

TRAVEL AGENT RESOURCES

THE
STANDARD
FOR
CONFIDENT
TRAVEL

HOW TO
SELECT A
TOUR/
VACATION

TRAVEL
GLOSSARY

USTOA

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THE STANDARD FOR CONFIDENT TRAVEL

USTOA \$1 MILLION TRAVELERS ASSISTANCE PROGRAM

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, Treasury bill 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 or insolvency;
- A USTOA Active Member cessation of business; or
- 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

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event of a USTOA Active Member bankruptcy, insolvency or cessation of business or the material failure to complete performance of a 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 deposits for tours or vacation packages that are made while the tour operator is a USTOA Active Member.

HOW ARE OTHER RECOVERIES TREATED?

The USTOA \$1 Million Travelers Assistance Program is excess to all other recoveries or collections available to consumers including, but not limited to, credit card chargebacks and insurance programs. Consequently, recoveries under the USTOA \$1 Million Travelers Assistance Program will be reduced by credit card chargebacks, insurance proceeds and any travel or other benefits received by or available to a consumer relating to his or her travel booking.

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 while the tour operator was a USTOA Active Member.

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 345 Seventh Ave., Suite 1801, New York, NY 10001, 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 the USTOA Tour Depositors Trust or its authorized representative.

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 USTOA website at www.ustoa.com.

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HOW TO SELECT A TOUR/VACATION

TIPS TO ENSURE YOU SELECT THE TOUR OR PACK- AGE THAT'S RIGHT FOR YOU.

A vacation is an important investment. It deserves the same careful consideration and research you give to the purchase of a car, a television set, stereo equipment or any other major expenditure. Knowing what to expect, a familiarity with how your money is being spent—and with whom—can help to avoid problems and disappointments and make your holiday a pleasure.

The following information will acquaint you with the scope and benefits of tours and vacation packages and offer shopping tips to ensure you select the tour or package that's right for you.

We hope this will be of help in planning your next dream vacation.

What are Tours and Vacation Packages?

A tour can be defined as a trip taken by a group of people who travel together and follow a pre-planned itinerary. Most tours include accommodations, a number of meals, sightseeing, land transfers, and other forms of transportation to get you quickly and efficiently from place to place. Typically, a tour involves the services of a professional tour manager or escort who accompanies the group and guides them on the sights.

Vacation packages are designed for those traveling independently. They include a combination of two or more travel services (e.g. hotel accommodations, car rental, air transportation) that are offered at a "package price." Often, vacation packages will offer a choice of components and options, thereby enabling you to customize the package according to your tastes and budget.

Some people think tours and vacation packages are overly regimented or lack adventure or sophistication. The fact is they encompass a tremendous spectrum of tastes, interests and travel styles—from a multi-country tour to a wine-tasting tour of a particular region—to an adventure combining cruising and land-touring. In short, tours and vacation packages are as varied and individual as the millions of travelers who purchase them each year.

The Group Travel advantage

There are several benefits to booking tours and vacation packages, and the chief benefit is often value. By contracting in bulk for hotels, accommodations, ground transportation, sightseeing tours, meals and other services, tour operators achieve substantial economies. The savings from this volume purchasing are often passed on to the traveler.

Volume purchasing

In addition, the tour operators' volume purchasing often enables them to secure accommodations, airline space and other arrangements that would be virtually impossible to obtain from any other source.

Peace of mind

Purchasing a tour or package also means peace of mind. Since you pre-pay for your trip, you know what the cost will be in advance and can budget for your own vacation with greater certainty.

You'll also have the assurance that your vacation has been planned by professionals; and in the event that an unforeseen problem does arise, a tour escort, local host or some other representative of the tour operator is generally available to assist you.

How to select the vacation perfect for you

In most instances, the information contained on USTOA Members' sites and/or brochures provided by the tour operators will contain all the information you need in order to know

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exactly what you're getting for your money, to compare one tour or vacation package with another, and to avoid unpleasant surprises. Discover your Dream Vacation by browsing through the various options on the USTOA Vacation Finder tab, and spend some time exploring the results.

Before you begin finding your dream vacation, make a list of your vacation goals. This will help you to keep things in focus and help you with the aspects of group travel that are most important to you. Don't hesitate to turn to your travel agent when questions arise: there's no such thing as a silly question when hard-earned vacation dollars are involved.

Here's a helpful checklist on selecting the right tour or vacation package:

TOUR/VACATION PACKAGE PRICE: Be sure to check carefully what's included in the price and what's not. For example, does the price include airfare, or is it only for land arrangements only? If airfare is included in the price, is the state price from your home city or will there be an additional cost for an "add on" airfare? If airfare is not included, are you free to fly the airline of your choice?

Several other factors may add to the price, such as optional excursions, service charges and/or taxes, weekend air surcharges and high season supplements. And, if you're traveling alone, there is often a supplement fee for single

TOUR ITINERARY: The day to day itinerary described in the brochure is a guide for what you can expect to see and do while on a tour. Make note of the cities and sites that you'll actually be visiting, as opposed to those places that you'll simply be driving through (often indicated by terms such as "see" or "view" in the brochure). There's a big difference, and you should be aware of these distinctions to avoid disappointment.

Other important questions to consider when comparing tour itineraries include:

- Are you comfortable with the amount of time spent traveling by bus, rail, or other transportation during the tour?
- Is there a great deal of walking involved?
- Does there seem to be enough free time for shopping or exploring on your own, is there too much leisure time for your taste?

Everyone has their own level of energy and sense of adventure, and there are enough choices of guided vacations on the market so that you can come close as possible to your preferences without making a lot of compromises.

HOTELS: There's no question about the fact that accommodations play a key role in the success of a trip. Many travelers say that the quality of accommodations is a priority on their trip. You should pay close attention to the descriptions and ratings of the hotels featured. Keep in mind that hotel ratings in other countries may not always reflect American standards, and that every country has its own hotel rating system. In other words, a "deluxe" hotel in one country could differ in size, amenities and degree of luxury from a similarly rated hotel in another country.

Keep in mind that the location of hotels is also important. Hotels situated outside the city center should not be inconvenient if you'll be sightseeing by tour bus or if you have a rental car. On the other hand, if you are going to have a lot of free time in the cities you'll be visiting, you may prefer hotels that are centrally located.

If you still have questions about the hotels after reading the brochure, by all means, check with your travel agent.

MEALS: Dining is one of the most enjoyable parts of the travel experience. Read the brochure carefully to determine how much regional "flavor" you can look forward to on each program. How many and what kind of meals are included each day? Will you have a choice of the menu or will you be limited to a smaller group of selections? Be sure you understand the terms often used in connection with meal information such as "Continental Breakfast," "Full Board" and "MAP."

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CONDITIONS: Found at the end of most brochures, this information deserves a lot more attention than it usually receives. Many important points are covered, including details about reservations, cancellations, refunds and availability of insurance. Be sure you understand the policy in regard to cancellations, changes in departure date and refunds, and any cancellation and/or modification penalties that may apply, both to land and air travel portions of the trip. Remember, while this is a pleasure trip for you, it is a business for the tour operator.

The Conditions page may also specify the Group Operators, if any, who are participating in the program. These are local travel companies, selected for their reliability and expertise, who usually provide motor coaches, sightseeing tours and other services arranged by the tour operator. Remember, it is in their best interest to resolve all legitimate complaints as quickly and fairly as possible, because a satisfied customer comes back for more, and refers others.

Travel Agents: Your best bet

You are the only one who should decide what you want in a vacation package or tour; however, with a myriad of alternatives in destinations, prices, levels of service and facilities, you need the assistance of a travel agent to help select the package or tour that's right for you.

An experienced travel professional can advise you impartially on what is best suited to your requirements and recommend the programs from which you can make a selection with confidence. Agents are travel information experts, eminently qualified to pinpoint your dreams, present your choices, and help pick the package that's best for you.

Here's a primer to help you prepare for a productive meeting with your travel agent:

1. What's your budget? It need not be hard and fast, but the options are too vast to approach without a figure or price range in mind.
2. What kind of experience do you want? Domestic or foreign? A city or the countryside? The mountains or the beach?
3. What is the focus of the trip? Is it a family trip where diversions for the children are needed? Is your goal to relax or do you want lots of activities? Do you want to stay put or move around? Would you like to pursue any hobbies?
4. When do you want to travel? Plan dates—but with some flexibility. Prices change as a destination moves from its high season to a "shoulder" season then low season.
5. What type of tour do you want? Are you interested in the comfort of a fully escorted motor coach tour or cruise? Would you prefer an all-inclusive package with air, or do you lean toward the greater independence of a modular approach?

A Reassuring Symbol

There's something else that can aid you in the selection of a tour or vacation package. The members of **United States Tour Operators Association (USTOA)** are required to adhere to a **Code of Professional Conduct**, which necessitates that their tour information (both on the web site and in print) be as clear and as accurate as possible. USTOA members must also meet and maintain the highest standards of reliability and financial stability in the travel industry.

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TRAVEL GLOSSARY

A GLOSSARY
COVERING
SOME OF THE
TERMINOLOGY
MOST
FREQUENTLY
USED IN
TRAVEL
BROCHURES.

Most tour operators try to make their brochures as attractive, informative and understandable as possible; however, in reading these brochures you will undoubtedly encounter some terminology that is unfamiliar to you.

Your travel agent can give you further details on these and any other unfamiliar terms.

ACCOMMODATIONS

SINGLE ROOM: A room with one bed for one person.

TWIN ROOM: A room with two beds for two people.

DOUBLE ROOM: A room for two persons with a double bed.

TRIPLE ROOM: A room for three persons, usually consisting of twin beds (or double bed plus a roll-away cot.)

SERVICE CHARGES AND TAXES: Service charges are a fixed percentage automatically added to room and meal charges. Taxes are set by the city, state or federal government.

OCEAN FRONT: A room directly facing the ocean.

OCEAN VIEW: A room from which it is possible to secure a view of the ocean (usually located on the side of the hotel).

AIR TRANSPORTATION

CONNECTING FLIGHT: A segment of an ongoing trip, which requires a change of aircraft, but not necessarily a change of airline.

DIRECT FLIGHT: A flight on which passengers do not have to change planes, but may involve one or more stops en route.

NON-STOP FLIGHT: Service between two points with no scheduled stop en route.

ADD-ON FARE: The cost of air travel from a domestic city to another domestic city from which the tour/vacation package originates and vice versa.

BAGGAGE ALLOWANCE: The weight or volume of baggage that may be carried by a passenger without additional charge.

CAR RENTAL

DROP-OFF CHARGE: Fee charged by a car rental company to defray the cost of returning the vehicle to its original location.

VALUE ADDED TAX (VAT): Tax imposed by governmental authority.

CONDITIONS

FORCE MAJEURE: An event or effect that cannot be reasonably anticipated or controlled (such as storms or war).

DOCUMENTS

PASSPORT: An official government document certifying identity and citizenship and granting permission to travel abroad.

VISA: An official authorization appended to a passport permitting travel to and within a particular country.

VOUCHERS: Documents issued by tour operators to be exchanged for accommodations, sightseeing and other services.

MEALS

CONTINENTAL BREAKFAST: Usually consists of bread, rolls, butter, jam and tea or coffee.

AP (AMERICAN PLAN): Includes breakfast, lunch and dinner.

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MAP (MODIFIED AMERICAN PLAN): Includes breakfast and dinner.

FULL BOARD (FULL PENSION): Includes breakfast, lunch and dinner.

HALF BOARD (DEMI-PENSION): Includes breakfast, and either lunch or dinner.

TABLE D'HÔTE: Published restaurant or hotel dining room menu, usually consisting of appetizer, two or three choices of main course and dessert. After-meal tea or coffee and other beverages are not usually included.

A LA CARTE: Unrestricted selection from the menu.

SERVICES

TOUR ESCORT/DIRECTOR/MANAGER: Professional engaged to oversee the technical details of the tour operation and to accompany the group from one place to another.

LOCAL HOST: Generally a representative of the tour operator who provides assistance, information and optional sightseeing and entertainment arrangements in a particular city.

LOCAL GUIDE: Professional engaged to point out places of interest and conduct tours of specific locations and attractions.

DRIVER-GUIDE: Professional engaged to drive a vehicle and to point out places of interest.

TRANSFERS: Arrival and departure service consisting of providing transport between the airport, city air terminal, rail station, or pier and hotel.

PORTERAGE: Baggage handling service.

PRICES

ALL-INCLUSIVE PRICE: Includes land arrangements and round trip airfare and/or other transportation.

LAND PRICE: The cost for the land arrangements only.

SINGLE ROOM SUPPLEMENT: Difference in price between half of a twin room and the actual price of a single room.

HIGH-SEASON SUPPLEMENT: Additional charge imposed during the busiest time of the year.

DOUBLE OCCUPANCY RATE: The price per person based on two persons sharing a room.

DOUBLE ROOM RATE: The price per room shared by two persons.

INSURANCE

TRIP CANCELLATION INSURANCE: Purchased separately from either the tour operator or your travel agent, this provides a refund if you have to cancel your trip after completing payment. Refunds often vary according to the time frame in which you cancel.

TRAVEL INSURANCE: Purchased from a private company or the tour operator, this provides coverage for emergencies abroad such as illness, baggage loss, and accidental death/dismemberment. This policy often includes trip cancellation insurance.

TOUR PROTECTION (CONSUMER PROTECTION PLAN): A program designed to reimburse travelers if the tour operator goes bankrupt or becomes insolvent. A tour operator's participation in these types of plans is voluntary and can involve posting bonds, using escrow accounts or other types of financial security.

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