

# Dynamic Packaging - How to Build Your Own Dream

By Chris Dale

Due to a demanding, ever expanding and confident travelling public, we now see new trends and more flexible methods in the way we 'search and book' for our travel and holiday requirements. The facilities and services that help to 'custom design' and to 'self build' package holidays and travel itineraries have been around for many years, but with the advent of new and reliable search technology, the increase in availability of low cost flights and with new user friendly 'multi website' hotel and holiday accommodation search systems, we now see a massive increase in the number of travellers who 'DIY Travel' and who prefer to 'Build Their Own Holiday', especially within the European City Break and Beach Package holiday markets.

Building your own holiday (known as Dynamic Packaging) involves the booking of separate travel components, including flights, accommodation, transfers and or car rental. Dynamic packages provide increased flexibility of travel dates, departure points, duration, and in many cases lower prices when compared with (the often restricted) traditional packaged holiday. Building your own holiday is now easier and safer than ever before, with flexibility, choice and price now playing an ever important role in how you control the booking process, which in turn helps you obtain the freedom to exactly match your travel plans, requirements and budget.

The majority of households now have fast broadband connections, this coupled with the explosion of well-supported and sophisticated flight and hotel price comparison websites, low cost airlines and an increase in the number of independent online travel specialists, means it now seems inevitable that we see further declines in choice, availability and in the sales figures of the 'Traditional Package Holiday.'

There is now an ever-increasing number of independent and reputable online travel suppliers, who specialise in providing user-friendly 'dynamic packaging' search tools, including tools that provide 'multi website' and 'multi provider' availability and price comparison. These services also provide access to secure travel booking systems, allowing you to 'pick and mix' from a wide range of airlines, accommodation suppliers, car rental providers, plus various travel options and add-on services.

The starting point for most dynamic packaging is the flight price and availability search, with airline choice and seat availability levels now reaching new heights. New flight search websites now include instant price comparison and combined seat availability for full schedule services, European charter airlines, budget and no-frill carriers.

User options for dynamic packaging include individual online travel component searches, then booking each separate travel component direct with specialist suppliers. Alternatively, travellers now have access to new online services that provide 'one stop dynamic packaging', these services/companies provide individual travel searches, compared pricing and reservation options for transportation, then add-on components, hotels, villas or apartments, resort transfers and car rental, all within the one search facility, the one website and the one company. There are further advantages to using a 'one stop dynamic packaging supplier' in that some of these companies hold ATOL licences. The Air Travel Organisers' Licensing (ATOL) Scheme provides financial protection to consumers.

**The Advantages of Dynamic Packaging:** Flexibility is one of the key advantages to creating and building your own holiday. Traditional package holidays may only offer set durations with restricted departure dates, whereas there are no such restrictions when designing and building your own holiday. The same flexibility applies to your budget, by booking separate travel components (flights, accommodation, transfers, car rental and excursions) travellers can decide to apportion their budgets accordingly, say between flights and accommodation. Whilst some travellers may prefer to pay more for good flight times and to fly with a (full-frills) schedule airline and are prepared to pay more for this convenience, others may prefer to fly with a low cost budget airline and allocate more of their budget to increase the grade or standard of accommodation.

**The Disadvantages of Dynamic Packaging:** You are likely to have less consumer protection should things go wrong. If you book a package holiday through an ATOL and ABTA protected tour operator, you're more than likely to be protected against company failure, cancellation or any other similar misfortune. This is because your contract is with the one ATOL protected tour operator, this means the company is obliged to inform and arrange replacement travel (at no extra cost) should you suffer a cancellation. You should also receive financial redress should the company fail.

It is possible to build and book a 'dynamic package' through an ATOL protected company and benefit from the ATOL protection scheme. If you build a complete holiday package and contract with an ATOL holder, you should be protected. Check for the holiday company's ATOL and make sure you get an ATOL Confirmation Invoice covering all the package elements and items you've booked and paid for. However, many dynamic packages booked online are usually sourced using separate or non ATOL licensed suppliers, these suppliers may often be cheaper, and may well provide extended choice and flexibility. Booking your dynamic package through separate travel companies/suppliers may result in no or limited protection should failure or cancellations occur.

**Tips on how to protect your holiday:** You can protect the money you have paid should your supplier fold as long as you spend £100 or more on your Credit Card and in one transaction. The Credit Card issuer becomes jointly liable for the failure of the company you have paid. Be aware however; should you not make it to your destination because your airline goes bust, you won't necessarily get all your money back on the rest of the components of your package, such as accommodation, car rental, transfers or excursions just because you can't make it to your destination.

**Insurance against Airline Failure:** You can take out insurance against company failure. Most standard travel insurance policies do not cover any losses you may suffer through the financial collapse of a tour operator, airline or hotel. However, some insurance policies now cover the 'failure of scheduled airlines', so check the policy detail carefully before you buy. It's also worth checking if the terms of the policy include "consequential losses". Without consequential losses you may well receive cover for losses on your flights but won't be covered if an airline failure means you can't use a hotel room or other travel components paid for in advance.