



THE SAVVY CONSUMER COLUMN

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Don't let travel scams take you for a ride

Nashville, TN – Have you ever been tempted to sign up to win a “free” vacation at a fair, trade show or restaurant? If you do, you may be notified that you’ve won a vacation.

Be careful – it may be a fraud. The vacation that you have won likely isn’t free, and the bargain luxury travel package you are offered may not fit your idea of luxury. While some travel opportunities sold on the phone, or offered through the mail or Internet, are legitimate, some are scams. The word “offer” is generally a clue to hidden charges.

To avoid travel scams:

- Verify and clarify. Call to verify your reservations and arrangements. Get the details behind vague promises that you’ll be staying at a five-star resort or sailing on a luxury cruise ship. When you have the names, addresses and telephone numbers of the airlines, car rental companies and hotels you will be using, confirm all arrangements with each vendor yourself.
- Put it on paper. Get the details of your vacation in writing. Get a copy of the company’s cancellation and refund policies. Consider whether some form of travel cancellation insurance may be appropriate.
- Use a credit card to purchase your trip. If you don’t get what you paid for, you may be able to dispute the charges with your credit card company. However, don’t give your account number to any business until you have verified that the business is reputable.
- Be cautious when joining a travel club. Ask questions before joining. Sometimes, a “free trial” membership can result in unauthorized charges on your credit card, or the deep discounts are nonexistent. Find out exactly what you will get for your money and how you can cancel.
- Slow down if you have won a “free” vacation. Scam artists may tell you that you have won a free vacation, but then claim to need your credit card number for verification. If the promotion is legitimate, you never need to pay for a prize.

To file a complaint with the Division of Consumer Affairs, visit <http://tn.gov/consumer/complaint.shtml>.

Consumer Affairs (www.tn.gov/consumer/) is a division of the Department of Commerce and Insurance (www.tn.gov/commerce/), which works to protect consumers while ensuring fair competition for industries and professionals who do business in Tennessee.
