Travel

BY NEIL FOSTER

SYNDICATED TRAVEL NEWS - Thinking of going to Europe? Of taking advantage of an ABC or Charter Class Fare? Or even APEX? Are you going to fly Excursion to the Islands, or Nighthawk to Florida? Whatever the name, the result's the same - a low return fare, which is roughly the same cost as a one-way, economy class ticket plus $25. All fine and dandy, as long as you go and come back on pre-arranged dates. As long as you don't mind paying a deposit, which the airline may keep all or part of as a penalty if you cancel after the allowed date.

Spend small buck save fortune

Too, you may have to pay out the cost of an extra, one way economy class ticket in order to get home either earlier or later than the official flight.

So, given that, what are the most common reasons *why* you might have to either cancel or miss your flight home? Nearly always sickness or an accident - either to yourself, your immediate family or to someone who you've been travelling and sharing hotel accommodation with - or a business partner.

Which brings us to the obvious comment - for heaven's sake, take out some insurance against this type of misfortune.

In fact, you need a policy called Air Fare Cancellation Insurance, which is just one of the many travel insurance plans produced by Voyageur Travel Insurance - who work with and through Lloyd's of London.

This particular policy will insure you both against cancelling and the cost of an extra one way ticket home if your miss the scheduled flight.

There's a sliding scale of premiums, ranging from $3 which would ensure you for cancelling a Nighthawk or $8 for Charter Class Fare, plus the cost of the extra ticket home - to $16 which would insure you for the penalty on an APEX flight, plus up to a $1,000 return flight home.

In addition, all policies will, if necessary, pay up to $3 for extra room and board if you've had to stay on in a foreign country.

Now, obviously in a lot of cases the penalty charged by the airline for cancellation isn't that large; it would be hard to justify paying out $3 to insure against losing $25! Except where a family or a group is travelling together, and then those penalty charges soon mount up. Except that $3 isn't really insuring against the lost deposit: it's insuring you in case you have to take a regular flight home.

Of all the policies sold by Voyageur, this is probably the most complex; and this is caused by all the different types of fares, all the different terms and conditions that the airlines now have.

But with more and more people using ABC's, Charter Class Fares etc., etc. Air Fare Cancellation Insurance has become one of the most important policies that Voyageur has. And incidentally, Voyageur regard an 'immediate family member' as being legal or common-law spouse; parents; step parents; grandparents; grandchildren; in-laws; natural or adopted children; stepchildren; brothers and sisters; step-brothers and step-sisters.

All Voyageurs' policies are sold by travel agents; and to make it even easier for you, Voyageur don't even insist that you fill the forms out yourself - the travel agent can do it for you.

Southern charm abounds

CHARLESTON, South Carolina. This city of the Old South, redolent of the days before the Civil War when it was the main port for the shipment of cotton; from the Carolinas to the mills of England, still has many reminders of the past.

The city was settled by English colonists and French Huguenots in the late 1600s and became the first permanent settlement in the Carolinas.

The oldest section is on a peninsula enclosed by the Ashley and Cooper River. Most of the narrow streets laid out in the 1700s are still lined by old homes, many of which have stone walks and wrought iron gates enclosing gardens with a profusion of flowers. Some of the most picturesque streets are paved with cobblestones that were brought to Charleston as ballast by sailing ships.

During the American Revolution, Charleston was defended against strong British forces attempting to regain control of the Carolinas, and it capitulated only after a two-month siege.

The Ashley River waterfront along the "Battery" has changed relatively little since that time. Stately 19th century style homes line the river and it is still the place for promenading.

Many of the most interesting builongs are on the History Trail, which is shown on free maps available from the Chamber of Commerce.

Rainbow Row, which is a group of what were originally counting houses of Charleston merchants, has been refurbished. Cabbage Row, *which inspired the* Heyward-Gershwin operetta *Porgy and Bess*, is also on the route.

The Dock Street Theatre, which opened in 1736 as the first building in North America designed specifically for theatrical performances, burned down in the early 1800s and the Planters Hotel was built on the ruins. But in the 1930s the hotel building was remodelled and the stage and foyer are now representative of the theatre as it was originally. It is now used by the Footlight Players - an amateur group.

The Charleston Museum, founded in 1773, claims to be the oldest in the United States. *It has several period* rooms, and a gallery that exhibits 18th and 19th century costumes.

Don't travel...without!

BY NIGEL FOSTER

SYNDICATED TRAVEL NEWS - So there you are.

All packed and ready to go on that package tour to Barbados. Or Hawaii - and it's something that you've saved for, and looked forward to, all year.

And then, the very day before you go, disaster strikes! Maybe you fall ill.

Or perhaps your mother-in-law does. Maybe you suddenly find yourself in quarantine - or even co-opted for jury duty.

Perhaps your business partner is run over - or your holiday comapanion, someone who you've arranged to share hotel accommodation with, meets with an accident. Whatever, the end result is that you have to cancel.

No holiday, no relaxation - *and no re-imbursement.* The chances of getting back any of the money that you've paid to the package tour company are very slim indeed.

Nonsense, you say? Because you bought some form of cancellation insurance from the tour operator?

Well, you had better think again - and be prepared for a rude awakening.

THAT WASN'T INSURANCE YOU BOUGHT

What you actually paid was a "waiver fee." You had the right to cancel between 21 and three days of departure, the time depending on the individual operator.

Which isn't going to help you very much since you've cancelled only *one day* before departure.

What's that? You think that you're still okay, because in this instance your mother-in-law fell ill, and you're covered in case of accident or illness to your immediate family members?

Sorry, you better think again. Your mother-in-law may be an immediate family member to you, but chances are the tour operator doesn't feel the same way. Chances are that 'immediate family member' means your husband or wife, and your children - and that's it.

The point is that every year, thousands of Canadians have to cancel their holidays at the last moment - and then find out that they won't be re-imbursed by the tour operator.

The further point is that package tour operators are not in the insurance business at all - primarily because the government won't allow them to be.

What they do is to insure against their having to re-imburse holidaymakers, and pass the expense and the conditions on to the luckless traveller. Of necessity, those conditions are usually harsh.

SPECIALISTS DO HELP

Well, thank heavens that there are several insurance companies who specialize in holiday insurance - and have policies that you can buy at any travel agent's for a very modest fee.

One of the biggest - and to my mind the best - of these companies is one called Voyageur Travel Insurance.

To give some idea of their competence, they are backed by Lloyds of London, which is the most widely known and respected insurance group in the world. And because Voyageur do specialize in travel, and because Lloyds is involved, they offer coverage against a wide range of accidents and misfortunes.

"BUT I HAVE TO GET HOME TODAY"

Suppose, for example, that you do manage to get away. And then either you or a member of your family (the list of relatives who qualify is at the end of this article) falls sick - either on holiday with you, or at home.

All a tour operator is bound to do is to get the person who took out their (tour operators') so called travel insurance, home on the next flight available to the tour operator; which is not always the same thing as the next flight.

On the other hand, Voyageur policy gets you back home on the next flight that you can catch.

But what happens if you have to stay on, after the holiday is officially over, because someone's in hospital? Again no problem - up to $300 is allowed to you for accommodation and meals.

"... REGRET TO INFORM YOU THAT CONNECTING FLIGHT 234 IS DELAYED"

Let's go back to the beginning for a moment. Imagine that you have to fly in to a major city to catch your holiday plane. Through no fault of your own, you're late - bad weather or mechanical failure - and you miss your connection. Normally, that would be that - you've either lost the entire holiday, or you have to wait to be put on the next available flight by the tour operator.

Which means that anyway you're going to lose a few days.

Again, Voyageur's Travel Insurance Policy guards against this. You simply take the next flight down to your destination - or if you're going on a cruise, to the nearest port of call - and you get full re-imbursement.

The only other point worth mentioning is, you don't have to be coming in on a connection. Quite either - the policy covers connecting trains - and boats - as well as planes.

PLAIN ENGLISH

Obviously, I could go on for some time about this particular policy. But the best thing you could do is check it out for yourself at the travel agents.

One thing - you'll be surprised - and pleased - at the fact that everything is written in 'plain English'. You don't need a lawyer to translate. And you do actually get a copy of the policy to take with you, or store in a safe place.

... MORE FAMILY MEMBERS THAN A SMALL NATION!

However, you should be aware of their definition of 'immediate family member' - if only to contrast it to the waiver fee' offered by tour operators.

Voyageur's immediate family members include: legal or common-law spouse, parents, step parents, grand parents, grand children, in laws, natural or adopted children, brothers, sisters, step-brothers and step sisters. To this you can add your business partner, or travelling companion. All in all, a very comprehensive list.

All in all, a good example of what can be done, of the kind of valuable insurance that can be provided, when a professional Canadian company gets involved - particularly when backed by Lloyds of London.

So remember - let the travel agent plan your holiday, it's what they're best at.

But insure your holiday with someone who specializes in that kind of operation. And mind, that someone is Voyageur.

Young Canadians discover Europe

BY IRISH MOFFAT

SYNDICATED TRAVEL NEWS - Sad to say, but North America has a lot to learn from Europe when it comes to camping.

Now it may be that you *enjoy* fighting with bears, moose, raccoons, wasps and ants for the best place to pitch your tent, and there is something very beautiful about the North American wild.

But, if you're *not* a dedicated nature lover - or if you like to take time out for one or two creature comforts - tent camping in Canada can be a little difficult at times. Not to mention unsanitary, wet and even dangerous.

Not so in Europe. Over the past fifteen or twenty years, European camping has grown to the point that both the Automobile Association and the Guide Michelin publish detailed guides to the camp grounds in Europe - and you'd be surprised how many rate three stars.

It's all perfectly normal for a campground to offer hot and cold showers, clean washrooms, shaver points, stores, laundromats, restaurants, pubs, swimming pools, children's playgrounds - and even television lounges! And this is just one of the reasons why camping is so popular and such an accepted way of seeing Europe.

As the industry has grown, so has one of the largest camping tour operators - Contiki Travel. This is a company that specializes in tours for young people (18-30). For the past seventeen years, Contiki have been selecting and trying out campsites to make sure that they're the best available. Periodically, teams of Contiki inspectors check sites that are used to make sure that standards are kept up.

This degree of professionalism is reflected in the custom made equipment that Contiki uses, as well. The coaches that the young travellers go in are the latest from Mercedes Benz. The two and three person tents are specially made to Contiki specifications - sewn in ground sheets are always used, as are air beds or lilos.

The (supplied) dishes and utensils are designed to be easily and well cleaned. There's even an eight burner stainless steel cook unit that was specially built for easy assembly and storage! With that, the same cooker is very versatile: it runs on butane in Europe and propane in Russia.

Contiki even provide an exceptionally strong and robust suitcase for their travellers - everything to make life easy.

About the only thing that Contiki *don't* provide is a sleeping bag; but they'll hire one out for a nominal fee.

If Contiki do make camping easy, they also make it fun.

Their tours are designed *for* young people by young people - and they make sure that travellers get to see the best in each country that is visited.

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CONDITIONS

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- [illegible]
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- Non-refundable deposit of $[illegible] at time of booking. Balance [illegible] days before departure
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- Low cost cancellation insurance is available (see Insurance [illegible])

Note: [illegible]

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