



For UK Operators selling Packages in the UK, EU & Worldwide

In accordance with the UK Package Travel & Linked Travel Regulations 2018, Directive (EU) 2015/2302 or the local applicable law in the country of residence of the passenger(s) booking with **Celtic Travel Holidays Ltd** are fully protected for the initial deposit and subsequently the balance of all monies received by us, including repatriation costs and arrangements, arising from cancellation or curtailment of your travel arrangements due to the insolvency of **Celtic Travel Holidays Ltd**.

The respective laws accordingly to the country of residence of the passenger(s) usually only requires us to provide cover for Package & Linked Travel Arrangements, there is no requirement for Financial Protection of day trips or single elements, and none is provided unless the local law requires such. If you have questions on this, then please contact **Celtic Travel Holidays Ltd**.

Celtic Travel Holidays Ltd has taken out an insurance provided by International Passenger Protection Ltd (IPP) with Liberty Mutual Insurance Europe SE (LMIE) trading as Liberty Specialty Markets, a member of the Liberty Mutual Insurance Group. LMIE's registered office: 5-7 rue Leon Laval, L-3372, Leudelange, Grand Duchy of Luxembourg, Registered Number B232280 (Registre de Commerce et des Sociétés). LMIE is a European public limited liability company and is supervised by the Commissariat aux Assurances and licensed by the Luxembourg Minister of Finance as an insurance and reinsurance company. This insurance is only valid for passengers who book and pay directly with/to **Celtic Travel Holidays Ltd**.

In the event of our insolvency please make contact as soon as practically possible giving full details of what has happened quoting the name of your Travel Operator:

For UK & Worldwide excluding EU Passengers

IPP Claims at Sedgwick
Telephone: +44 (0)345 266 1872
Email: Insolvency-claims@ipplondon.co.uk
or online at <http://www.ipplondon.co.uk/claims.asp>

For EU Passengers

IPP Claims at Sedgwick
Telephone: +31 103120666
Email: ippclaims@nl.sedgwick.com
or online at <https://www.ipplondon.co.uk/claims.asp>