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*Dear Dean*

Following the decision of the directors of the Thomas Cook Group to place the company into compulsory liquidation, the court appointed the Official Receiver as liquidator. I wrote to you on 23 September 2019 to ask the Official Receiver to treat this case as a priority and to look not only at the conduct of directors immediately prior to and at insolvency, but also at whether any action by the directors has caused detriment to creditors or to the pension schemes.

I am grateful to the Official Receiver for bringing to my attention the important outstanding matter relating to personal injury claims against Thomas Cook companies. Thomas Cook only took out insurance cover for the very largest personal injury claims. For agreed claims below this, they decided to self-insure through a provision in their accounts. As Thomas Cook entered liquidation without ensuring any protection for pending claims, the vast majority of claimants who are not covered by the insurance - including customers who have suffered very serious injuries, illness and even loss of life - will be treated as unsecured creditors. This means they may only receive a small proportion of the compensation they would have ordinarily received against their claims.

This raises an unacceptable prospect for some Thomas Cook customers who face significant financial hardship through no fault of their own where Thomas Cook should rightly have provided support; customers who have already suffered life-changing injuries, illness or loss of life and who may face long-term loss of earnings or significant long-term care costs. This is an extraordinary situation which should never have arisen.

The decisions of Thomas Cook's directors have left families facing distressing uncertainty on top of what has happened to them already, with little or no hope of redress. I ask that the Official Receiver takes this matter into account when considering the conduct of directors relating to the insolvency.

*Beale*  
*Andrea*

**THE RT HON ANDREA LEADSOM MP**  
Secretary of State for Business, Energy & Industrial Strategy