



## **PROTECT YOUR** **Travel Investment**

Whether you're dealing with an independent agent or a large international franchise, most sellers of travel do everything possible to provide you with professional service and an enjoyable travel experience. In contrast, unethical sellers of travel cheat the public and create problems for travelers and agents. The Florida Sellers of Travel Act charges the Florida Department of Agriculture and Consumer Services (DACS) with regulating the travel industry. The purpose of this regulation is to protect consumers in the purchase of travel-related services and provide a positive business environment for law-abiding sellers of travel. The following tips are designed to help you avoid becoming a victim of travel fraud:

### **Know Who You're Dealing With**

Ask friends or co-workers for referrals. Find out if the seller of travel is registered with DACS and if any complaints have been filed against them. This can be done by searching the name of the business or independent agent in the "Business / Complaint Lookup" at [www.800helpfla.com](http://www.800helpfla.com) or by calling 1-800-HELP-FLA (435-7352). If there are complaints on file, be sure to find out how they were resolved.

### **Use a Credit Card**

If you don't get what you paid for, you may be able to dispute the charges with your credit card company. Never give credit card or checking account numbers over the telephone unless you initiated the call and are certain of the company's credentials.

### **Take Your Time**

Exercise discretion and common sense when it comes to high-pressure sales tactics and pitches that require immediate payment or an immediate decision. Don't be lured into a deal by statements like "this offer is only good today".



**Florida Department of Agriculture and Consumer Services**  
[www.800helpfla.com](http://www.800helpfla.com) ■ 1-800-HELP-FLA (435-7352) ■ 850-410-3800

**ADAM H. PUTNAM, COMMISSIONER**

### **Verify Arrangements**

Get the details of your vacation in writing and a copy of the cancellation and refund policies before making a purchase. Ask for the names, addresses, and telephone numbers of the lodgings, airlines, and/or cruise ships you'll be using. Don't accept vague terms such as "major hotels" or "luxury cruise ships." Consider contacting these businesses directly to verify arrangements.

### **Read Before You Sign**

A signature on a contract indicates that you acknowledge and accept its terms and conditions. Read the entire contract thoroughly, ask questions and do not sign it if you have doubts about anything. Look for fees that may not have been included in the original offer. These extra fees can be for upgrades, date changes, resort fees, or for not attending the resort tour or presentation. Take notice of terms like "subject to availability," which means you may not get the accommodations you want when you want them or "blackout periods," which are blocks of dates (usually around holidays or peak season) when no discount travel is available.

### **Free Doesn't Always Mean Free**

Be skeptical of unsolicited postcards or telephone calls announcing that you have been selected to receive a free vacation. If it sounds too good to be true, it probably is! There are airlines and other well-known companies that sometimes operate contests with travel prizes. However, there are also companies that offer "free" trips as thinly-veiled ploys to obtain credit card information (also known as phishing) or to bait people into buying their products or services. The business may claim they need your credit card or bank account information for identification or verification purposes. They don't! These account numbers should only be used to bill you for goods or services that you have agreed to purchase.

### **Travel Insurance**

Travel insurance or trip insurance can be a good way to minimize the risk of losing large amounts of money if something unexpected were to prevent you from taking your trip. Before purchasing travel insurance, you should read the fine print to be aware of any coverage exclusions and verify that the company providing the insurance coverage is licensed in the State of Florida, at [www.MyFloridaCFO.com](http://www.MyFloridaCFO.com).

FOR MORE INFORMATION,  
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