



## UK European Consumer Centre

## Information and support for consumers shopping across the EU

Welcome to the Autumn issue of *Your Update* in 2017 brought to you by the UK European Consumer Centre. This edition reports on consumers' transport headaches, changes to the European Small Claims Procedure, our host body's Brexit Think Tank and a case study about health insurance. If you wish to subscribe to the UK ECC Newsletter – Your Update – please register for your copy of YOUR UPDATE from the home page of [www.ukecc.net](http://www.ukecc.net)

*Andy Allen, UK European Consumer Centre Director*

## Transport leads the way for headaches

Transport problems cause UK consumers the biggest number of headaches compared to other categories, according to complaints received by the UK European Consumer Centre (UK ECC).



Various difficulties connected with 'passenger transport by air', 'luggage transport by air' and 'car rental' are included in the transport grouping, along with other hitches on all modes of transport – planes, trains, cars and boats.

Consumers' woes intensified in the past couple of months as [Monarch Airlines](#) officially ceased trading and [Ryanair](#) announced that it was cancelling 40-50 flights a day until the end of October. Read more about [flight cancellations](#).

UK ECC consumer advisors appeared on various radio programmes to give consumers advice on their rights in both circumstances and inform airline customers what each situation could mean for them.

Andy Allen, service director at the UK ECC, said: "The past couple of months in particular has been a time of distress and anger for many passengers, with many of them either left unable to get to their destination when they expected to or event worse, not being able to get home when they wanted to.

"There is European legislation in place to protect the rights of passengers in all sorts of ways – from overbooking of flights, plane cancellations and lost luggage on airlines through to equal service for rail passengers with reduced mobility and guaranteed reimbursement or rerouting for boat departures delayed by more than 90 minutes – so it is useful for consumers to know that they are protected when some of these travel problems occur."

Our analysis shows that over the course of 2016, transport was responsible for 37.4% of all 'assistance cases'. These are cases which required further help from our European Consumer Centre

## Did you know?



CTSI (the UK European Consumer Centre's host body) has formed a Brexit Think Tank, following the UK's announcement that it has triggered Article 50 to leave the EU.

UK ECC legal executive Elisabetta Sciallis attends the Brexit Think Tank meetings to represent the UK ECC and also in her capacity as CTSI's lead officer for cross border consumer affairs.

Andy Allen, service director at the UK ECC, said: "The average consumer is unaware of the impact that consumer protection in the EU has had on their lives. Nothing is expected to change with regard to consumer protection immediately, as government will be focused on the difficult issues of trade access and freedom of movement after the initial stages of negotiation. Any negotiation will then determine what legislative changes will be made. The risk is that consumers may not be able to enforce their rights in other member states – we don't want that to happen.

"UK ECC's host body – the Chartered Trading Standards Institute – is working hard to ensure that consumer protection is on the agenda during the negotiation process and is working with the UK ECC to share experience and expertise on cross-border consumer issues."

CTSI's Brexit Think Tank's strategic aims include advising Government and other key opinion formers on post-Brexit regulatory direction in the area of trading standards law and practice (including the support networks for business and consumers).

counterparts with a view to contacting the trader in the country in question on behalf of the consumer. They are also cases where the consumer had tried to resolve their problems but attempts had failed.

For more information about consumer rights when travelling, consumers can check out the [Travel App](#), which is easy to download, easy to use, works offline and is free.

### UK ECC staff tip – in court

UK consumers can now claim up to €5,000 (previously €2,000) through the European Small Claims Procedure. The new limit is part of revised [rules](#) which also allow online procedures and video-conferencing, cutting avoidable travelling to courts, saving time and money.

### Case study:



Alternative Dispute Resolution (ADR) proved its worth to an elderly Greek consumer after successful cooperation between the European Consumer Centre Network (ECC Net) and the Financial Ombudsman Service (FOS) secured a €69,000 claim for him.

Mr O, in his late 80s, contacted ECC Greece over a disputed claim with his UK-based health insurance company. He'd an international health insurance policy since 2010 and in 2016 he experienced health problems after a fall. He had successful treatment for a broken arm and spinal surgery at a private hospital in Greece.

Mr O told his insurance company that the treatments had cost around €69,000. The insurance company refused to pay, saying that the insurance contract terms excluded any back trouble. He contacted ECC Greece. Consumer advisors argued that his health problems were the result of a fall and should therefore be covered.

The case was shared with the UK ECC, which then involved the Financial Ombudsman Service as an Alternative Dispute Resolution body (ADR). The dispute was settled, with the hospital accepting a payment of €69,000 for consumer hospitalisation and £100 compensation being paid to the consumer himself.

### Have you seen?

UK consumers are amongst the savviest in the EU about their European consumer rights, according to data published by the European Commission.

The [research](#) found that UK consumers are the most confident online shoppers in the EU. It also showed that in 2016 nearly 87.6% of UK shoppers bought domestic goods or services online and 77% made purchases from across EU borders. They spent an average of £380 over the course of three months.

Awareness of EU consumers' rights is slightly higher in the UK (55%) than the EU average (49%), but online shoppers in Slovakia are the most aware (59.7%).

Whilst the level of knowledge is on an upward trend across the EU, raising awareness of consumer rights still remains a priority and the Commission has already started work on [updating EU consumer rules](#) to ensure they fit for purpose in the digital age.

### Contact us:

#### [UK ECC contact details](#)

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Disclaimer: Whilst every effort is made to ensure accuracy, the UK European Consumer Centre cannot be held responsible for matters arising from any errors or omissions contained in this publication. The information provided is intended as a guide only and not as a legal interpretation.

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