

### **Call for evidence on insurance claims being refused**

DCMS has asked for evidence from businesses if they have had insurance claims refused. Specific information to include:

- The name of the insurer
- The exact type of claim that is being made
- The reason the insurer has provided for not giving a refund.

On **Package Travel Regulation** there is a need for specific data, to help DCMS in their discussions with BEIS, Treasury and DfT. Can operators who are feeding back please share the following information:

- The volume of refunds they are having to process and what percent of passengers are happy to accept credit notes/vouchers?
- How many refunds are being pursued by customers through credit card chargeback?

### **Bank lending issues**

DCMS and their central economic response team are keen to have as much granular detail as possible of the issues businesses are facing with banks, including specific examples of viable companies not being able to secure loans - either under the schemes or showing that the banks are not lending commercially to companies in the tourism and hospitality sector. The information they are asking for includes:

- name of company (if you are not comfortable sharing this, please say which part of the sector you are in)
- size of the company/turnover
- any high level info that shows the company was viable until this crisis
- how much of a loan you asked for and under which scheme?
- which bank you requested this from
- the bank's response (including whether the bank is asking for a personal guarantee) / how long it is taking to hear back from the bank
- when the company will be in negative cash flow

**We understand the information being asked for is of a confidential and sensitive nature, we would like to assure businesses that it will only be shared with DCMS and be used for the purposes stated above.**

DCMS has asked that we keep them posted on any companies that may collapse imminently due to cash flow issues, we are being told that there are many but DCMS need specific examples to share with Treasury.

**Please send any of the above information to [TIER@visitbritain.org](mailto:TIER@visitbritain.org)**