit card provider. - Where a customer benefited from ATOL protection and was repatriated to the UK by the CAA in September/October 2019, and/or had their booking cost refunded (in part or in full) by the CAA, any claim for the cost of the flight has been assigned to 	

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<p>The Freedom Travel Group Limited</p> <p>ABTA numbers: W6417, G8381</p> <p>ATOL number: 6042</p> <p>Future Travel Limited</p> <p>ABTA numbers: W6370, G856X</p> <p>ATOL number: 5704</p>		<p>the CAA under the terms of that repatriation or refund and a customer cannot make a claim for a further refund against one of these companies.</p> <ul style="list-style-type: none"> - In the event that there remain amounts owed to a customer that have not already been recovered from other sources, a customer is entitled to make a claim against the applicable one of these company (subject to the note above about the CAA). 	
<p>You were on a flight operated by Thomas Cook Airlines Limited. Flights operated by Thomas Cook Airlines Limited usually had a flight number beginning with 'MT' or 'TCX'.</p>	<p>Where the booking included a flight operated by Thomas Cook Airlines Limited it may be possible to make a claim against that company under the Regulations. Please see the information about Disrupted flights claims.</p> <p>Where a customer benefited from ATOL protection and was repatriated to the UK by the CAA in September/October 2019, and/or had their booking cost refunded (in part or in full) by the CAA, any claim for the cost of the flight has been assigned to the CAA under the terms of that repatriation or refund and a customer cannot make a claim for a further refund against Thomas Cook Airlines Limited.</p>	<p>N/A</p>	<p>Where the booking included a flight operated by Thomas Cook Airlines Limited it may be possible to make a claim against that company under or the Regulations. Please see the information about Disrupted flights claims.</p> <p>Where a customer benefited from ATOL protection and was repatriated to the UK by the CAA in September/October 2019, and/or had their booking cost refunded (in part or in full) by the CAA, any claim for the cost of the flight has been assigned to the CAA under the terms of that repatriation or refund and a customer cannot make a claim for a further refund against Thomas Cook Airlines Limited.</p>

Further guidance for former employees

This document provides former employees with guidance to assist in understanding the process for the submission and review of **employee related** claims against the Thomas Cook UK liquidation companies. It is divided into the following Sections:

1. [Preferential and non-preferential claims](#)
2. [Employing and distributing companies](#)
3. [Contact details for the Special Managers' employee agents](#)
4. [Standard employee claims](#)
5. [Unpaid expense claims](#)
6. [Employment tribunal claims](#)
7. [Personal injury claims](#)
8. [Loss of licence claims](#)
9. [Pension claims](#)
10. [Other employee claims](#)

For more general guidance about the claims process, please read the 'Guidance for all potential creditors' which is available on the online Thomas Cook Claims Site (the [Claims Site](#)).

Please note that not all Thomas Cook UK liquidation companies will be making payments to creditors. Before submitting a claim, you may wish to review the likely prospects of a payment from the Thomas Cook UK liquidation company you are claiming against. Further guidance on potential payments is available [here](#).

Please note that in the majority of cases, former employees will not need to submit details of your claims on the Claims Site. Where employees have '[standard](#)' claims (for example arrears of wages, holiday pay, pay in lieu of notice, redundancy pay and protective or other employment tribunal awards) then they should continue to liaise with Evolve IS or ERA Solutions whose contact details can be found at [Section 3](#). Further guidance regarding standard employee claims and general information can be found at Sections 1 to 6.

Where employees have other claims such as personal injury or loss of licence claims, they will need to submit these claims on the [Claims Site](#). Further guidance and details of how to make such claims are set out below.

1. Preferential and non-preferential claims

Preferential claims

Insolvency law gives a higher priority to some elements of an employee's claim for lost remuneration, subject to strictly defined limits. The higher priority means that this portion of a claim is paid in

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preference to amounts owed to other creditors of the employing entity. The high priority element is referred to as being 'preferential'.

Preferential claims are specifically defined in Section 386 and Schedule 6 of the Insolvency Act 1986.

The types of employee claims that may rank as a preferential claim include unpaid arrears of wages or salary, accrued holiday pay and certain pension arrears.

The amount which ranks preferentially may be subject to certain statutory limits. For example, claims for arrears of wages owed for the four-month period before the insolvency proceedings are subject to a maximum overall claim (per employee) of £800. However, accrued holiday pay for the same period is not limited.

The preferential element of your claim as an employee may have already been dealt with and you will have received correspondence from the Redundancy Payments Service (**RPS**) and the Special Managers previously in this regard. If you have any queries relating to your preferential claim, or any payments made to you by RPS, in the first instance, please contact the Special Managers' specialist employee agents, using the contact details provided below in [Section 3](#), depending on which company you were employed by.

Non-preferential claims

A non-preferential claim is also referred to as an "unsecured" claim and is a claim that is not supported by any security or afforded any special priority in law. For employees, unsecured claims will typically include arrears of wages in excess of £800, any amounts employees are owed above RPS statutory payments for pay in lieu of notice or contractual redundancy pay.

An unsecured claim will only be paid if there are sufficient funds available to make a payment to the unsecured creditors of that specific company.

There is no need for you visit the Claims Site in respect of your "[standard](#)" employee claims.

2. Employing and distributing companies

It is expected that employment related claims will be against the Thomas Cook UK liquidation company with whom you had your contract of employment, as indicated by the Thomas Cook HR records. Where you believe that your listed employer is incorrect, then further information (including relevant documentation) should be provided to the Special Managers via their employee agents, Evolve IS or ERA Solutions, using the contact details in [Section 3](#). Please note that the employing entity may be different to the entity which routinely made payment of salary.

The Thomas Cook HR records indicate that the following Thomas Cook UK liquidation companies employed people:

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Thomas Cook Airlines Limited, Thomas Cook UK Travel Limited, Thomas Cook Group plc, Thomas Cook Money Limited, Thomas Cook Services Limited, MyTravel Group Limited - all in liquidation with Special Managers from AlixPartners appointed (together the **AP Special Managers' Companies**).

In addition, Travel and Financial Services Limited, The Freedom Travel Group Limited and Thomas Cook Aircraft Engineering Limited are also employing companies – all in liquidation with Special Managers from Interpath Advisory appointed (together the **IP Special Managers' Companies**).

3. Contact details for the Special Managers' employee agents

For any queries relating to your standard employee preferential or non-preferential claims (as set out below), including expenses and employment tribunal claims, in the first instance please contact the Special Managers' agents:

Contact details for AP Special Managers' Companies

Contact	Evolve IS
Email	tcclaims@evolveis.uk
Telephone	+44 (0) 121 333 1299

Contact details for IP Special Managers' Companies

Contact	ERA Solutions
Email	claims@era-solutions.co.uk
Telephone	+44 (0) 1827 383 531

4. Standard employee claims

If you are a former employee who was made redundant as a result of the liquidation of the Thomas Cook UK liquidation companies, you may have a claim for the balance of any monies owed to you that has not already been paid by either RPS or the Special Managers. This outstanding balance may include the following categories of claim:

- Arrears of pay, being unpaid arrears of wages, due at the date of the liquidation (23 September 2019);
- Pay in lieu of notice, being a payment due for not being provided with notice prior to notification of redundancy; and

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- Redundancy pay, being a payment for the loss of employment. Your claim will depend on your length of service and your age at the date of your redundancy.

In the event that the Liquidator considers there to be a reasonable prospect of a payment being made to creditors by the Thomas Cook UK liquidation company that was your contractual employer, the Special Managers will write to you individually at the address held on file, providing details of your unsecured claim.

The details of your claim will be taken from information provided to the Special Managers by RPS and from Thomas Cook HR records. If you have any queries on the information contained in the letter sent to you, please contact either Evolve IS or ERA Solutions, as appropriate, using the contact details above in Section 3.

There is no need for you visit the Claims Site in respect of your “standard” employee claims.

5. Unpaid expenses claims

This category of claim relates to outstanding expenses which were unpaid as at the date of the liquidation of the relevant Thomas Cook UK liquidation company (being 23 September 2019). These expenses are likely to be out of pocket expenses incurred by you in the normal course of business such as travel, accommodation, credit card charges or accommodation bonds.

Expense claims should have been notified to the Special Managers on a proof of debt form which can be downloaded from the [AlixPartners Creditor Portal](#) or the [Interpath Advisory Portal](#). Where this has been done, and if the Liquidator considers there to be a reasonable prospect of a payment being made by the Thomas Cook UK liquidation company that was your employer, details of your expense claim will be included in the letter sent to you by the Special Managers (as outlined in [Section 4](#) above).

If you have a claim for unpaid expenses that has not yet been provided to the Special Managers, you can send details of the amount owed to you, with relevant supporting information to either Evolve IS (for the AP Special Managers’ Companies) or ERA Solutions (for the IP Special Managers’ Companies) using the contact details provided in [Section 3](#).

When we have written to you, if you have any queries regarding the information detailed in your letter, or any related query in the meantime, please contact either Evolve IS or ERA Solutions, as appropriate, in the first instance.

There is no need for you visit the Claims Site in respect of your unpaid expenses claims.

6. Employment tribunal claims

Where you have made a successful claim through an Employment Tribunal or where you have been included in a bargaining unit claim by the respective union, details will be provided to RPS and payment of the award to you will be made by RPS, subject to statutory limits on amounts payable. In most cases, it is likely that the claim will be in relation to a protective award, which is a compensatory award for failure to collectively consult.

Where you have received confirmation that an award has been made in your favour, but you have not yet received any payment from RPS, you should refer any queries regarding the status of payment directly to RPS. Details of how to contact RPS are available at:

<https://www.gov.uk/government/publications/redundancy-payments-links-to-further-information-and-guidance/redundancy-payments-links-to-further-information-and-guidance>

Where you believe that you have a claim for failure to collectively consult and have not yet pursued an individual claim through an Employment Tribunal, you may wish to contact your union (if applicable) and/or RPS for confirmation of the status of any collective claim that may be applicable to you.

Alternatively, you should seek legal advice or contact the Employment Tribunal for further information where the deadline for submission has passed.

There are a significant number of Employment Tribunal claims, some of which are being heard collectively and others which are being heard individually. It is expected that the outcome for all the tribunals may take several months to resolve. The Special Managers will be informed by RPS of any amounts they have paid to individuals (up to the statutory limits) relating to Employment Tribunal awards, and they will also advise of any outstanding amount which would rank as an unsecured claim. Where the Special Managers receive details of any outstanding amount – *and* the Liquidator believes that the Thomas Cook UK liquidation company you are claiming against (being your contractual employer) has a reasonable prospect of making a payment to unsecured creditors, they will include details of your Employment Tribunal award in the letter sent to you by the Special Managers (as outlined in Section 4 above). If you have any queries relating to the amount outstanding, please contact either Evolve IS or ERA Solutions, as appropriate, in the first instance, using the contact details provided in [Section 3](#).

There is no need for you visit the Claims Site in respect of your employment tribunal claims.

7. Personal injury claims

In the unfortunate event that you suffered injury in the course of your employment, it is expected that any claim will be made against the Thomas Cook UK liquidation company with whom you had your contract of employment, outlined in Section 2 above. It is understood that employees who suffered injury may also be able to progress claims against Thomas Cook's insurer.

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Any former employee who wishes to make a claim against Thomas Cook's insurer under Third Parties (Rights against Insurers) Act 2010 should contact the following for claims which relate to the period from 1 March 2008.

<u>Lead insurer</u>	<u>Insurance broker</u>
XL Insurance Company SE 80 Civic Drive Ipswich IP1 2AN UNITED KINGDOM Telephone: +44 0370 6000 952 Email: claimsinquiry.UK@axaxl.com Website: https://axaxl.com/insurance/claims	Marsh Ltd Tower Place East London EC3R 5BU UNITED KINGDOM Telephone: +44 2073571000 Email: ourcompensation@marsh.com Website: https://www.marsh.com/uk/home.html

Due to the more complex arrangements in place before 1 March 2008, creditors with claims in the prior period should contact the Liquidator and Special Managers' legal advisers, Ashurst, by email at MatterhornTPRAI@ashurst.com for further information.

In the event that payment is received from the insurer, it should be disclosed when submitting a claim against the relevant Thomas Cook company as this will reduce the amount that can be claimed.

If you submit a personal injury claim, you will be required to provide sufficient backing documentation to support the validity of your claim as well as the amount being claimed. This may include details of any medical records and any previous correspondence with Thomas Cook in relation to your claim. Failure to provide any relevant information could delay the assessment of your claim or result in your claim being rejected.

8. Loss of licence claims

If you are a former employee who was employed as a pilot by Thomas Cook Airlines Limited and wish to make a claim for compensation for loss of licence due to injury or illness, it is expected that any claim in relation to Thomas Cook will be made against Thomas Cook Airlines Limited. At first instance such employees may be able to progress a claim against Thomas Cook's insurer. Any former employee who wishes to make a loss of licence claim against Thomas Cook's insurer under Third Parties (Rights against Insurers) Act 2010 should contact:

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<u>Lead insurer</u>	<u>Insurance broker</u>
AXA XL 20 Gracechurch Street Langbourn London EC3V 0BG Email: a&hclaims@axaxl.com Website: https://axaxl.com	Marsh Ltd Tower Place East London EC3R 5BU UNITED KINGDOM Telephone: +44 2073571000 Email: ourcompensation@marsh.com Website: https://www.marsh.com/uk/home.html

In order for the Special Managers to consider your claim, you will be required to provide evidence in support of your claim, which may include the following:

- a copy of your employment contract;
- any relevant communications with your employer with respect to your loss of licence or medical certification, including any communications regarding insurance arrangements;
- any medical documentation or assessments in support of your claim;
- any relevant communications with external organisations regarding your loss of licence or medical certification (for example, the UK Civil Aviation Authority (**CAA**)); and
- any relevant communications regarding a change in your employment (i.e., a reassignment or resignation of your job role and responsibilities following your loss of licence/certification).

Failure to provide any relevant information could delay the assessment of your claim or result in your claim being rejected.

9. Pension claims

Please note that the Special Managers submitted information to RPS in relation to unpaid pension contributions relating to the Thomas Cook Defined Contribution Scheme (the **DC Scheme**). These outstanding contributions were successfully paid by RPS to the DC Scheme and subsequently allocated to the individual members' savings in January 2020. Former employees therefore do not have individual claims for unpaid pension contributions from the Liquidations. This liability now forms part of RPS' claims against the Thomas Cook UK liquidation companies.

In addition to the DC Scheme, the following defined benefit pension schemes (the **DB Schemes**) were also in place:

- Thomas Cook Pension Plan;
- A T Mays Limited Pension and Life Assurance Scheme;

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- Sun International (UK) Limited Pensions and Life Assurance Scheme; and
- Inspirations Group Pension Scheme.

The DB Schemes entered into a Pension Protection Fund (**PPF**) assessment following the Liquidator's appointment to assess whether the PPF should assume responsibility for the DB Schemes. The assessment is currently ongoing for most of the DB Schemes. However, the PPF has lodged a provisional proof of debt on behalf of the DB Schemes in the employer entities and issued guarantor letters of demand to other entities in the wider Thomas Cook group. Members' pension payments and savings are continuing to be administered by the pension trustees and in the event that the DB Schemes are assessed as not having sufficient assets, the DB Schemes will transfer to the PPF and they will receive compensation at the PPF levels.

As a result, the members of the DB schemes do not need to make individual claims against the Liquidations and any liability in relation to the DB Schemes currently form part of the DB Schemes' claims in the Liquidations.

10. Other employee claims

If you believe that you are a creditor of the Thomas Cook UK liquidation companies and your claim does not fit into any of the specific employee claim categories above, you may submit a claim under the 'Other' category.

In submitting a claim in the 'Other' category, your supporting documentation should clearly identify which Thomas Cook UK liquidation company you wish to claim against, and if the claim related to your status as a former employee, it is anticipated that it will be against one of the Thomas Cook UK liquidation companies that employed people, as detailed in [Section 2](#) above. You are required to provide any relevant backing documentation you have to support your claim.

Failure to provide any relevant information could delay the assessment of your claim or result in your claim being rejected.

Further guidance for general creditors

This document provides potential general creditors with guidance to assist in understanding the process for the submission and review of claims. It is divided into the following Sections:

1. [Aircraft and engine leasing and financing](#)
2. [Aviation authorities, airport authorities and ground handling services](#)
3. [Finance creditors](#)
4. [Intercompany claims](#)
5. [Trade suppliers](#)
6. [Landlords](#)
7. [Agents of Freedom or Future Travel](#)
8. [Other general claims](#)

For more general guidance about the claims process, please read the 'Guidance for all potential creditors' which is available on the online Thomas Cook Claims Site (the [Claims Site](#)).

Please note that not all Thomas Cook UK liquidation companies will be making payments to creditors. Before submitting a claim, you may wish to review the likely prospects of a payment from the Thomas Cook UK liquidation company you are claiming against. Further guidance on potential payments is available [here](#).

It is recommended that you check any agreements or documentation provided to you by Thomas Cook to help identify which of the Thomas Cook UK liquidation companies, if any, your claim should be made against. Claims should be submitted by reference to the Thomas Cook counterparty in the underlying agreement or documentation (unless otherwise specified). This will help ensure that your claim is assessed as quickly as possible and avoid it potentially being rejected unnecessarily.

1. Aircraft and engine leasing and financing

As at 23 September 2019, all current and future flights operated by Thomas Cook Airlines Limited were cancelled with immediate effect. As a result, most aircraft and engine leases were terminated upon liquidation with aircraft and engines repossessed by lessors. The remaining leases were novated to third parties outside of the Thomas Cook UK liquidation companies.

Claims arising from the termination of aircraft or engine leases may include some or all of the following components depending upon the nature of the relevant agreement(s):

- Unpaid rent that is due under the relevant agreement with Thomas Cook. Where applicable, to the extent that unpaid rent has been recovered by the transfer of the aircraft or engine lease to a new lessee/operator, you should provide details of the actions taken to mitigate your loss.

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- Reduced rent from re-leasing the aircraft or engine on reduced terms i.e. the difference between the new rent (if lower) compared to the rent due under the relevant agreement with Thomas Cook. You should provide details of the actions taken to mitigate your loss where applicable.
- Interest due under the relevant agreement with Thomas Cook (up to 23 September 2019).
- Repossession / redelivery costs of transporting aircraft and engines to a location determined by the lessor.
- Maintenance costs to return the aircraft or engine to a state in which it can be re-leased. This should not include capital expenditure which improves or enhances the functioning of the aircraft or engine.
- Legal costs incurred post-liquidation for the purposes of repossession and claim submission.
- Miscellaneous costs related to specific aircraft or engines. A detailed explanation should be provided regarding these costs.

In addition, claims submitted against the Thomas Cook UK liquidation companies may have been reduced by the following, which should be reflected in any claim submitted:

- Any available letters of credit, maintenance security deposits or security deposits drawn down.
- Amounts recovered from other sources or third parties.

It is expected that the majority of claims in relation to aircraft or engines subject to lease or finance agreements will be against Thomas Cook Airlines Limited. The aircraft or engines subject to lease or finance agreements are identifiable by reference to the relevant manufacturer's serial number (**MSN**) or engine serial number (**ESN**) respectively.

Please note that Thomas Cook Airlines Limited was the only Thomas Cook UK liquidation company that held an airline operating licence. Therefore, claims against other airline operating companies in the Thomas Cook Group (for example, Condor) should not be made against Thomas Cook Airlines Limited or another Thomas Cook UK liquidation company, except where Thomas Cook Airlines Limited or another Thomas Cook UK liquidation company has provided a guarantee in respect of one of the other airline operating companies.

You will need to provide sufficient information to support your claim such as the MSNs or ESNs to which your claim relates, as well as key agreements, guarantees, letters of credit, demand/termination notices, invoices and information to support the amount you are claiming including calculations detailing the individual components of your claim and applicable interest (up to 23 September 2019). The supporting information should include a detailed explanation for any losses, costs or expenses claimed, including linking those elements of the claim to specific clauses in the lease documentation, and details of any available or drawn down financial instruments provided as security. Please also include details of any lessors, sub-lessors, and guarantors. Failure to provide this information could delay the assessment of your claim or result in your claim being rejected.

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A separate claim needs to be made in respect of each MSN or ESN. If you have a claim against more than one Thomas Cook UK liquidation company as a counterparty to the relevant lease or finance agreement (for example, as a guarantor of such agreements), you will need to submit a separate claim against the guarantor company along with the relevant supporting documentation. Please note that if you have already submitted a single claim in respect of multiple aircraft or engines leases or finance agreements, there is no need to resubmit it.

2. Aviation authorities, airport authorities and ground handling services

As at 23 September 2019, all current and future flights operated by Thomas Cook Airlines Limited were cancelled with immediate effect. Thereafter, the Civil Aviation Authority in the UK assumed responsibility for the customer repatriation programme including payments to aviation authorities, airport authorities and ground handling services for any charges incurred after 23 September 2019. As a result, any claims against the Thomas Cook UK liquidation companies should only relate to flights on or before 23 September 2019.

Claims may arise from creditors that are:

- A regulator for the purposes of aviation safety and/or air traffic management and who have a claim against Thomas Cook Airlines Limited or Thomas Cook Group Plc for aircraft operated in their airspace; or
- A company or authority responsible for the operation and management of an airport from and to which Thomas Cook Airlines Limited operated aircraft; or
- A provider of services on aircraft operated by Thomas Cook Airlines Limited whilst situated on the ground at an airport, such services comprising cabin services, catering, ramp services, passenger services or field operation services.

It is expected that claims arising from aviation authorities and ground handling services will predominantly be made against Thomas Cook Airlines Limited. Airport authorities may have a claim against either Thomas Cook Airlines Limited or Thomas Cook Group Plc.

Please note that Thomas Cook Airlines Limited is the only Thomas Cook UK liquidation company that holds an airline operating licence. Therefore, claims against other airline operating companies in the Thomas Cook Group (for example, Condor) should not be made against Thomas Cook Airlines Limited or another Thomas Cook UK liquidation company, except where Thomas Cook Airlines Limited or another Thomas Cook UK liquidation company has provided a guarantee in respect of one of the other airline operating companies.

You should provide details of the Thomas Cook aircraft to which your claim relates to by reference to the flight number, flight date and individual aircraft tail number identifier. You will also need to provide information to support your claim including key agreements/licences, account statements and invoices, and details of any amounts recovered from other sources (such as aircraft and engine lessors), set-off

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applied, or compromises agreed with Thomas Cook UK liquidation companies or third parties. Failure to provide this information could delay the assessment of your claim or result in your claim being rejected.

3. Finance creditors

Thomas Cook had a number of finance facilities including revolving credit facilities, loan notes, issuer bonds, bonding lines, credit card/merchant facilities, operating and financial leases, and foreign exchange and fuel hedges. 'Finance creditors' excludes claims related to the provision of aircraft or engine leasing and financing which is a separate category of general creditors set out above.

You may have a claim against any one of the Thomas Cook UK liquidation companies as a counterparty to the relevant finance agreement.

These finance facilities may give rise to claims across more than one Thomas Cook UK liquidation company, potentially due to guarantee arrangements.

You will need to provide copies of all legal agreements documenting the facilities provided to the Thomas Cook UK liquidation companies, statements of account, demand notices issued, and supporting calculations detailing the individual components of your claim, including any accrued but unpaid interest (up to 23 September 2019). Failure to provide this information could delay the assessment of your claim or result in your claim being rejected.

If you have a claim against more than one Thomas Cook UK liquidation company as a counterparty to the relevant finance agreement (for example, as a guarantor of such agreements), you will need to submit a separate claim against the guarantor company with the relevant supporting documentation.

4. Intercompany claims

As at 23 September 2019, the Thomas Cook Group had approximately 200 companies worldwide.

Other companies in the Thomas Cook Group may have intercompany claims against the Thomas Cook UK liquidation companies as a result of operating activities, financing activities or recharge of central services. If you are not a company in the Thomas Cook Group, you should refer to a different category of general creditors for further information.

You will need to provide information to support your claim including intercompany agreements, financial statements, journal ledgers and interest calculations (up to 23 September 2019). You should also consider the impact of set-off and assignments, compromises made with Thomas Cook UK liquidation companies, and restricted claims due to contractual terms or finance arrangements. Failure to provide this information could delay the assessment of your claim or result in your claim being rejected.

5. Trade suppliers

Thomas Cook had a wide range of trade suppliers that provided goods or services to the Thomas Cook UK liquidation companies.

Trade suppliers include, but are not limited to:

- Aircraft fuel importers and suppliers;
- Facility services including cleaning and maintenance;
- Insurance providers;
- IT, software, and telecommunication providers;
- Hoteliers;
- Office and general administrative providers;
- Pilot training and education providers;
- Security services providers;
- Service providers for accounting, employment, fiduciary, finance, HR, legal, management, and marketing;
- Subscription services providers;
- Transportation providers (if not related to ground handling services); and
- Travel websites and other web services providers.

Creditors who provided finance facilities, provided aircraft and engine leasing and financing, are an aviation or airport authority, provided ground handling services, are a landlord or a member agent should refer to these separate categories of general creditors in other Sections of this document for further information. If you are a government or tax authority (excluding aviation and airport authorities), please refer to the 'Other' category of general creditors for further information.

If you are a trade creditor you should submit your claim against the Thomas Cook UK liquidation company that your contractual relationship is with. In most cases this will be the Thomas Cook counterparty named in the contract of supply or which has signed purchase orders or your terms of trade.

Specific guidance for Hoteliers – You should check the terms of your legal agreement with Thomas Cook to identify the contracting Thomas Cook company which you may have a claim against. In some instances, you may have invoiced or sent account statements to a different Thomas Cook company in the ordinary course of business prior to liquidation. If this is the case, your potential claim is likely against the contracting Thomas Cook company under the relevant legal agreement.

Any claims by trade suppliers against the Thomas Cook UK liquidation companies should only relate to the provision of goods or services on or before 23 September 2019. Where your claim includes additional costs (e.g. arising from early termination or other claims), please provide supporting calculations cross referenced to the applicable contractual terms.

Where goods or services have been provided subject to the terms of legal agreements entered into with a Thomas Cook UK liquidation company or your general terms and conditions of supply, you should provide copies of all such legal agreements. You should provide evidence to support the amount that you

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claim is owed including account statements, invoices, and purchase orders. Please also provide details of any set-off applied, retention of title claims, payments you have received post-liquidation from the Thomas Cook UK liquidation companies and post-liquidation agreements entered into with Thomas Cook or third parties which reduce your claim. Failure to provide this information could delay the assessment of your claim or result in your claim being rejected.

If you have a claim against more than one Thomas Cook UK liquidation company as a counterparty to the relevant legal agreement, you will need to submit a separate claim against all additional counterparties with the relevant supporting documentation.

6. Landlords

This category of creditors is for companies or individuals who were landlords with lease agreements as at 23 September 2019 and who may have claims against a Thomas Cook UK liquidation company as a lease counterparty.

In respect of retail landlords, on 8 October 2019, Special Managers from Interpath Advisory (then part of KPMG LLP) granted Hays Travel Limited a licence to occupy 555 of the retail stores. Following this, Hays Travel Limited have negotiated with landlords directly, resulting in the Thomas Cook lease being surrendered, assigned, or disclaimed.

Where the existing Thomas Cook lease was surrendered and a new lease granted to Hays Travel Limited, the terms of the surrender will indicate whether the landlord's right to make a claim was reserved. In the majority of cases, as part of these surrenders, landlords will have fully released the relevant Thomas Cook UK liquidation company from all liabilities under the lease and any other document or deed supplemental to the lease. Accordingly, landlords who have entered such surrenders are unlikely to have a claim against the relevant Thomas Cook UK liquidation company.

Where a lease has been disclaimed (as opposed to there being an agreed surrender), a landlord's claim will comprise unpaid arrears of rent up to the date of disclaimer, a right to compensation for rent from the point at which the lease was disclaimed and other sums that would have been received by the landlord during the remaining term of the lease. A landlord has a duty to mitigate claims for compensation for future rent in the form of a deduction to reflect payments they have received to date and/or expect to receive in the future, for example from re-letting the premises and for accelerated receipt of rent.

For the Thomas Cook retail business, it is expected that claims will be against either TCCT Retail Limited, Retail Travel Limited, or Thomas Cook Retail Limited. For the broader business of the Thomas Cook UK liquidation companies, it is expected that claims will be against Thomas Cook Group plc, Thomas Cook Group UK Limited, Thomas Cook Airlines Limited, or Thomas Cook Tour Operations Limited.

Where a landlord submits a claim, they will be required to provide evidence of the lease and any supporting invoices and documents. Failure to provide this information could delay the assessment of your claim or result in your claim being rejected.

7. Agents of Freedom or Future Travel

Thomas Cook operated a network of member agents selling holidays to customers using the ATOL and/or ABTA licences held by The Freedom Travel Group Limited and Future Travel Limited. It is anticipated that these claims will be in respect of unpaid earned commissions as at 23 September 2019 which have not subsequently been recovered or paid as a result of a member moving to another member consortium.

In submitting a claim in the 'Member Agents' category, your supporting documentation should clearly state which Thomas Cook UK liquidation company you wish to claim against. As detailed above, it is expected that claims will be against The Freedom Travel Group Limited or Future Travel Limited.

Any claim will need to be supported by an explanation of the nature of the debt being claimed together with documentation to evidence the amount owed and which Thomas Cook UK liquidation company your claim is against. Failure to provide this information could delay the assessment of your claim or result in your claim being rejected.

8. Other general claims

If you believe that you are a creditor of the Thomas Cook UK liquidation companies and your claim does not fit into any of the specific general creditor categories, you may submit a claim under the 'Other' category. 'Other' creditors may include claims from government and tax authorities (excluding aviation and airport authorities), and pension scheme claims and related guarantees.

In submitting a claim in the 'Other' category, your supporting documentation should clearly identify which Thomas Cook UK liquidation company you wish to claim against. You will need to provide an explanation of what your claim is about, together with supporting documentation to evidence the amount owed. Failure to provide this information could delay the assessment of your claim or result in your claim being rejected.

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Company name	Prospect of preferential distribution (indicative % return)	Prospect of unsecured distribution (indicative % return)	Prospect of distribution for contributories
<i>Companies to which the Official Receiver was appointed on 23 September 2019; under management of the AlixPartners Special Managers</i>			
Thomas Cook Services Limited	Expected (100%)	Expected (> 75%)	Uncertain
Thomas Cook Airlines Limited	Expected (100%)	Expected (< 5%)	Unlikely
Thomas Cook Money Limited	Expected (100%)	Expected (< 50%)	Unlikely
MyTravel Group Limited	Expected (100%)	Expected (< 5%)	Unlikely
Thomas Cook Group plc	Uncertain	Unlikely	Unlikely
Thomas Cook UK Travel Limited	Unlikely	Unlikely	Unlikely
Thomas Cook Group Tour Operations Limited	n/a	Expected (< 5%)	Unlikely
Thomas Cook Group Treasury Limited	n/a	Expected (< 5%)	Unlikely
Thomas Cook Airlines Treasury plc	n/a	Expected (< 5%)	Unlikely
Thomas Cook Group UK Limited	n/a	Expected (< 5%)	Unlikely
Thomas Cook Continental Holdings Limited	n/a	Expected (< 5%)	Unlikely
Blue Sea Overseas Investments Limited	n/a	Uncertain	Unlikely
Thomas Cook UK Limited	n/a	Uncertain	Unlikely
Thomas Cook Group Airlines Limited	n/a	Unlikely	Unlikely
Thomas Cook West Investments Limited	n/a	Unlikely	Unlikely
Thomas Cook Finance 2 plc	n/a	Unlikely	Unlikely
Thomas Cook In Destination Management Limited	n/a	Unlikely	Unlikely
Thomas Cook Tour Operations Limited	n/a	Unlikely	Unlikely
Thomas Cook Investments (2) Limited	n/a	Unlikely	Unlikely

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<i>Companies to which the Official Receiver was appointed on 23 September 2019; under management of the Interpath Special Managers</i>			
Thomas Cook Retail Limited	n/a	Expected (< 0.5%)	Unlikely
TCCT Retail Limited	n/a	Expected (< 0.1%)	Unlikely
The Freedom Travel Group Limited	Expected (100%)	Expected (< 0.5%)	Unlikely
Retail Travel Limited	n/a	Uncertain	Unlikely
Future Travel Limited	n/a	Unlikely	Unlikely
Travel and Financial Services Limited	Unlikely	Unlikely	Unlikely
Thomas Cook Aircraft Engineering Limited	Unlikely	Unlikely	Unlikely
<i>Companies to which the Official Receiver was appointed on 8 November 2019</i>			
Thomas Cook Group Hedging Limited	n/a	Expected (> 40%)	Uncertain
Thomas Cook Indian IP Limited	n/a	Expected (100%)	Expected
Parkway Hellas Holdings Limited	n/a	Expected (< 75%)	Unlikely
Thomas Cook Treasury Limited	n/a	Expected (< 5%)	Unlikely
MyTravel Pioneer Limited	n/a	Expected (< 5%)	Unlikely
Thomas Cook Investments 3 Limited	n/a	n/a	Expected
MyTravel Luxembourg UK Unlimited	n/a	n/a	Expected
Thomas Cook Hotel Management Limited	n/a	n/a	Expected
TCGH Holdings Limited	n/a	n/a	Uncertain
Thomas Cook Finance Limited	n/a	Uncertain	Unlikely
TCCT Holdings UK Limited	n/a	Unlikely	Unlikely
Co-op Group Travel 2 Holdings Limited	n/a	Unlikely	Unlikely
MyTravel North America Limited	n/a	Unlikely	Unlikely
Sandbrook Overseas Investments Limited	n/a	Unlikely	Unlikely
Sandbrook UK Investments Limited	n/a	Unlikely	Unlikely

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1841 Limited	n/a	Unlikely	Unlikely
Close Number 6 Limited	n/a	Unlikely	Unlikely
Parkway I P R Limited	n/a	Unlikely	Unlikely
Thomas Cook Brands Limited	n/a	Unlikely	Unlikely
Airtours Holidays Transport Limited	n/a	Unlikely	Unlikely
Buzzard Leisure Limited	n/a	Unlikely	Unlikely
Inspirations Limited	n/a	Unlikely	Unlikely
Sun International (UK) Limited	n/a	Unlikely	Unlikely
Thomas Cook Airlines Leasing Limited	n/a	Unlikely	Unlikely
Thomas Cook Pension Trust Limited	n/a	Unlikely	Unlikely
Thomas Cook West Holdings Limited	n/a	Unlikely	Unlikely
Tourmajor Limited	n/a	Unlikely	Unlikely

Notes:

1. 'n/a' indicates that, based on the company's records, there are not expected to be any creditors within that category for that particular company.
2. The table shows the current assessment regarding the prospect of distributions to creditors and/or contributories. This assessment is necessarily based on estimates of expected net realisations and of the amount owed to creditors. It is reasonable to expect that there may be some change to each of these factors as the liquidations progress, and this could change the assessment of distribution prospects shown here.

Guidance on claim status indicators

The Thomas Cook Claims Site (the “**Claims Site**”) records the status of each of the claims added to it. This summary lists the various status options and explains what each means. You can view the current status of your claim on your Account Dashboard when logged into the Claims Site.

Due to the expected high volume of claims it is not possible for the Liquidator, Special Managers or the Agent (as applicable) to respond to individual queries regarding the status of claims by telephone.

Please note that where you have submitted proofs of debt or claims by email or post rather than online, there may be a delay in being able to access such claims on the Claims Site while the claim details are uploaded on your behalf.

Status shown on Claims Site	Description of claim status
Claims in progress	
Being created	<p>A claim is in the process of being created on the Claims Site. The claim has been allocated a unique identifier. The claim has not been submitted for assessment.</p> <p>You are required to complete all mandatory information fields at a minimum before a claim can be submitted.</p>
Claims submitted against companies that are <i>likely</i> to make a payment to creditors	
Under review	<p>Your claim has been submitted and is available for assessment. Claims may be reviewed in batches, and so claims may show this status for a period of time.</p> <p>You will be notified if further information is required and/or of the outcome of the assessment of your claim.</p>
Further information required	<p>You are required to provide further information in order for the assessment of your claim to continue.</p> <p>Details of the information required can be found in the email or letter which you should have received, and a copy can be obtained by contacting +44 (0) 116 4710496. If you are unable to provide the information requested, please contact +44 (0) 116 4710496. If you do not respond to this request, your claim may be rejected on the grounds of insufficient information being available.</p>

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Accepted for distribution	<p>Following assessment, your claim has been agreed.</p> <p>You will be notified if your claim is accepted by email or by letter. Once a claim has been agreed, no further communication should be expected until such time that the relevant company is able to make a payment to creditors. You should not expect any direct communication regarding your claim in the interim.</p> <p>Please note that it is likely that most payments will be far less than the full amount of the accepted claim, and that there could be a lengthy period of time between your claim being agreed and payment being made to all creditors.</p> <p>Further information regarding the potential amount and timing of any payments to creditors will be provided on the Claims Site as well as on the creditor portals at AlixPartners Creditor Portal and Interpath Advisory Portal as well as at www.gov.uk/ThomasCook.</p>
Rejected for distribution	<p>Following assessment, your claim has been rejected in full.</p> <p>You will receive an email or letter explaining the reasons why your claim has been rejected in full, including information about what you may do if you disagree with the decision. You have 21 days to appeal if you disagree with the assessment decision.</p>
Accepted in part for distribution	<p>Following assessment, your claim has been accepted in part.</p> <p>You will receive an email or letter explaining the reasons why your claim has been rejected in part including information about what you may do if you disagree with the decision. You have 21 days to appeal if you disagree with the assessment decision.</p> <p>Once a claim has been agreed (and an appeal has been resolved, if applicable), no further communication should be expected until such time that the relevant company is able to make a payment to creditors. You should not expect any direct communication regarding your claim in the interim.</p> <p>Please note that it is likely that most payments will be far less than the full amount of the accepted part of the claim.</p> <p>Further information regarding the potential amount and timing of any payments to creditors will be updated on the Claims Site as well as on the creditor portals at AlixPartners Creditor Portal and Interpath Advisory Portal, as well as at www.gov.uk/ThomasCook.</p>

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Subject to appeal	You have advised that court proceedings have been commenced to appeal the assessment decision of your claim.
Distribution paid to creditor	<p>You have been paid in respect of your accepted claim by either:</p> <ul style="list-style-type: none">• direct electronic payment to a UK bank account; or• cheque via the post. <p>Please allow for up to 10 business days for receipt of the payment from the date on which your claim moved to this status.</p> <p>If you have had a claim accepted for payment and have not received a payment despite being notified that payment was imminent, please send details to either TCUKcreditors@alixpartners.com (if the company you claimed against has special managers or agents belonging to AlixPartners), or TCTradecreditors@interpathadvisory.com (if the company you claimed against has special managers belonging to Interpath) as appropriate. You can check which special managers or agents have been appointed to the company you have claimed against in the schedule below.</p> <p>If you have had a claim accepted for payment and have received a payment that is different to the expected amount, please send details to TCUKcreditors@alixpartners.com, or TCTradecreditors@interpathadvisory.com as appropriate.</p> <p>Further information regarding payments to creditors will be updated on the Claims Site as well as on the creditor portals at AlixPartners Creditor Portal and Interpath Advisory Portal, as well as at www.gov.uk/ThomasCook.</p>

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Claims submitted against companies for which it is envisaged that a payment <i>will not, or may not</i> , be made to creditors	
Held – distribution uncertain	<p>Your claim has been submitted to a company for which it is currently uncertain whether payments will be made to its creditors.</p> <p>Claim details will be held on file and assessed only in the event that the Liquidator concludes that payments to its creditors are likely.</p> <p>Further information regarding payments to creditors will be updated on the Claims Site as well as on the creditor portals at AlixPartners Creditor Portal and Interpath Advisory Portal, as well as at www.gov.uk/ThomasCook.</p>
Held – distribution unlikely	<p>Your claim has been submitted against a company for which it is considered unlikely that a payment will be paid to creditors.</p> <p>Claim details will be held on file and assessed in the (unlikely) event that the Liquidator concludes that a payment to creditors is likely.</p> <p>Further information regarding payments to creditors will be updated on the Claims Site as well as on the creditor portals at AlixPartners Creditor Portal and Interpath Advisory Portal, as well as at www.gov.uk/ThomasCook.</p>
Claims submitted against: <ul style="list-style-type: none">• ‘Thomas Cook’ or a brand name; or• A company to which the Liquidator is not appointed.	
Incomplete – ineligible for review	<p>Your claim has not been submitted against a specific company. It is therefore not eligible for assessment.</p> <p>Please note that ‘Thomas Cook’ (and other brand names used by Thomas Cook) is not a legal entity. It is a brand name or trading style.</p> <p>You may withdraw your claim and submit a new claim against a specific company on the Claims Site. Further guidance is available on the Claims Site regarding which company may be more relevant to particular types of claims and a list of all companies to which the liquidator is appointed is in the schedule below.</p>

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Ineligible for review	<p>Your claim has been submitted against a company that is not one to which the Liquidator has been appointed – see the schedule below. The claim cannot be assessed.</p> <p>You may wish to consider contacting a director or the appointed insolvency officeholder of the company you have claimed against directly.</p>
Claim withdrawn in advance of a payment being made	
Withdrawn	<p>Your claim has been withdrawn either directly on the Claims Site or by written notification to the Liquidator, Special Managers or Agent (as applicable). As a result, your claim will not be assessed further.</p> <p>You may submit a new claim on the Claims Site.</p>

Schedule of the Thomas Cook UK liquidation companies

Company (all in liquidation)	Special Managers (the "Special Managers")
Thomas Cook Airlines Limited	Simon Jonathan Appell, Daniel Christopher Imison, Alastair Paul Beveridge and Benjamin James Browne, all of AlixPartners UK LLP
Thomas Cook Group Treasury Limited	
Thomas Cook Tour Operations Limited	
Thomas Cook Airlines Treasury plc	
Thomas Cook In Destination Management Limited	
Thomas Cook Group Tour Operations Limited	
Thomas Cook Group plc	
Thomas Cook Money Limited	
Thomas Cook Services Limited	
MyTravel Group Limited	
Thomas Cook Investments (2) Limited	
Thomas Cook Continental Holdings Limited	
Blue Sea Overseas Investments Limited	
Thomas Cook Group UK Limited	
Thomas Cook Finance 2 Plc	
Thomas Cook Group Airlines Limited	
Thomas Cook West Investments Limited	
Thomas Cook UK Limited	
Thomas Cook UK Travel Limited	
Thomas Cook Retail Limited	Blair Carnegie Nimmo, James Robert Tucker, David John Pike, all of Interpath Limited
Retail Travel Limited	
Travel and Financial Services Limited	
TCCT Retail Limited	
Thomas Cook Aircraft Engineering Limited	David John Pike, Michael Robert Pink, all of Interpath Limited
The Freedom Travel Group Limited	Michael Robert Pink, James Robert Tucker, Blair Carnegie Nimmo, all of Interpath Limited
Future Travel Limited	

Thomas Cook Group plc and certain subsidiaries (in Compulsory Liquidation)**Guidance on claim status indicators**Dated November 2021

Company (all in liquidation)	Agents (the "Agents")
1841 Limited	AlixPartners UK LLP
Airtours Holidays Transport Limited	
Buzzard Leisure Limited	
Close Number 6 Limited	
Co-op Group Travel 2 Holdings Limited	
inspirations Limited	
MyTravel Luxembourg UK Unlimited	
MyTravel North America Limited	
MyTravel Pioneer Limited	
Parkway Hellas Holdings Limited	
Parkway I P R Limited	
Sandbrook Overseas Investments Limited	
Sandbrook UK Investments Limited	
Sun International (UK) Limited	
TCCT Holdings UK Limited	
TCGH Holdings Limited	
Thomas Cook Airlines Leasing Limited	
Thomas Cook Brands Limited	
Thomas Cook Finance Limited	
Thomas Cook Group Hedging Limited	
Thomas Cook Hotel Management Limited	
Thomas Cook Indian IP Limited	
Thomas Cook Investments 3 Limited	
Thomas Cook Pension Trust Limited	
Thomas Cook Treasury Limited	
Thomas Cook West Holdings Limited	
Tourmajor Limited	

Thomas Cook Group plc and certain subsidiaries (in Compulsory Liquidation)

List of Thomas Cook UK liquidation companies, officeholders and ERA advisors

Dated November 2021

List of Thomas Cook UK liquidation companies, officeholders and ERA advisors

Company (all put into liquidation on 23 September 2019)	Appointed to support the Official Receiver and Liquidator	ERA advisor for employment related claims
Thomas Cook Airlines Limited	Simon Jonathan Appell, Daniel Christopher Imison, Alastair Paul Beveridge and Benjamin James Browne, all of AlixPartners UK LLP, appointed as Special Managers	Evolve IS Limited
Thomas Cook Group Treasury Limited		
Thomas Cook Tour Operations Limited		
Thomas Cook Airlines Treasury plc		
Thomas Cook In Destination Management Limited		
Thomas Cook Group Tour Operations Limited		
Thomas Cook Group plc		
Thomas Cook Money Limited		
Thomas Cook Services Limited		
MyTravel Group Limited		
Thomas Cook Investments (2) Limited		
Thomas Cook Continental Holdings Limited		
Blue Sea Overseas Investments Limited		
Thomas Cook Group UK Limited		
Thomas Cook Finance 2 Plc		
Thomas Cook Group Airlines Limited		
Thomas Cook West Investments Limited		
Thomas Cook UK Limited		
Thomas Cook UK Travel Limited		
Thomas Cook Retail Limited	Blair Carnegie Nimmo, James Robert Tucker, David John Pike, all of Interpath Limited, appointed as Special Managers	ERA Solutions Limited
Retail Travel Limited		
Travel and Financial Services Limited		
TCCT Retail Limited		
Thomas Cook Aircraft Engineering Limited	David John Pike, Michael Robert Pink, all of Interpath Limited, appointed as Special Managers	ERA Solutions Limited
The Freedom Travel Group Limited	Michael Robert Pink, James Robert Tucker, Blair Carnegie Nimmo, all of Interpath Limited, appointed as Special Managers	ERA Solutions Limited
Future Travel Limited		

Thomas Cook Group plc and certain subsidiaries (in Compulsory Liquidation)**List of Thomas Cook UK liquidation companies, officeholders and ERA advisors**Dated November 2021

Company (all put into liquidation on 8 November 2019)	Appointed to support the Official Receiver and Liquidator
1841 Limited	AlixPartners UK LLP, appointed as agent
Airtours Holidays Transport Limited	
Buzzard Leisure Limited	
Close Number 6 Limited	
Co-op Group Travel 2 Holdings Limited	
Inspirations Limited	
MyTravel Luxembourg UK Unlimited	
MyTravel North America Limited	
MyTravel Pioneer Limited	
Parkway Hellas Holdings Limited	
Parkway I P R Limited	
Sandbrook Overseas Investments Limited	
Sandbrook UK Investments Limited	
Sun International (UK) Limited	
TCCT Holdings UK Limited	
TCGH Holdings Limited	
Thomas Cook Airlines Leasing Limited	
Thomas Cook Brands Limited	
Thomas Cook Finance Limited	
Thomas Cook Group Hedging Limited	
Thomas Cook Hotel Management Limited	
Thomas Cook Indian IP Limited	
Thomas Cook Investments 3 Limited	
Thomas Cook Pension Trust Limited	
Thomas Cook Treasury Limited	
Thomas Cook West Holdings Limited	
Tourmajor Limited	