



## WHEN YOUR TRAVEL UNRAVELS

Planning a trip can be difficult and time-consuming. Between the transportation, travel agents or booking sites, tours, etc., there are many policies to know, various laws which apply, and many variables which can make your travel unravel. Here are some tips on how to plan your travel.

### AIRLINE

- Each airline will have different policies regarding unaccompanied minors, postponed or cancelled flights, checked luggage fees/requirements, lost/damaged luggage, ticket changes, pets, etc. Check with each carrier for the entire length of the journey, and be aware that while buying with one airline, it may be fulfilled by another. Be sure to read the airline policies before you purchase a ticket!
- Cancelled or Delayed Flights ([Checkbook Magazine podcast](#))
  - You are entitled to a refund for a cancelled flight but not compensation for higher priced replacement tickets or additional food/lodging required by the cancellation. You do not have a refund right for delayed flights.
  - Airlines can book you with a partner for free but are not required to, so you should ask. If you reject the proposed new itinerary, you are entitled to a refund for the unused portion of the trip. You do not have to accept travel credits for cancelled flights.
  - If you used a travel agent, they may be able to assist you with cancellations, refund requests and rebookings. If you used an online booking website, you should first contact the booking company to determine if your cancellation and rebooking requests should go through them.
- Resources
  - TSA [Requirements, Tips and Resources](#). Those with disabilities or medical conditions may call TSA Cares, toll free, at 1-855-787-2227.
  - Dept. of Transportation: [General Tips](#), [Flying Rights](#) and [Airline Customer Service Dashboard](#)
  - Federal Aviation Administration: [General Travel Tips](#)

### TRAVEL AGENTS & TOUR OPERATORS

OCP advises consumers to carefully research any travel agency or tour company before paying for services. Before selecting a business, consumers should take the following precautions:

- Find out how long the agency or tour operator has been in business.
- Check complaint history with OCP, Better Business Bureau, Yelp!, etc.
- Check to see if the travel agency is a member of one of these trade associations: the American Society of Travel Agents: [www.asta.org](http://www.asta.org); The United States Tour Operators Association: [www.ustoa.com](http://www.ustoa.com); or The Association of Retail Travel Agents: [www.artaonline.com](http://www.artaonline.com)

- When paying for travel, pay with a credit card rather than by debit card, payment apps, check or cash. Certain "chargeback" protections apply only to credit card purchases.
- Don't forget to get the refund policy in writing.

### **ONLINE TRAVEL AGENTS**

An online travel agency (OTA) is a website or mobile app on which consumers can search for and book travel services including flights, hotels, car rentals, cruises and activities. Payment is made directly to the OTA. OTAs may or may not be cheaper than booking directly. They can also allow for multi-airline itineraries. However, they can have drawbacks. For example, while federal law provides a "24-hour rule," which allows you to cancel an airline ticket without any penalty within 24 hours of purchase, the law only applies to tickets booked directly with an airline. Some OTAs do provide their own 24-hour rule, but it is not required by law, so you need to be very careful about the terms and conditions applicable when you book. OTA's may have different change and cancellation policies and fees, and may have additional hidden fees, as well. Consumers also need to be aware that not all airlines can be booked through OTAs.

OTAs are useful when doing research and can be a source of travel alternatives. But consumers need to know that there can be major differences in customer support, policies, and fees versus booking directly. Please make sure you are aware of all terms before booking any travel through an OTA.

### **TRAVEL INSURANCE**

If [you decide to buy](#), there are two types of insurance available for your travel, "Cancel for Any Reason" (CFAR) or general travel insurance. The CFAR policies, as it implies, allows you to cancel the trip for any reason. Non-CFAR policies have very specific circumstances under which they will pay if you decide to cancel or interrupt your trip. It is important to read the documentation to know what your policy covers and does not cover.

### **SCAMS**

Beware of calls, text messages, ads, or flyers in the mail promising free or low-cost vacations or rentals. Scammers and dishonest companies are often behind these offers. [Common scams include:](#)

1. "Free" vacations requiring taxes and fees or a timeshare presentation
2. Robocalls about vacation deals with little details and verifiable facts
3. International document scams promising expedited visas and passports or international driver's permit.
4. Fake vacation home rentals
5. Travel packages from little known businesses



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