



Over the years, you have no doubt experienced memorable and pleasurable vacations as a result of purchasing tours or vacation packages.

The vast majority of companies operating tours and packages are financially stable; however, in recent years, bankruptcies involving a small number of tour operators have caused concern among the traveling public.

From the association's inception in 1972, chief among USTOA's goals has been to help protect you, the consumer, against loss arising from bankruptcy, insolvency or cessation of business of an Active Member tour operator. To help provide travelers with a solid financial safety net that protects their vacation investment, the USTOA has always maintained a consumer protection program, in which every USTOA Active Member must participate.

USTOA \$1 Million Travelers Assistance Program

When you see the USTOA logo with the emblem identifying the \$1 Million Travelers Assistance Program, you can be confident that it represents a company that upholds the travel industry's highest standards...

USTOA's \$1 Million Travelers Assistance Program requires each USTOA Active Member company to post \$1 million in security in the form of a bond or letter of credit. The security, to be held by USTOA Tour Depositors Trust, is solely for use in reimbursing consumers for tour payments or deposits lost

in the event of:

- A USTOA Active Member bankruptcy
- A USTOA Active Member insolvency
- A USTOA Active Member cessation of business
- Failure of a USTOA Active member to refund consumer deposits or payments within 120 days following its cancellation of a tour(s) or vacation package(s) or its material failure to complete performance of a tour(s) or vacation package(s).

In some cases—such as one of the larger tour operators becoming insolvent—the \$1 million may not cover all losses. Also, some tour operator brands share coverage under their corporate owner's \$1 million bond.

In addition to financial protection, USTOA also offers travelers invaluable assistance in the event of a member insolvency:

- USTOA will ask all its member companies to provide assistance to affected travelers in whatever way they can, on a voluntary basis.
- USTOA will inform consumers on their rights of recovery and provide a consumer information center through its website (www.ustoa.com), keeping travelers apprised of latest developments.
- USTOA will serve as a clearinghouse of information, apprising travelers and the press of options available.

Frequently Asked Questions about the Travelers Assistance Program

What is covered?

The USTOA \$1 Million Travelers Assistance Program protects consumers for up to \$1 Million in the aggregate from loss of deposits and payments for tours or vacation packages in the event of a USTOA Active Member bankruptcy, insolvency or cessation of business or the material failure to complete performance of tour(s) or vacation package(s).

When can I file a claim?

A claim can be filed when a tour operator declares bankruptcy, becomes insolvent or ceases business, or 120 days following the failure of a tour operator to refund a payment or deposit after a cancellation or material failure to complete performance of a tour(s) or vacation package(s). The program covers tours or vacation packages purchased up to seven (7) days following official notification to USTOA of an Active Member's bankruptcy, insolvency or cessation of business.

What are the rights of credit card companies under the program?

Credit card companies that have honored chargeback claims from consumers who would have been eligible to file claims under the program may be entitled to reimbursement from the program for the chargeback.

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If I decide to cancel, does the \$1 Million Travelers Assistance Program cover me?

No. Individual trip cancellation insurance is available, and may be obtained through your travel agent or tour operator.

What if I've already paid for a tour or vacation package in advance, and the tour operator goes bankrupt before the scheduled departure date?

You are covered within the limits of the coverage as long as your payment or deposit was made within seven (7) days following notification to USTOA of the bankruptcy, insolvency or cessation of business.

Is there an extra charge for this coverage?

No. Each time you travel with a USTOA Active Member company, your deposits and payments for tours and vacation packages are automatically protected up to the limits of the coverage at no extra charge.

How is a claim made?

Claim forms may be obtained from USTOA's office at 275 Madison Ave., Suite 2014, New York, NY 10016, or by calling the association at (212) 599-6599, or via e-mail to information@ustoa.com.

Is there a deadline for filing claims?

Yes. Claims must be filed no later than ninety (90) days after the bankruptcy, insolvency, cessation of business or failure to refund on account of cancellation or non-performance, as the case may be.

Who will reimburse me?

Reimbursements will be made through USTOA or its authorized representative.

Your Travel Agent

USTOA's Active Member companies offer a wide array of tours and vacation packages, all sold through travel agents.



An experienced, professional travel agent can help you select the tour or vacation package that's best suited to your requirements, and that will give you the best value for your travel dollar.

How to Find a USTOA Member Company

To identify a member company, look for the USTOA logo on the company's tour literature and in their ads. For a current list of USTOA members, the destinations they serve, and their variety of vacation offerings, visit the online USTOA Membership Directory at www.ustoa.com.