

## Make Your Vacation Scam Free

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It's almost summer! Right now, you probably have beaches on the brain or you're thinking about that long-planned trip abroad. Before you head out, take steps to help keep your dream vacation from becoming a nightmare:

**Do some research** — and then carefully read the details on travel offers.

- First, get recommendations from family and friends on good travel agencies, vacation rentals, hotels and travel packages — before responding to offers.
- Look up travel companies, hotels, rentals and agents with the words “scam,” “review,” or “complaint.”
- Look for extra costs. Resort fees (also known as destination, facility and amenity fees) can add \$50 or more to your nightly cost.
- Ask about taxes, which may be significant in many locations.
- Get a copy of the cancellation and refund policies before you pay.
- If you're buying travel insurance, **be sure the agency is licensed.**
- Bring copies of any confirmation details that show the rate and amenities you were promised. This also helps if the hotel or host says your reservation is “lost.”



**Don't pay for “prize” vacations.** No legitimate company will ask you to pay for a prize. Also, look for catches to resort or timeshare offers. They may come with taxes and fees to pay, timeshare presentations to attend, and high-pressure sales pitches to endure.

**Don't sign anything until you know the terms of the deal.** Say “no thanks” to anyone who tries to rush you, without giving you time to consider the offer.

**Use a credit card, if possible, for your travel spending.** This gives you more protection than paying by cash or debit card — and it may be easier to dispute unauthorized charges.

**Protect your identity** and account information while you're traveling.

- Take only the IDs, credit cards and debit cards you need. Make copies so, if someone steals your bag, you'll know exactly what was lost.
- Make a copy of your insurance card to take with you.
- Leave all other important documents safe at home.
- Learn how to protect your mobile devices and personal information from hackers and malware.

And while we hope it doesn't happen to you, **report identity theft** and **any other fraud** you experience.