

How to avoid five travel industry ripoffs. The good, the bad and the really bad deals. Here is our list of five travel practices that you should avoid.

1. The price we list in our advertising is not the price we charge. Bait and switch unfortunately exists in the travel industry. Mention bait-and-switch, and it's hard not to think of a hotel, airline or car rental company. You're quoted one price. You pay another one. We discuss the reason why the travel industry constantly baits and switches in its advertising later in our report. The good news is that there has been a move from government regulators to help curb some of the more blatant excesses of travel advertising. Always read the fine print before you buy.
2. The travel insurance we sold you as part of our package doesn't cover everything about your trip. Nearly all the English and French, the Germans and Japanese, the Latin Americans and Koreans, buy travel insurance when they go on a trip. Nearly all Americans don't. Yet things can happen on a trip, or even worse, things can happen before you even travel, making it impossible for you to even travel. Tour operators as a rule offer their own 'in house' insurance policies. Often, all these policies protect you from is from that company's own cancellation fees if you cancel your travels. This type of insurance can be very limited in its coverage, and while it might be less expensive than a comprehensive policy, it is rarely a good value. If you are going to buy travel insurance, don't purchase it from the supplier, always look for outside independent travel insurance companies for your coverage.
3. Any quest for the lowest fare invites hollow promises. The awful truth: anyone's lowest fare probably can be beaten. Airline ticket prices change every hour. And there is no logic to the whole system. Why do one way tickets cost more than round trip ones? While a "shopping" system that visits every web site can include JetBlue and Southwest fares on specific city pairs, as well as those of legacy airlines and AirTran, we know of no system that can deal constructively with all geographical variations, e.g., use of Manchester (MHT) as a Boston (BOS) alternative, or Long Beach (LGB), an 11-mile away alternative to LAX.
4. Telephone charges from your hotel room are out of sight. Don't even think about picking up the in-room phone unless it's ringing. Instead, use your cellular phone. Why? Hotels mark up the phone bill by 100% or more. Oh, and that "deal" with free local calls? Check the fine print, because sometimes, calls of more than 20 minutes — even local ones — get billed at a different rate.
5. Optional auto rental insurance. Car-rental employees like to pressure you to buy their own insurance. They show you pictures of damaged cars and they tell you your insurance policy may not cover your rental if you're in an accident. I'm not saying these employees

are wrong, but you have to be smart. Find out what's covered under your policy (normally, your credit card takes care of almost everything). Remember: These policies often account for a hefty portion of a car-rental company's profit. So while these add-on insurance policies can be useful for you, they're even more useful to the rental company. Specifically, its bottom line.

Part of "*The Consumer's Guide To Choosing The Perfect Vacation*" A free newsletter from Planet Travel.