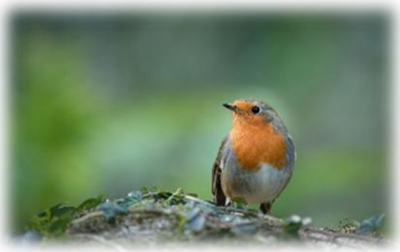
Thomas Cook Pensioners Association Bulletin

Autumn /Winter 2025/26 Issue 104



Website : https://thomascookpa.wixsite.com/tc-pensioners

Email: tcpensioners@outlook.com

We are pleased to present the latest edition of "The Bulletin" which we hope you will enjoy reading. A particular welcome to new members who are receiving this for the first time. Thank you for joining The Association.

Writing these notes with the sixth anniversary of the collapse of the Company just a few days away provoked a bit of a "JFK moment" - "Can you remember where you were when it happened?" I had just returned from a short holiday in France, in the course of which I'd received a text from a former TC colleague advising that things were not looking good. I remember staying awake into the early hours of that Monday morning until hearing the bad news confirmed on the radio. Later that day I went with two other TC retirees for a long-arranged day watching cricket, and of course the talk was all of the end of 178 years of history. (Perhaps you have some memories of that day that you could share in a subsequent "Bulletin"?)

However, walking past the statue of Thomas Cook outside Leicester railway station recently was a reminder that there is much to celebrate about the heritage of the company. Our continuing involvement with the Association is a reminder of that as we stay in touch with former colleagues and share memories and experiences.

The Trustees recently posted an update on their website on the progress towards the handover of the Pension Plan to AVIVA, but for those who have not already seen it, we have reproduced it in full inside. (Don't worry, it's largely positive!)

On 24 November we shall hold our AGM and lunch in Peterborough, and we hope to see as many as possible of you there on the day. Invitations and full details are included inside.

As this is our last Bulletin of 2025, may I take this opportunity to send you all my (rather early!) best wishes for Christmas and the New Year.

Philip

In this edition	

Diary Dates

Scotland Region
Coffee Morning first Thursday of every month 10.30am-12.30pm — Cranachan Restaurant, Buchanan Street, Glasgow, G1 3JN.

Everyone is welcome including any members visiting Scotland.

Contact: Doreen Kingsbury 0141 237 1943
Email: doreenk@uwclub.net

Eastern Region Coffee Morning first Monday in the month 10.30am— including Bank holidays. **Venue:** Blue Diamond Garden Centre, Eye, Peterborough PE1 4YZ.

Contact: Christine Philips: 07757 423905
Email: chrisphilips1950@icloud.com

Southern Region
Contact: Sue Marriott—tel: 02380 695122 **Email:** tcpensionerssouth@hotmail.com

Middx, Herts, Beds, Berks, Bucks Region Lunches held on 3rd Wednesday of alternative months.
19th Nov, and 21st Jan ,18th Mar, 20th May 2026
We are a friendly bunch and would welcome new members
Venue: The Harvester, 253 Watford Rd, Croxley Green WD3 3RX 11.30am for 12.00.
Contact: Marion Parry: 01920 466924 Email: ambiance1@virginmedia.com

If you currently receive your copy via our website and you change your **email address,** please let the Membership Secretary know at: tcpensioners@outlook.com as we notify you by email when the Bulletin is available online.

Membership Secretary: Eleanor Hardingham can be contacted at: 1 Royle Close, Orton Longueville, Peterborough PE2 7LN or tel: 01733 231931.

The next Bulletin – Spring/Summer will be published in May 2026 (closing date for copy 30th April)

The **Annual General Meeting** will be held at the Windmill, 29 Cherry Orton Road, Orton Longueville, Peterborough PE2 5EQ at 12:15 on Monday 24th November

This will be followed by the Annual Lunch at 13:00. Invitations will be sent via email or a separate insert if you receive your bulletin by post. If you wish to come to the lunch and haven't received an invitation, please contact our Secretary, linda.simms@talktalknet.com Tel 07714399805 by Friday 07 November latest.

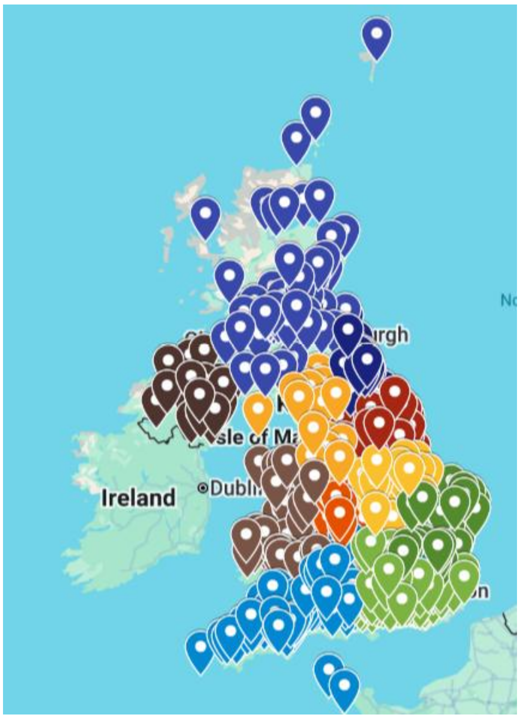
U3A by Jan Lavender

University of the Third Age

Having talked with many people in Peterborough and beyond I have realised that there are many retired or semi -retired who have never heard of u3a and may welcome a way of keeping active, either in mind or physically.

Peterborough has the second largest u3a in the country with over 2,000 members and activities ranging from Archers Appreciation group to Zumba.

This map shows the location of u3a groups across the UK, but to find out more go to https://www.u3a.org.uk for your local group. Membership is likely to be no more than £12 p.a.



Benefits of joining

- Make a difference, stay active, keep learning and have fun.
- Get out to meet face to face – learning together and making the most of life.
- Access to online learning, training and resources to inspire you. Members can
- Meet other people with similar interests; learn new things and share your skills.
- Attend learning events and talks for free

Introduction

In our July 2024 update, we explained that we're working to finalise members' benefits following receipt of all monies due from Thomas Cook's insolvency. We also explained that we're working towards completing the Plan's buy-out with Aviva Life & Pensions UK Limited (Aviva). A buy-out will mean that Aviva will take on responsibility for paying your pension directly and you'll have your own individual policy with Aviva.

Level of your benefits

You'll recall that we've secured benefits with Aviva in excess of Pension Protection Fund (PPF) compensation levels. Now that we've received all monies due from Thomas Cook's insolvency, the Plan trustees, with help from the Plan's professional advisers, have been working out how much members' benefits will increase above PPF compensation levels.

This work is currently ongoing but at present we're expecting to notify you of your final Plan benefits in mid-December 2025.

If you're in receipt of your pension, we're working towards putting your increased pension into payment in the first half of 2026. You'll also receive at the same time any arrears of underpaid pension plus interest back-dated to 23 September 2019 (or your later retirement date).

Please be reminded that, if the value of your full Plan benefits is the same or less than PPF compensation levels, you won’t receive any further additional benefits from the Plan.

Transition to Aviva and completion of buy-out

Once your final Plan benefits are confirmed, we can progress to transfer day-to-day administration and the pensioner payroll from Willis Towers Watson to Aviva so that they can take over managing this going forwards. This handover is expected to take place over several months to ensure an orderly transition takes place. Further details regarding this process will be provided to you in the first half of 2026.

We're working towards Aviva taking over the pensioner payroll in mid-2026 at which time they'll issue you with an individual policy. You should note that the date upon which your pension is paid will change when Aviva takes over responsibility for paying your benefits. Your pension is currently paid in arrears on the last working day of the month but this will change to the 28th day of each month (or the preceding business day if the 28th is a weekend or bank holiday). Further details of this will be provided to you nearer the time.

The process of winding-up the Plan is complex and so, whilst we'll do our best to achieve these timescales, they're always subject to change. If this happens, we'll advise you of this.

Members with AVC benefits

Members who've made additional voluntary contributions (AVCs) into the Plan to secure additional benefits will receive further correspondence from us in the first half of 2026. You'll recall that members' AVC benefits will transfer to Aviva at the time of buy-out where they'll continue to be available to take as part of your tax-free cash lump sum at retirement if you decide to retire from the Plan. Alternatively, if you wish to transfer your AVCs out of the Plan to another provider, please contact the Plan administrators using the contact details below.

Latest information

For news and answers to frequently asked questions, please go to the Plan website at: https://experience200.ehr.com/thomascookpensions/Home/TCPP

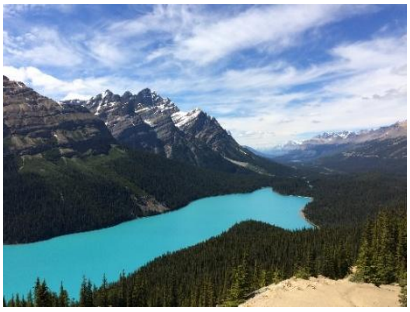
Keeping us up to date with changes to your address

Please do remember to keep us up to date with any changes to your address. If you don't do this, this could lead to delays in receiving your benefits when you retire.

Contacting us If you need to speak to us about your Plan benefits, please contact the Plan administrators, Willis Towers Watson: Address: Thomas Cook Pension Plan PO Box 545 Redhill Surrey RH1 1YX Phone: 01737 788 111

E-mail: thomascook@willistowerswatson.com

Travel Insurance for the over 65's by Linda Simms



Getting affordable travel insurance as an older traveller can be a challenge. Prices can rocket as you age because, according to the insurance industry, you are statistically more likely to fall ill on holiday. If you're an older traveller, you don't want to pay over the odds for your travel insurance. The price hikes and huge variation in rates for older travellers makes it imperative that you shop around for a reasonably-priced premium. Shopping around online can secure you an extra discount on your travel insurance. I have used various sources for the information below including the 'Which' and Money Saving Expert websites. The information provided are not recommendations, but suggestions on where to look, and you should do your own research to make sure that any insurance product you purchase is appropriate and adequate for your needs.

Depending on the type of holiday you are taking e.g. cruise or winter sports, it is possible that you may need to pay an additional premium for these to be covered. The recommended long haul medical cover is £5M+ for many holidays.

For many countries, you will also need to take a Global Health Insurance Card (GHIC). The GHIC card replaced the EHIC card from January 2021 both being valid for 5 years. Most EHIC cards are no longer in date, and you can get a replacement GHIC now. This is a free card available via the NHS website https://www.nhs.uk/using-the-nhs/healthcare-abroad/apply-for-a-free-uk-global-health-insurance-card-ghic/ This page gives the list of countries the GHIC card is valid for medical cover, but it should not be considered a replacement for medical insurance.

If something happens on holiday that will mean you may need to make a claim, it is essential to check your policy to make sure you have all the necessary information / receipts to put in a claim. E.g. if you are victim of a robbery, you may need to get a local police report or for a medical claim all receipts for treatment and medication.

Declare your medical conditions

As well as ensuring you have the right limits for your luggage and potential cancellation costs, you must be properly covered if you're unfortunate enough to fall ill overseas. Medical cover is especially important for those that have pre-existing conditions and / or taking medication. Insurers will ask you about your medical history so they can set your premiums and cover you correctly. You should also declare any recent medical conditions even if you believe you have recovered. It is also essential to declare any condition where you are waiting for hospital treatment as cover may no longer be possible. If in doubt, always complete the on-line medical screening or call the insurance company to make sure you are fully covered. Any conditions your insurer does not know about will not be covered, and omitting to declare a condition could invalidate your total insurance, leaving you with a massive medical bill if you fall ill abroad.

'Which' recommended companies

The table below are companies recommended by 'Which' that offer travel insurance where there is no upper age limit:

Insurance Company	Top scoring policy name (other policies may be available)
Saga	Plus
Staysure	Signature
Insure and Go	Black
AllClear	Platinum
Coop Insurance	Platinum
Avanti Travel Insurance	Deluxe
Just Travel Cover: Good to Go Extra	Gold

If you currently subscribed to 'Which' you will be able to find more comprehensive information on their website https://www.which.co.uk/money/insurance/travel-insurance/how-to-find-travel-insurance-if-you-are-over-65-aYAee5Q4mQhB#can-you-shop-around-for-cover-after-65

Package bank accounts

In the last few years these have become much more popular, especially for families. Many banks now offer package bank accounts which generally include travel insurance, car breakdown and mobile phone cover as standard. These will cover the person with the bank account and most include your partner living in the same house, plus any dependent children. This often makes them a great option, especially if you are looking to travel to a long-haul destination. You will still have to complete medical screening for everyone that is covered, and you may be asked to pay a supplement to cover certain conditions.

It is worth checking how much extra you will need to pay for any medical conditions. I did this recently and the amount was between £0 and over £100 extra, so what might look like the best deal to start with may not be. Virgin would not tell me how much extra they wanted until I took out the bank account, so they lost a customer! As I am travelling long haul this year, even though I am a single person, this option worked out better for me than taking out a separate yearly insurance policy.

At time of writing here are some of the popular packaged accounts offered by banks and building societies and their monthly cost, all of which include worldwide travel insurance, car breakdown and mobile phone cover.

Bank / building society	Upper age limit	Monthly cost
Coop Everyday Extra account https://www.co-operativebank.co.uk/products/bank-accounts/packaged-bank-account/	79 (winter sports not covered after 64)	£18
Nationwide building society FlexPlus https://www.nationwide.co.uk/current-accounts/flexplus/	No upper age limit but an extra £65 a year to cover anyone over 70	£18
Virgin Money Club M	74	£12.50
Halifax Ultimate Reward Account	70	£19

Money Saving Expert

If you have access to the internet, there is some really good information on travel insurance for over 65's on this site. This includes companies that may offer basic cheaper cover, but as always you need to make sure you have the correct cover for you, and buy insurance as soon as you book: https://www.moneysavingexpert.com/insurance/over65s-travel-insurance/

Other options

Several comparison websites that can also offer you quotes, including, but not restricted to:
https://www.moneysupermarket.com/travel-insurance/
https://www.comparethemarket.com/travel-insurance/
https://www.confused.com/travel-insurance

If you are still struggling to find travel insurance, or the quotes you are getting are too high, you can try using an insurance broker. Brokers will offer advice and search the market to find the right policy for you, at the most competitive price available. Contact the British Insurance Brokers' Association (Biba) 'find a broker service' https://www.biba.org.uk/contact/ or call them 0370 950 1790 to be put in touch with a broker.

The Moneyhelper website can also help if you are struggling to get insurance because of medical conditions https://www.moneyhelper.org.uk/en/everyday-money/insurance/use-our-travel-insurance-directory

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SIMON KIMMINS

It has come to my notice that former Thomas Cook Chief Executive Simon Kimmins died on 1 February aged 94.

Those of you who were around in the 70s will probably remember his brief reign. He arrived in April 1973 around a year after the Company's de-nationalisation and was, I believe, the first to have that job title at Cook's. (Previous heads of the business were usually designated as "The General Manager"). Aged just 43, and with much experience of travelling but none of running a travel company, Kimmins was chosen by our majority shareholders, Midland Bank, to inject some energy and new ideas into what was often seen as a rather staid organisation. The son of film director and scriptwriter Anthony Kimmins, his background was in banking and finance (he'd led the London American Finance Company for a number of years) and Midland felt his leadership qualities would revitalise Cook's. Piers Brendon's book "Thomas Cook" describes Kimmins as "clever, dynamic, enthusiastic, impatient, charming, volatile, arrogant and ambitious." and noted his "flair for publicity". Certainly, he spent heavily on advertising and PR and recruited what seemed to be a large number of outsiders to fill newly created senior roles. He was particularly keen to develop our North American operation but this did not succeed, neither did an ambitious plan to build two Nile steamers. Money was also dubiously spent on consultants and a management restructure failed to produce the required results.

A record loss was recorded in 1975, Midland soon lost patience, and Kimmins resigned in mid-1975 after the Bank brought in Tom Fisher with his rather different approach to management.

To be fair, Kimmins had to contend with the problems arising from the 1974 oil crisis, and left two major legacies. He led the implementation of the "Money Back Guarantee" scheme during the 1975 peak booking period, arguably the company's most successful advertising campaign in the modern era. He also approved the relocation of Head Office to Peterborough.

I've no knowledge of his career after he left us, but earlier in his life he had proved to be a talented cricketer who had played for Kent and the M.C.C. and thus, I am quite sure, the only TC Chief Executive to have played first class cricket.

Philip Odell

Unfortunately, we have been unable to obtain a list of deaths of members from Willis Towers Watson. We have requested this several times, but will now need to seek an alternative solution in order to publish an In Memoriam Section to the next bulletin.