

# Boost to passengers as government bolsters ATOL scheme

- greater protection for passengers through government backing the ATOL protection scheme
- the step will ensure passengers who choose refund credit notes are covered for cancellations as a result of COVID-19, even if their travel provider collapses
- proposals designed to boost consumer trust in the aviation and travel sector

ATOL-protected holidaymakers will be able to book with confidence following a government move to protect refund credit notes offered if packages are cancelled as a result of COVID-19.

The change, which will apply to package holidays including a flight, will mean passengers who accept refund credit notes for cancelled holidays as a result of COVID-19 will be protected by the ATOL scheme if necessary, even if the company they have booked with later collapses.

By providing confidence to holidaymakers that their refund credit notes are protected if they choose them over refunds, today's move will mean customers are able to support the travel sector's recovery from the pandemic by accepting a refund credit note.

Transport Secretary Grant Shapps said:

We want to send a clear message to passengers that they can book their summer holidays with confidence, which is why we're stepping in to protect refund credit notes issued as a result of COVID-19 cancellations.

This is not only good news for anyone looking to get away for a break in the sun, but also for the aviation and travel sector which has been hit hard by the pandemic.

Business Secretary Alok Sharma said:

This new protection will give consumers the confidence they need to book some time in the sun, safe in the knowledge that their hard-earned money is protected no matter what.

For those ATOL-protected holidaymakers whose trips have already been cancelled, today's reforms will give them the freedom to choose between a refund, or a fully-protected refund credit note for use at a later date.

Martin Lewis, founder of MoneySavingExpert.com, says:

This is a key travel intervention we've been calling for. It's far from a cure-all, but ATOL is a statutory scheme and the fact the government will now effectively underwrite its credit refund notes gives a solid bedrock of security for customers willing to take them.

And I'd encourage those who it's right for to do so. The pandemic has been devastating for the travel industry and travellers. Taking an ATOL credit refund note if you're likely to rebook shows welcome forbearance and flexibility, and the fact that, if you don't use it, it can be exchanged for cash gives peace of mind.

Of course it's not right for everyone, many desperately need a refund. My hope is this more solid halfway house for some will enable firms to more swiftly pay out full refunds for others.

ABTA Chief Executive Mark Tanzer said:

ABTA welcomes the government's action to back refund credit notes through the ATOL scheme. This gives reassurance to consumers and supports the travel industry at an especially difficult time.

This development verifies that the ATOL scheme provides protection for cancelled holidays when a refund remains outstanding in the event of a travel organiser's failure. This is the same for non-flight based package travel with ABTA bonding under the Package Travel Regulations. This assurance enables consumers to hold and rely on refund credit notes with confidence, before rebooking a much needed holiday.

The ATOL fund is run by the UK Civil Aviation Authority (CAA), and requires travel operators to pay a fee of £2.50 to protect each passenger booking in cases of insolvency. The money, which is held in a fund managed by the Air Travel Trust, is used to refund, repatriate or reimburse travellers for the cost of repaying for the affected parts of their trip.

Today's action follows on from a separate series of measures introduced to support the aviation sector, including a comprehensive package of financial support incorporating loans and guarantees, tax deferrals and covering the cost of statutory sick pay.

Customers are still entitled to a refund and will be able to receive one if they request it, but today's move will mean customers are able to support the travel sector by accepting a refund voucher in the knowledge that it will be protected, even if the travel operator goes insolvent.

---

# Government invests £85m to double coronavirus charity fundraising

- Up to £85 million for charities with government doubling the efforts of funders and philanthropists
- Cash to support coordination of the voluntary sector's coronavirus response

The Government will boost the fundraising efforts of funders and philanthropists by doubling the money going to charities in England, Culture Secretary Oliver Dowden announced today (18 July).

From 18 July to 31 August, funds raised through selected coronavirus charity campaigns will be matched pound-for-pound through the new 'Community Match Challenge'.

Funders, foundations, and philanthropists – whose coronavirus campaigns have raised millions for the most vulnerable since the pandemic struck – are invited to apply for a share of £85 million to match their donations to good causes.

Culture Secretary, Oliver Dowden, said:

Since Covid hit, the British people, businesses and philanthropists have stepped up and fundraised hundreds of millions of pounds to support the most vulnerable in our communities.

We're now launching a Community Match Challenge as part of our multi-billion-pound package of support for our brilliant charity sector. The Government will match pound for pound what is raised by others to double the generosity of others.

The Voluntary and Community Sector Emergencies Partnership – a group that comes together to improve national and local coordination before, during and after emergencies – will receive £4.8 million to help strengthen the voluntary sector's response to coronavirus and future emergencies.

This will fund regional hubs to join up distribution of local volunteers and resources such as food supplies, a national network to coordinate demand for volunteers across the country and a new digital tool to help identify where help is needed most at a local and national level.

Mike Adamson, Chief Executive of British Red Cross and Chair of the VCSEP said:

We are delighted to have secured government funding for the Emergencies Partnership. The grant from DCMS will help our partnership to strengthen its support to the voluntary and community sector, government and statutory agencies as we respond to the next phase of Covid-19 and future emergencies.

Over the coming months we will be setting up systems to improve coordination across our sector, capture unmet needs as a result of emergencies, and match and coordinate volunteer demand and supply. The money we have secured will go a long way in helping us to achieve our ambitions and establish a legacy for responding to future emergencies.

This funding is part of the [£750 million pot announced by the Chancellor](#) for frontline charities across the UK during the coronavirus outbreak.

The Department for Digital, Culture, Media and Sport has led the allocation of funding to support charities providing key services to help vulnerable people during the crisis. Funding awarded includes £200 million for hospices and £76 million to charities that support vulnerable children and people who have suffered from domestic abuse, sexual abuse and modern slavery.

The Government also matched public donations to the BBC's "Big Night In" charity appeal, with over £70 million being distributed by Comic Relief, Children In Need and the National Emergencies Trust to charities on the frontline. This is on top of the £150 million released from dormant accounts to help social enterprises get affordable credit to people who are financially vulnerable and support charities tackling youth unemployment.

Charities have also had access to wider measures to support the economy, including the Coronavirus Job Retention Scheme and the Coronavirus Business Interruption Loan Scheme.

In line with government guidance, charity shops have been able to open from 15 June in England, and will benefit from the new enhanced retail rate relief at 100 per cent.

#### Notes to Editors

- More information regarding eligibility and how to apply for the Community Match Challenge can be found [here](#).
- The Voluntary and Community Sector Emergencies Partnership is a collection of voluntary and community sector organisations co-chaired by the British Red Cross and National Council for Voluntary Organisations. Other members include: Business in the Community, St John Ambulance, National Association for Voluntary and Community Action, National Emergencies Trust, National Police Chiefs Council, Muslim Charities Forum, Salvation Army, UK Community Foundations, Victim Support, Association of Greater Manchester Authorities.
- You can find out more about the work of the Voluntary and Community Sector Emergencies Partnership and request support [here](#).

---

# **Explained: The Draft Building Safety Bill**

## **Background**

The government is bringing forward fundamental changes in the Draft Building Safety Bill that will improve building and fire safety, so that people will be, and will feel, safer in their homes.

The Grenfell Tower fire in West London on June 14, 2017 claimed 72 lives. The tragedy exposed serious failings across the whole system of building and managing high-rise homes.

We took immediate steps to make residents safer, and asked Dame Judith Hackitt to carry out an independent review of building regulations and fire safety to understand the causes of the fire. The review concluded that the whole system needed major reform and that residents' safety needed to be a greater priority through the entire life cycle of a building – from design and construction, through to when people are living in their homes.

The government accepted the review's recommendations and this draft Bill, which, alongside the existing Fire Safety Bill and fire safety consultation will set out how we are bringing forward those proposals to provide the biggest improvements to building safety in nearly 40 years.

## **What is a draft Bill?**

A draft Bill is published to enable consultation and scrutiny before the Bill is introduced to Parliament. The Draft Building Safety Bill will be examined by a Parliamentary committee who will report with feedback and recommendations before the Bill is finalised. We will also work with stakeholders on areas that need refinement or further consultation to finalise measures.

The Bill will then be introduced formally in the House of Commons or the House of Lords. If it progresses through all stages in Parliament, the Bill will then be presented to the Queen for her formal agreement where it then becomes an Act and the powers come into force.

## **What does it mean for residents?**

We are putting measures in place to make people safer in their homes. The Draft Bill will ensure that there will always be someone responsible for keeping residents safe in high rise buildings – those 18 metres and above. They will also have to listen and respond

to residents' concerns and ensure their voices are heard – they will be called the 'Accountable Person'.

Residents and leaseholders will have access to vital safety information about their building and new complaints handling requirements will be introduced to make sure effective action is taken where concerns are raised.

To oversee all this and make sure that Accountable Persons are carrying out their duties properly, there will also be a new national regulator for building safety, within the Health and Safety Executive. It will ensure that high rise buildings and the people who live in them are being kept safe and will have new powers to raise and enforce higher standards of safety and performance across all buildings. The regulator will appoint a panel of residents who will have a voice in the development of its work.

We are committed to making sure that leaseholders won't pay unaffordable costs for historic repairs to their buildings. We will continue to engage with stakeholders, including leaseholders, on this issue while the draft Bill is being scrutinised. A new 'building safety charge' will make it easy for leaseholders to see and know what they are being charged for when it comes to keeping their building safe. But, to make sure that these costs are affordable, we have deliberately included powers to limit the costs that can be re-charged to leaseholders.

For the first time, new build homebuyers will have their right to complain to a New Homes Ombudsman, protected in legislation, and developers will be required to be a member of the scheme. The New Homes Ombudsman will raise hold developers to account, including the ability to require developers to pay compensation.

Together, measures in the draft Building Safety Bill, Fire Safety Bill, and Fire Safety Order Consultation will improve safety standards for residents of all blocks of flats of all heights, with even more stringent approaches and oversight for buildings in scope.

## **What does it mean for the industry?**

The draft Bill will make sure that those responsible for the safety of residents are accountable for any mistakes and must put them right. It will fully establish the regulator that will enforce new rules and take strong actions against those who break them.

The regulator will have three main functions: to oversee the safety and standard of all buildings, directly assure the safety of higher-risk buildings; and improve the competence of people responsible for managing and overseeing building work.

It will operate a new, more stringent set of rules for high-rise residential buildings. The new set of rules, contained in the draft Bill, will apply when buildings are designed, constructed and then later occupied. At each of these three stages, it will be clear who is responsible for managing the potential risks and what is required to move to the next stage enabling a

'golden thread' of vital information about the building to be gathered over its lifetime.

When residents move into a building that falls under the new set of rules, it will need to be registered with the Building Safety Regulator and apply for a Building Assurance Certificate. The Accountable Person will then need to conduct and maintain a safety case risk assessment for the building and appoint a Building Safety Manager to oversee it day to day.

Building inspectors who are responsible for signing buildings off as safe for people to live in will also have to follow the new rules and must register with the regulator.

The draft Bill will also give the government new powers to better regulate construction materials and products and ensure they are safe to use.

## **What else has the government done?**

The government is doing its part in bringing forward the legislation but the industry, which has fed into these reforms from the start, must now lead the way.

However, we have not stood still and the work we are doing so far is already improving the safety of buildings so people are safer in their homes.

We have banned the use of combustible materials on the external walls of high-rise buildings, published clearer guidance on existing regulations that buildings owners must follow, and we are making it mandatory for sprinklers to be fitted in all new blocks of flats over 11m high.

We identified buildings with unsafe Aluminium Composite Material (ACM) cladding and are providing £600 million to remove and replace it in both private and social-sector homes over 18 metres high. We are also providing £1 billion to remove and replace non-ACM cladding materials from high-rise residential blocks.

As part of our response to the report from Phase 1 of the Grenfell Tower Inquiry, we have introduced the Fire Safety Bill to Parliament. This gives local fire and rescue services the power to make sure building owners deal with potential fire risks in their building.

## **Next steps**

The draft Bill will be published on Monday 20 July as the government is keen for it to receive further views from parliamentarians, residents and industry via the Parliamentary process of pre-legislative scrutiny, before the Bill is then introduced to Parliament.

---

# Lockdown restrictions lifted in some areas of Leicestershire

- Areas outside of Leicester City and the Borough of Oadby and Wigston will align with national lockdown restrictions in England from 18 July.
- Some restrictions will continue in the protected area of Leicester city and the Borough of Oadby and Wigston where prevalence of the virus is higher.
- 7-day infection rate for Leicester has fallen to 119 cases per 100,000 people.

All additional lockdown restrictions will end in areas outside of Leicester City and the Borough of Oadby and Wigston on 18 July following a review by public health experts, the Health and Social Care Secretary has confirmed.

Additional restrictions will continue in the protected area of Leicester City and the Borough of Oadby and Wigston where prevalence of the virus is higher. However, some restrictions will be lifted from 24 July.

Shielding advice remains in place for the entire area of Leicester, including where restrictions have been eased.

Health and Social Care Secretary Matt Hancock said:

I know the past 2 weeks have been difficult for those living in and around Leicester, especially those who have been shielding for so many weeks. While we are not yet in a position to lift all the restrictions in place, we are now able to take cautious steps to allow areas outside of Leicester City and the Borough of Oadby and Wigston to fall in step with national guidelines and introduce some relaxations within the City of Leicester, and in the Borough of Oadby and Wigston.

I realise that this will be frustrating for those areas that remain under additional restrictions and I am determined to be straight with you all – we will ease restrictions as soon as the data shows that it is safe to do so. I want to thank everyone in Leicester for following the public health advice and taking this pandemic seriously, this is a huge local effort to keep the virus at bay.

The decision comes as the 7-day infection rate in Leicester is now 119 cases per 100,000 people, with 4.8% of people tested positive. This is a positive step in the right direction, but it still remains above the national average. With increased testing and tracing in place there is now sufficient support to make these changes from 18 July and 24 July.

Anyone with any symptoms must isolate immediately and get a test for free by going online or ringing 119. Everyone must continue to socially distance and



regularly their wash hands to help bring this virus down further so all areas of Leicester can return to normal as soon as possible.

Following this review, non-essential shops can reopen in Leicester area from 18 July apart from in the protected area of Leicester City and the Borough of Oadby and Wigston, where they will reopen on 24 July.

In addition, from Sat 18 July all bars, restaurants and hairdressers outside of the protected area of Leicester City and the Borough of Oadby and Wigston can open. In Leicester City and the Borough of Oadby and Wigston they will remain closed, with a review of these restrictions taking place by 1 August.

Schools and childcare settings can also open in the Leicester area from 18 July in line with national restrictions, apart from in Leicester City and the Borough of Oadby and Wigston. They will remain closed in the protected area of Leicester City and the Borough of Oadby and Wigston except to vulnerable children and children of key workers.

From 24 July, schools and childcare settings can also reopen in line with national restrictions in the protected area of Leicester City and the Borough of Oadby and Wigston.

Shielding advice remains in place for the entire area, including where restrictions have been lifted.

---

## [GAD publishes 8th edition of the Ogden Tables](#)

News story

The Government Actuary's Department (GAD) has published a new edition of the Ogden Tables.



The Government Actuary's Department (GAD) has published a [new edition of the](#)

[Ogden Tables](#). These tables are designed to assist those concerned with calculating the lump sum compensation due in personal injury and fatal accident cases. This new publication is the 8th edition and GAD has played a central role in the production of these tables since they began in 1984.

## **Ogden Working Party**

The preparation of the Ogden Tables is overseen by the Ogden Working Party. This is an inter-disciplinary working party of actuaries (including from GAD), lawyers, insurers, reinsurers, academics and forensic accountants among others. The tables and the working party are both named after Sir Michael Ogden QC who instigated the publication of the tables and chaired the original working party.

## **Purpose of tables**

The Ogden Tables are used to derive multipliers, which are the figures by which annual losses are multiplied in order to calculate a capitalised lump sum. These take account of mortality and other risks and are calculated by reference to an annual discount rate. The Government Actuary has a statutory role in the process of setting the personal injury discount rates across the UK.

## **Updates**

In this new edition, the explanatory notes have been completely rewritten and expanded to cover pension loss claims and periodical payment orders. The actuarial tables have been revised to use updated mortality assumptions and to cover a wider range of retirement ages. Some tables have also been provided in an alternative format for ease of use. These changes make the quantification of personal injury claims more accurate, efficient and user-friendly.

## **Government Actuary**

Martin Clarke, the Government Actuary said in his foreword to the new tables:

“Assessing the appropriate amount of damages to pay in personal injury and fatal accident cases is a complex issue which often requires lawyers to work together with actuaries and other experts.

“The tables have become widely recognised as the appropriate basis on which to calculate the loss of future earning capacity. The methods set out in the notes offer a reasonable balance between accuracy and simplicity of application.

“GAD has been represented on the Ogden Working Party since its inception and has been commissioned to prepare the tables of multipliers and other factors in all the previous editions of the Ogden Tables. I’m very pleased that this involvement has continued, and that we are able to present this new edition of the tables.”

Published 17 July 2020