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### **Insolvency Protection for Package Travel**

The onset of the holiday season has seen a flurry of activity at the Malta Tourism Authority, following the introduction of an Insolvency fund, which provides security for the refund of payments made by customers for travel packages booked but not availed of; and repatriation, in the event that a licensed travel agent becomes insolvent.

The Authority has undertaken several checks over the past months to ensure that Travel packages are only sold by appropriate licensed travel agents and that each Travel Package organiser and/or Package Holiday retailer is subscribed to the Insolvency Fund.

Several travel agents both in Malta and Gozo were found to be in breach of either license conditions or else were operating without the requisite licence. Fines have been issued and, in some instances, Travel Agents are subject to further legal action.

The Malta Tourism Authority would like to remind the public that they are only covered for insolvency if they buy their travel packages from a licensed travel agent, who should have an Insolvency Fund membership certificate on display. An insolvency claim can only be made if the customer is in possession of an insolvency fund certificate which must be provided by the travel agent when a travel package is booked.

An awareness campaign is being undertaken by the Malta Tourism Authority together with the Ministry of Tourism. A full list of all licensed travel agents who are subscribed to the Insolvency Fund can be found on: [www.mta.com.mt/Insolvencyfund](http://www.mta.com.mt/Insolvencyfund) etc. In case of any difficulty, there is a helpline which can be accessed during office hours: 22915105.

### **Protezzjoni lil Min Jixtri Pakkett tal-Ivvjaġġar**

L-staġun turistiku din is-sena ra attivita' aktar mis-soltu fil-qasam tat-turiżmu. Fost l-oħrjan, l-Awtorita' Maltija għat-Turiżmu introduċiet 'Insolvency Fund', li huwa forma ta' assigurazzjoni għal kull min jixtri pakkett turistiku mingħand aġent irregjistrat taħt il-fond, liema aġent isofri falliment finanzjarju. Din it-tip t'assigurazzjoni tipprovd biex min ma jkunx gawda mill-vaganza li xtara taħt forma ta' pakkett, jingħata flusu lura. Jekk il-persuna ikkonċernata tinqbad barra min Malta, tingieb lura lejn pajjiżna.

L-Awtorita' žiedet l-infurzar tagħha matul dawn l-aħħar xhur sabiex tiżgura li pakketti turistiċi huma promossi minn operaturi liċenzjati mill-MTA kif ukoll sottoskritti għal dan il-fond assigurattiv.

Fil-fatt kien hemm diversi aġenti, kemm f'Malta kif ukoll f'Għawdex, li nstabu li ma kinux konformi mal-liġi u għaldaqstant ġew immultati jew saħansitra soġġetti għal aktar proceduri legali.

L-Awtorita' Maltija għat-Turiżmu tixtieq tfakkar li persuna tkun biss protetta minn dan il-fond jekk tixtri pakkett turistiku mingħand aġenti li huma liċenzjati mill-Awtorita', kif ukoll huma sottoskritti għal fond tal-Insolvency Fund.

Wieħed jista' jsir jaf jekk aġenċija hix sottoskritta għall-fond billi jżur <http://www.mta.com.mt/insolvencyfund>. Aġenti sottoskritti għandhom ukoll certifikat (sticker) imwaħħla mal-bieb ta' barra jew fl-uffiċju tagħhom. Konsumatur jista' biss jieħu flusu lura, fil-każ li aġent ifalli, jekk ikollu certifikat uffiċjali li jinħareg lill-aġenti sottoskritti għal fond, kull meta jinxara pakkett turistiku.

L-Awtorita' flimkien mal-Ministeru għat-Turiżmu għadhom kif nedhew ukoll kampanja edukattiva rigward dan il-fond. Lista sħiħa ta' kull min hu sottoskrift tista' tinstab onlajn fuq <http://www.mta.com.mt/insolvencyfund>. F'każ ta' diffikulta' jew għal aktar informazzjoni wieħed jista' jċempel lil Awtorita' Maltija għat-Turiżmu fuq 22915105.