



Avoiding Travel Scams

Vacation Certificates

Timeshare resorts, travel clubs, and other companies may notify you by mail or telephone that "You have been selected for an island vacation that includes free airfare and accommodations." Or maybe you filled out an entry form for a vacation sweepstakes at a store, trade show or other local event. Why are these offered and how do they work?

Businesses often provide vacation certificates with the goal of selling a specific product or service. They print these certificates in large quantities, believing that the attraction of a "free" vacation will draw customers to their sales site. Making a purchase or attending a sales presentation may be required to claim a vacation at a timeshare resort, membership campground or other land sales promotion.

Vacation certificate offers vary. Some certificates include lodging in a hotel or timeshare resort for a certain number of days and nights. Other offers include airfare or a cruise, or provide one complimentary ticket with the purchase of a second. Some certificates include discount coupons for restaurants, tours or attractions in the resort area.

Companies using vacation certificates may require a non-refundable processing and handling fee or a refundable deposit of \$50 to \$100 to reserve a vacation offer. Vacation certificates requiring a refundable deposit often state that the deposit will be returned after a vacation has been taken. Written confirmation should be sent when the deposit is received

What to Look For

Before committing to participate in any vacation promotion, it's wise to do the following:

1. Contact your Better Business Bureau for a reliability report on the company providing the vacation certificate and any other company involved in an offer that requires you to listen to a sales presentation or purchase a product. Until you receive complete details in writing of total cost, terms and conditions and restrictions, do not offer any payment to the company.
2. Read the rules carefully. Do you meet the required conditions, such as age and marital status?
3. Determine all costs involved in using a vacation certificate. It will be your responsibility to pay for anything not specifically mentioned.

Do you pay for:

1. Hotel, timeshare resort or other lodging? Meals?
2. Transportation from your home to the resort? Do you have to travel to a distant location before the company pays for "free" travel?
3. Transportation from the airport to the lodging accommodation?
4. Additional fees for the peak tourist season? When is the peak season? Are there any port taxes when visiting a foreign country?
4. Before traveling, confirm all arrangements directly with the:
 1. Airlines, cruise lines, etc.
 2. Hotel, timeshare resort, etc. (By requesting descriptive brochures directly from the lodging you may avoid any unpleasant surprises once you arrive.)
 3. Business sponsors such as restaurants or resort attractions offering discount or other coupons. Determine any restrictions on the use of these coupons.
5. Ask the vacation certificate promoter what happens if the hotel or other accommodations are completely booked.
6. If a refundable deposit is required, when and how do you get it back? Find out what the company will do if it can't match your request with a specific vacation time. Can you get your money back?
7. If "free" travel is offered, can you make your own travel arrangements, or do you have to use a specific travel agent? If you use the company's travel agent and you must pay for a second ticket, determine if the cost of the second purchased ticket is more than if you had made your own travel plans for two through another source. Is the rate competitive with rates available through other travel agents, airlines, etc.?
8. If you attend a land sales presentation, obtain a copy of the Property Report often required by federal law, and read it before signing any contract or written agreement.

Travel Packages

A travel package is a prearranged vacation. Usually, these packages are assembled by an independent tour operator and are sold through travel agents. Purchasing a travel package has the advantage of convenience and, in many cases, value. Paying attention to the following can help you choose wisely:

- **Small Print or Asterisks:** Make sure that asterisks or small print are not used as a means of altering the meaning of any advertising statement. Asterisks are

commonly used to indicate restrictions -- required length of stay, particular days and/or times of departure or additional charges.

- **Availability:** Make sure that the travel services are currently available at advertised prices. If the travel service at the advertised price is not immediately effective, availability should be stated in the advertisement.
- **Extra Charges:** Any extra charges such as port taxes, service charges or single supplement charges should be clearly and conspicuously disclosed.
- **Features:** If the brochure/advertisement states, for example, that you can play golf or that you can visit an amusement park nearby, it does not necessarily mean that these attractions will be included in the travel program for the advertised price.

Make sure to look for the following:

- a. What features are included in package price? Ask about:
 1. airfare
 2. hotel
 3. transfers
 4. sightseeing
 5. gratuities
 6. baggage handling
 7. meals
 8. car rental mileage
 - b. The total number of nights in each city and hotel, as well as the amount of free time you will have on the tour.
 - c. The daily itinerary/schedule of events.
 - d. The name of each hotel and the type (grade) of accommodations offered by each.
 - e. Is the tour escorted and to what degree?
- **Conditions:** You should pay special attention to the contents of the "conditions" clause, usually found in fine print on the last page of the brochure:
 1. How firm is the price? (i.e. does the tour operator have the right to increase the fare?)
 2. What are the cancellation penalties? What is considered a valid reason for either you or the tour operator to cancel the trip?
 3. What are the conditions under which you can receive a full refund?
 - 4.
 - **Abbreviations:** Common abbreviations used in travel ads and brochures include:

0. AP (American plan) -- hotel rate includes bed, breakfast, lunch and dinner.
1. CP (continental plan) -- hotel rate includes bed and continental breakfast.
2. FIT (frequent independent travel) -- a prepaid, custom-designed travel package with many individualized arrangements.
3. GIT (group inclusive tour) -- a pre-paid tour of specific group size, components and value.
4. single supp. (single supplement) -- extra charge for a single accommodations tour.
5. pp. dbl. occ. (per person double occupancy) -- price per person for a room to be shared.
6. OW (one way) -- one way airfare.
7. RT (round trip) -- round trip airfare.
8. dep. (departure date) -- date of departure.

Quick Check List

Before finalizing any vacation or travel plans, you should do the following:

- **Deal with a business you know** or have checked out with the BBB or other reliable groups like those listed on the back of this brochure;
- **Verify everything before you pay.** Get the details of your vacation in writing and copies of all cancellation and refund policies;
- **Be cautious about prepaying for multiple years.** Timeshares, campgrounds or travel clubs may offer to sell membership vacation accommodations for five years or more. Take into account your physical and financial health, a company's solvency, potential rising membership and maintenance fees, and the often poor appreciation of such investments;
- **Watch out for instant travel offers.** If a company offers special identification that they say will guarantee discounted travel rates, be wary. No company has control over discounts. Only suppliers of travel such as cruiselines, hotel companies, car rental companies, or airlines can decide to extend such professional courtesies.

Vacation Scam "Red Flags"

Be alert to the following "redflags" that may signal fraudulent vacation promotions:

- **Salespersons who use high pressured tactics** such as:
 - demanding your credit card number before explaining all the conditions of an offer;
 - requesting that you identify yourself by your credit card number (a sign of possible misuse of your card);
 - or refusing to provide all the information about the total cost of a vacation or travel offer.
- **Post card or fax promotional mailings that require you to pay a fee** or to purchase membership in a travel club, in order to claim a vacation or travel prize.

- **Low rates on air travel that require you to purchase** an additional ticket for a companion.
- **Offers by companies attempting to subvert U.S. postal authorities** by requiring a messenger or courier to deliver the travel package to you in exchange for your payment.

How to Protect Yourself

To avoid falling prey to a vacation or travel scam, heed the following advice:

- Be wary of “great deals” and low- priced offers.
- Be suspicious of companies that require you to wait at least 60 days before taking your trip.
- Ask detailed questions.
- Get all information in writing before you agree to buy.
- Don’t give your credit card number or bank information over the phone unless you have confidence in the company you are dealing with.
- Don’t send money by messenger or overnight mail.
- [Check out a company](#) with the Better Business Bureau before you buy.
- Don’t be pressured into buying.
- Always use a professional travel consultant when planning your trips
- If in doubt, say “NO.”

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