

Covid-19 Information for Consumers

This information sheet has been produced by students from BPP's Pro Bono Centre under the supervision of legally qualified staff members. It provides information for consumers on their options given the current impact of Covid-19 on services and events.

The information contained in this document is accurate as of 7 April 2020.

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Advice for Travellers

How does Covid-19 affect public transport?

Although public transport is still available, trains and buses (locally and nationally) are likely to be running reduced services.

Transport for London (TFL)

- Some stations and some lines are closed until further notice. Please see the TFL website for details: <https://tfl.gov.uk>.
- There is no longer an all-night "Night Tube" service or an all-night "Night Overground" Service on the East London Line.
- All road user charging schemes have been suspended to help key workers travel to and from work, including:
 - the congestion charge;
 - the Ultra-Low Emission Zone;
 - and the Low Emission Zone
- NHS staff have free access to Santander Cycles.

National Rail

- If your journey is essential and you require assistance, please contact National Rail on 0800 0223720.

National Express

- The number of people allowed on services is now limited to 50% to help social distancing.
- All European services are suspended.

Other public transport services

- Please check the websites of local and national operators not listed above for more information on their services.

Can I use public transport?

The Government has advised that people avoid non-essential travel and only use public transport if it is necessary. It is recommended that people avoid using public transport during rush hour and busy times.

If you do need to use public transport, make sure to wash your hands before and after you have been on public transport. If soap and water are not available, you should use an alcohol-based hand sanitiser.

Transport staff have been given guidance by the Government on how to respond to Covid-19 related issues. If you become unwell with the symptoms of Covid-19 in a public transport setting you will be asked to go home by transport staff and assisted where necessary.

Can I still travel/commute to work?

Key workers may continue to travel to and from work, although they should only use public transport to travel to work if absolutely necessary. A full list of roles which are “key” is available in the Further Information section below.

However, the Government has advised that other workers may only continue to travel to work if:

- Their work cannot be completed from home;
- AND they are showing no coronavirus symptoms;
- AND nobody in their household is required to self-isolate.

Further information on the impact of COVID-19 on your working arrangements can be found in the BPP Pro Bono Centre’s ‘Information for Employees’ factsheet - <http://probono.bppuniversity.ac.uk/blog/bpp-students-demystify-covid19/>.

Can I travel to a secondary residence?

It is advised that people remain in their primary residence and avoid non-essential travel. The Government guidance states that non-essential travel includes visits to second homes, campsites, caravan parks and any related travel for the purpose of isolation or taking a holiday.

I have pre-booked some travel. Can I arrange a refund?

If you purchased your ticket before Covid-19 travel restrictions were introduced, most transport services are offering full refunds without any additional fees. This includes journeys that you are no longer able to go ahead because they are non-essential, as well as journeys cancelled due to the reduction of services.

Transport for London

- You may apply for a refund on your Travelcard or Bus & Tram Pass season ticket if you are self-isolating and there are at least:

- 6 months remaining on your annual ticket
- 7 days remaining on your monthly ticket
- 3 days remaining on your 7 day ticket.
- You must apply within 8 weeks of your last journey.
- For more details visit <https://tfl.gov.uk/fares/refunds-and-replacements/coronavirus>

National Rail

- You may apply for a fee-free refund on Anytime, Off-Peak and Advance tickets for future journeys, if they were purchased before 07:00 on 23 March 2020.
- For Advance tickets, you must apply for the refund before the departure of the first booked train.
- Season ticket holders can be refunded for time unused on their tickets. Customers should contact the train company retailer from which they bought their ticket to find out more.

National Express

- You may apply for a full refund for a pre-purchased ticket by filling out a Ticket Refund Request form.
- Alternatively, you may amend your ticket to a different travel date any time in the next 12 months free of charge.
- For more details visit <https://www.nationalexpress.com/en>

Megabus

- Unfortunately, refunds are not being offered for Megabus bookings.
- However, you may make changes to your booking at any time up to 24 hours before the date and time of your first journey. When making changes, an amendment fee and booking fee will apply and if the new journey is more expensive than the original one, you will need to pay the difference between the two fares.

Other

- Check your travel provider's website for more details.

I am a UK resident, and am currently stranded abroad - what should I do?

Where travel routes remain available, airlines are responsible for getting their passengers with pre-booked tickets home. If your flight is cancelled, the airline you booked with should offer a full refund or alternative flight. Please consider that if you take the refund option, the airline is longer responsible for getting you home.

Check with your carrier to see what their policy is. Please be aware that a number of airlines have grounded all flights until further notice. Check with your airline to confirm the status of your flights. Where travel routes do not exist, the Government is providing up to £75 million to enable select flights to priority countries in order to bring back UK residents.

BPP Pro Bono Centre has produced an 'Information for Travel Abroad and Holidays' factsheet which has further details for UK residents stranded abroad - <http://probono bpp university.ac.uk/blog/bpp-students-demystify-covid19/>.

Cancelling or Rescheduling Services & Events

What if an event I planned to attend has been cancelled?

Many events have been cancelled as a result of the restrictions on mass gatherings. If you bought a ticket from an official seller and the event has been cancelled, you are entitled to a refund, often automatically. Additional costs, such as postage and booking fees, are unlikely to be reimbursed.

If you bought a ticket from an unofficial or reselling website, refunds will depend on the specific seller's terms and conditions.

If you bought your ticket from a private seller, it is unlikely you will be able to get a refund. You are advised to contact the seller.

Ticket holders who change their mind about going to an event that is not cancelled, or realise they can no longer get to the event, have no legal right to a refund. This includes decisions to avoid travel due to Covid-19 when there were no specific warnings for Covid-19 in that region.

If you are having trouble getting a refund for a cancelled event:

- Please see the information below regarding Refund Schemes.
- Check to see if the ticket seller is a member of the Society of Ticket Agents and Retailers (STAR). Members should offer a refund if the event is cancelled and the organiser has agreed to give a refund. If they refuse, you may file a complaint through STAR. Please see STAR's website for details: <https://www.star.org.uk/front/>
- Where you purchased the ticket through PayPal, you may be covered by PayPal Buyer Protection.

What if the event has been rescheduled?

Many sporting events and music festivals have announced rescheduled dates or are planning to do so soon. You should check the organisers' websites for full details about specific events. Many organisers will allow existing ticket holders to retain their ticket for the rescheduled date or will allow refunds if they can no longer attend.

If you have already arranged travel and accommodation for these events, please contact those companies directly.

What about private events like weddings and parties?

All weddings and parties booked in the next few weeks will be cancelled due to Government advice.

If you are concerned about the cancellation of an upcoming personal event such as a wedding, it is recommended that you first speak to the venue and any suppliers that you have agreements with to decide on a way forward (for example, agreeing a new date). Please bear in mind during discussions that there is currently little to no clarity on how long social distancing provisions will be kept in place. If you choose to cancel or postpone the event, and you cannot agree on a postponement date with your venue and suppliers, you may not be able to recover fees already paid.

If your venue or supplier cancels, you will be entitled to recover the money for what has been cancelled.

If you have wedding insurance, speak to your provider and check the terms and conditions of your policy to determine exactly what is covered.

I booked a package holiday, can I get a refund?

The government has advised against non-essential travel abroad. If your tour operator has cancelled your package holiday, you are entitled to one of the following:

- A full refund without any cancellation fees within 14 days of the trip being cancelled
- A refund credit note, which will be protected via the government-backed scheme Atol
- The option to reschedule

For more information about:

- Your right to cancel your package holiday,
- Linked travel arrangements,
- Where your flight and hotel have been booked separately, or
- Insurance cover

Please refer to the Travel Abroad and Holidays information sheet -
<http://probono.bppuniversity.ac.uk/blog/bpp-students-demystify-covid19/>

What if I am having difficulty paying bills?

Internet/Mobile phone networks:

- Major providers in the UK have agreed to commit to:
 - Work with customers who find it difficult to pay their bill as a result of Covid-19 to ensure that they are treated fairly and appropriately supported.
 - Remove all data allowance caps on current fixed broadband services.
 - Offer new, more generous mobile and landline packages to ensure people are connected and the most vulnerable continue to be supported. For example, some of these packages include data boosts at low prices and free calls from their landline or mobile.
 - Ensure that vulnerable customers or those self-isolating receive alternative methods of communication wherever possible if priority repairs to fixed broadband and landlines cannot be carried out.
- The providers involved include BT(EE), Openreach, Virgin Media, Sky, TalkTalk, O2, Vodafone, Three, Hyperoptic, Gigaclear, and KCOM.

If you are experiencing any difficulty, get in contact with your provider as soon as possible to discuss your options with them.

What about my sports club or gym membership?

If your gym or kids' after school club is temporarily closed, it is advised that you do not cancel your direct debit. You may lose out when services restart or find you have to pay a 'joining' fee to rejoin the club. Most gyms including PureGym and David Lloyd are closed but allowing customers to 'freeze' their membership free of charge.

Refund Schemes

How can I obtain a refund for something affected by COVID-19?

For whatever you have purchased, the first step should be to contact the seller to request a refund due to the impact of COVID-19.

If you are not making any progress on recovering your money, you can make a claim via the appropriate procedure.

Where a credit card was used to purchase goods valued between £100 - £30,000:

- Contact your credit card company and enquire about making a claim.
- When contacting your credit card company, be sure to contact the correct company. You should not contact Visa, Mastercard or Amex. For example, if you have a HSBC Mastercard, you can claim from HSBC as opposed to Mastercard.

Where a debit card was used OR a credit card was used to purchase goods valued under £100:

- Some debit cards offer Chargeback claims. It is offered by Visa, Mastercard and American Express. For Mastercard chargeback, be aware that there is a £10 maximum spend.
- The rules set by Visa, Mastercard and American Express usually allow 120 days for a customer to make a claim. This time-limit begins from the date of payment. Some claims can be made after 120 days, but the longest cut-off period is 540 days from the date of payment.
- To start a claim, call your bank card provider and ask to dispute the transaction. They can then start the procedure of claiming the money back from the supplier's bank. If the bank staff are unaware of the procedure, explain the information provided within this section. Be aware that some banks will require a request in writing.
- If your bank is failing to deal with your claim within a reasonable period or you are unhappy with the outcome, you can raise a complaint with your provider. Your provider then has 8 weeks to handle your complaint.

Avoiding Covid-19 Scams

How has Covid-19 affected fraudulent activity?

The uncertainty surrounding Covid-19 has provided fraudsters with the opportunity to exploit the situation through spreading misinformation, impersonating organisations and gaining access to financial and personal information. During this period, people should be on alert for anything that appears out of the ordinary. Working from home and increased online activity makes everyone increasingly more susceptible to becoming a victim of fraud.

How do I avoid scams?

- Do not click on links or attachments in suspicious emails or emails where you do not recognise the sender.
- If the sender looks familiar, like Amazon or Apple but you think the content is suspicious, click on the sender's email address to check it is legitimate. Often

fraudsters mask themselves as a household name, but when you click on the email address it is clearly a made up account.

- Do not respond to emails, calls or texts which ask for personal or financial details. Financial details such as your PIN or full banking password will never be asked for by a genuine organisation.
- Do not rush into making investments or other significant financial decisions. Seek advice first.
- Only purchase goods and services online from companies that you trust or have researched.
- Check the companies' details online at www.gov.uk/get-information-about-a-company to ensure that they are a genuine company.
- When making online purchases, use a credit card or payment services such as PayPal to provide an extra level of protection.
- Only use trusted tech support suppliers and do not install computer software which you do not trust.
- When you receive an email, check the sender's email address to ensure that they who they claim to be. The contact name should match the actual sender's email address.
- Look out for spelling and grammatical mistakes in emails as this is often a good indication of a scam.
- Check your bank statements regularly for unusual activity.
- If you are concerned that you may have been scammed, contact your bank immediately.

In general, it is advised that you keep your personal and financial details safe and be aware of individuals who may be impersonating the government or official organisations such as HM Revenue & Customs (HMRC) or the World Health Organisation (WHO).

Further Information

BPP Pro Bono Centre has produced a series of Factsheets looking at how COVID-19 impacts on a range of different people. All of our factsheets can be viewed on the Pro Bono Centre Blog here: <http://probono.bppuniversity.ac.uk/blog/bpp-students-demystify-covid19/>

Help and Advice

For more information, visit www.nhs.uk. Call the 111 coronavirus service if you have any symptoms of Covid-19.

If you are struggling financially, visit GOV.UK for more information about employment and financial support

Fraud helplines:

If you are concerned you may be a victim of fraud, contact the following helplines:

- **Action Fraud**
Report all scams online at www.actionfraud.org.uk or call 0300 123 2040
- **Financial Conduct Authority (FCA)**

Report a scam involving cryptocurrency, investments, insurance or pensions via email at consumer.queries@fca.org.uk or call 0800 111 6768

- **The Competition and Markets Authority (CMA)**

Report any unfair pricing practices by businesses using an online report form at <https://www.gov.uk/guidance/tell-the-cma-about-a-competition-or-market-problem>.

- **HM Revenue & Customs (HMRC)**

Report offers of financial assistance from HMRC that you suspect are fake via email at phishing@hmrc.gov.uk

- **Medicines and Healthcare products Regulatory Agency (MHRA)**

Search the MHRA register at <https://fakemed.campaign.gov.uk> to check if a website is allowed to sell medicines.

Report a suspected problem or incident relating to counterfeit medical goods at <https://yellowcard.mhra.gov.uk>.

- **National Cyber Security Centre** For information on securing your devices against hackers, visit <https://www.ncsc.gov.uk/guidance/securing-your-devices>

Information and Updates

The UK Government publishes a number of documents and updates as part of the ongoing response to Covid-19. These can be found on the UK Government website here: <https://www.gov.uk/coronavirus>

The UK Government also runs a Covid-19 automated chatbot information service. Add 07860 064422 in your phone contacts. Message the word “hi” in a WhatsApp message to this number to get started.

A full list of the roles designated as ‘key workers’ can be found here: <https://www.gov.uk/government/publications/coronavirus-covid-19-maintaining-educational-provision/guidance-for-schools-colleges-and-local-authorities-on-maintaining-educational-provision>

Wellbeing

This is an extremely difficult time for everyone. There is much uncertainty and anxiety. Along with your physical health, it is important to look after your emotional wellbeing during this period.

If you are struggling, you can contact **Mind**, a mental health charity, on 0300 123 3393 (Monday to Friday, 9am to 6pm) or via www.mind.org.uk.