



PROTECT YOURSELF: Travel Clubs

Have you ever received a sales pitch informing you of bargain vacation deals available through a travel club membership? The sales representative may claim that you and your family can take advantage of incredible trips at a fraction of the cost, including airfare, five star resorts and other amenities.

Travel clubs (also referred to as holiday clubs, vacation clubs, etc.) consist of a group of people who purchase a membership into a “club” from a company that acts on behalf of its members. The overseeing company, often a travel agency, acquires favorably priced accommodations and passes the savings along to the members. If operated correctly, there is nothing wrong with this type of business as it provides benefits to members through volume discounts. However, the business models that function within the industry can vary significantly. Some are legitimate while others are deceptive in nature.

Travel clubs have no control over discounts. Only suppliers of travel – cruise lines, hotel companies, car rental companies, or airlines – can decide to give discounts. With unlimited access to free internet resources, you’ll probably get a better deal doing online research and contacting the companies directly.

Here are a few tips to ensure your vacation is everything you expect it to be:

- Beware of high-pressure sales tactics, especially requests for an immediate decision or a statement that the offer is only good “if you act now.”
- Be cautious of offers that frequently use the words “free” or “complimentary.” Often there is a condition attached such as a time-share sales pitch, the obligation to buy something, or taxes and processing fees.
- Make sure you understand the specifics. If a travel promotion refers to “major hotels and major airlines,” ask for the actual names of these service providers and contact them to verify the travel arrangements and any additional fees.
- Use a credit card to make your purchase. If you don’t get what you paid for, you may be able to dispute the charges with your credit card company.
- Make sure to do your homework before contracting with any travel business. Consumers should contact the Florida Department of Agriculture and Consumer Services to check if the travel business is registered with the department and if any complaints have been filed against them.

Common Complaints of Travel Clubs

Once a membership contract is signed, you are provided with a password or access code which allows you to view the “member only” deals online. The password may take a few days to receive, even though the contract cancellation period is commonly only three days.

Upon contacting a travel representative to book a trip, you’re notified that the date you are requesting is unavailable and that restrictions limit your ability to fulfill any trips throughout the year. The travel representative may offer you an upgraded plan or upgradable accommodation at an additional charge. This makes very little sense when the initial purpose of joining the travel club was to receive greatly discounted travel packages.

The Florida Department of Agriculture and Consumer Services is the state's clearinghouse for consumer complaints, protection and information. Consumers who believe fraud has taken place can contact the department's consumer assistance center by calling 1-800-HELP-FLA (435-7352) or 1-800-FL-AYUDA (352-9832) en Español. You can also visit us online at www.800helpfla.com.



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Florida Department of Agriculture and Consumer Services
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