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Travel

Travel doctor special: Holiday horrors — and how to avoid them



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The villa that never was

UK holidaymakers lose more than £2 million a year in online booking scams, many of which involve non-existent villas. Be aware that most villa rental websites are nothing more than an advertising service; you are booking directly with the owner and not an agency.

There are a number of ways to make your booking more secure, including checking reviews, using [maps.google.com](https://www.google.com/maps) to locate the villa, calling the number displayed in the ad to discuss the rental and paying by credit card so that you have come back if there's a problem. Also, check out the website's own protection measures. Spain-holiday.com, for example, with more than 7,000 rentals on its books, asks owners for a copy of the property's deeds (which are

then checked), a recent utility bill and the owner's passport details. HouseTrip (housetrip.com) only transfers money to the host two days after check-in and HomeAway (homeaway.co.uk) has a protection service that reimburses renters in case of fraud.

A safer way to book is through a specialist villa agency that will offer support before, during and after your holiday. The crème de la crème include the Thinking Traveller (thethinkingtraveller.com), whose properties in Sicily, Puglia and the Greek Islands are exclusive to the company, Simpson Travel (simpsontravel.com) and Abercrombie & Kent Villas (akvillas.com).

The hotel that's still being built

What do you do if that gorgeous looking resort you saw online turns out to be a building site with rooms attached? If you've booked a package holiday, you have the backing of the Package Travel Regulations and can claim compensation from the tour operator if the holiday isn't as you could have reasonably expected. You need to complain immediately — giving the company the chance to put things right — and gather as much evidence as possible, including taking photographs.

Long flight delays

The European Court of Justice ruled in the autumn that a technical problem is not one of the "extraordinary circumstances" airlines can use as an excuse not to cough up compensation for flight delays and cancellations. So carriers are undoubtedly thinking up new ways to avoid paying out. The good news for consumers is that the new CAA-backed aviation ombudsman is due to launch in the spring and its decisions will be legally binding on the airlines that volunteer to sign up (Ryanair was the first to do so).

If you're travelling with an airline based in the EU (or with a non-EU-based airline flying from an EU airport) and your flight is delayed for more than three hours you may be able to claim up to €600pp (about £455). Check out all the rules and regulations on the CAA website: caa.co.uk. You need proof that you were on the flight, so increase your chances of success by retaining boarding passes.

Your airline ticket is cancelled

Getting on the plane home after an epic trip is bad enough, but it's immeasurably worse if you get to the airport to find your ticket has been cancelled and you have to buy an eye-wateringly expensive new one. You may think that once you've paid for an airline ticket it's yours to do with as you wish. Not so. Buried in the small print is the proviso that flights have to be used in order — and if you don't turn up for one leg of the trip, the rest of the journey will be cancelled. This also means you can't get around the hideously high cost of one-way tickets by buying a return trip with the intention of binning the outbound leg and only using the flight home.

Being bumped off a flight

Overbooking is standard practice in the airline industry thanks to carriers scrambling to maximise revenue and frequent no-shows. You will be entitled to compensation if you're bumped (officially this is called "denied boarding") but who needs the hassle? Some airlines bump passengers who've paid the lowest fares, or those who checked in last. So, before your return journey it's essential to check-in online as soon as possible — leaving it until you get to the airport is a gamble you don't want to take.

You forgot your paperwork

It's pointless trying to blame your airline or tour operator if you are turned back at the check-in desk because you don't have a visa to enter your destination. Even if you've booked a package and everything else is taken care of, it's your responsibility and yours alone to make sure you have the correct paperwork. Check out requirements on gov.uk. Remember, too, if you're travelling with children, you may need to produce documentation even if visas aren't needed. If you're travelling to South Africa with a child under 18, for example, you now need to produce the child's full birth certificate (the original, not a photocopy) as well as their passport.

The airline loses your luggage

Three million bags a year are lost by airlines in Europe alone. How can you stop yours being among them? Take photos of your luggage and its contents before boarding and invest in a tracking device to ensure you always know where your case has ended up. A Trace Me luggage tracker tag costs £12.50 (tmlt.co.uk) and connects with the SITA WorldTracer bag management system, used by most of the major airlines and airports around the world. Should your bag still go astray, it guarantees compensation of \$500 (about £350) on top of whatever you succeed in claiming from the airline (the maximum under the Montreal Convention is £1,104 per bag if it's declared lost after 21 days). It's essential to report the loss before you leave the baggage hall, to fill in a property irregularity report and then send it to the airline within seven days.

Car rental nightmares

Nothing ruins a blissful holiday quite like a car rental rip-off. Complaints about extra charges on top of the hire fee rose by nearly 40 per cent last year. Taking out an annual policy to avoid expensive insurance excess waivers (compare policies on moneymaxim.co.uk) should be your first step. But even if the rental clerk verbally acknowledges that you haven't agreed to excess insurance that doesn't mean it won't be added to the contract. And once you've signed, there's no comeback. If you don't have the time to read the small print, at least ask what the total charge will be before you get your pen out — and then prepare to battle it out. To avoid bogus charges for damage (which you'll often only discover when you get your next credit card bill), take photos of the car from every angle before and after you rent it.

Being fined when driving abroad

Fancy lunch at that charming little trattoria you spotted in Siena? Better leave the car behind. Heaps of European historic towns restrict non-residential traffic and Italy's *Zone a Traffico Limitato*, or ZTLs, are notorious for catching out unwary drivers. Enter one — the sign with the red circle is the clue — and you'll get a fine (normally in the post, up to a year after the offence) and if it's a hire car the rental company will add insult to injury by charging an administration fee on top. Check out Urban Access Regulation in Europe (urbanaccessregulations.eu) for the lowdown on low-emission zones, congestion charge schemes and other no-go areas. And if you are planning to drive to France, drive-france.com has a handy list of all the items you need to carry in your vehicle to avoid hefty fines for non-compliance: forgetting that high-vis vest could cost you more than £100.

Extra charges on your credit card statement

That holiday spending spree could be even more damaging to your wallet than you feared if you throw money away on credit card spending charges. Check out how your card scores for transaction and withdrawal fees as well as interest charges on moneysavingexpert.com's handy checker. You might then consider applying for one of the specialist overseas cards, such as the Halifax Clarity Mastercard, that are much cheaper to use. When whipping out your card in shops abroad, it's increasingly common to be offered the option of paying in sterling or the local currency. Always opt for the latter — or you'll get a seriously pitiful exchange rate.