



## **Travel Agent's Report**

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**T**ravel is not just for the young. We at New Young Travel know that you don't have to be 20 to be a vibrant, energetic traveller. At 50, life's adventures are just beginning. So, we've compiled this special report to give you the best of our insider information for travelling in your peak years. Packed inside, you'll find advice on a little bit of everything: advantages to advance booking and the how-to's of booking online, why hostels aren't just for the younger set and ways that you can go on a working holiday as a senior traveller. If you've ever been curious about doing a home exchange or volunteering abroad, we've explained that here too.

We want you to know that, not only do we understand your perspective as a New Young Traveller, but we value your patronage and trust. Together, we'll put our heads together and make your fantastic holiday dreams into a reality.

## Advantages to booking in advance

Conventional travel wisdom tells us that advance booking is the way to go. Almost any travel expert, be they a travel agent, airline representative or simply a seasoned traveller, will generally tell you that you should book your hotel rooms and schedule your flights several weeks, if not months, in advance of your trip. Here are some advantages to booking in advance:

**Peace of mind.** This is a big one for a lot of travellers. Holidays are supposed to be just that: a time to vacate your mind of everyday stresses. Simply knowing that you have your whole plan laid out - rooms booked, car hire arranged and tickets in hand - makes travelling much more pleasant. You don't want to be worrying about whether or not a hotel will have vacancies when you get there, or having to hire a car from a less-than-trustworthy source. Having the plan made means not having to worry and being able to enjoy your holidays that much more.

**Great fares.** There is one basic travel fact: fares go up as time goes by. The closer you get to your date of travel, the more expensive tickets and rentals will be. This is perhaps the most widely quoted reason for making travel bookings in advance and it holds a lot of weight. For instance, hotels usually block out a specific number of rooms for advance bookings at discounted rates, which are then snapped up by savvy travellers who book ahead of time. These discounts apply to not only hotels, but also airline fares, car hire prices and tour group spots. If you don't make your plans in advance, you miss out on lots and lots of fantastic discounts. Make sure you mark in your diary, early bird booking season starts around October every year.

**More options.** Another travel fact: things book up. The best hotels, nicest tours and most convenient flights fill up! By booking in advance, you can check up on all the options available and make your choices from all of them, rather than being stuck with whatever is available at the last minute. This brings us back to peace of mind: you'll create unnecessary worry if you aren't certain you've booked the right hotel or were forced into a cruise that you don't necessarily want to take, just because it was the only one available.

**Avoid disaster.** Okay, travel mishaps do happen from time to time, but you can reduce the risk that they'll happen to you with some simple planning. Having a car booked when you arrive means that you will never show up to the rental desk in the airport and be turned away. Making flights early means that you are guaranteed a specific date range for your holidays. Booking your hotel early means that you'll never be left out in the cold or in a dreary, cheap motel room.

Advanced booking is not more work; if anything, it is easier and quicker than waiting until the last minute. Consult with a travel agent or, if you're up to it, do a bit of research on your own, you. Ask friends who have been to the places you're planning

to visit for advice. Before you know it, you'll have a total travel plan for beautiful, stress-free holidays!

## Working Holidays: Not Just for Youth

Conventionally, working holidays and the visas that enable them are geared toward people between 18 and 30. Many countries have reciprocal exchange programmes where young travellers can spend a year or two abroad, working a menial job, partying and travelling. However, seniors and baby boomers these days are increasingly mobile and there are quite a number of options available to older people for travelling and working abroad. From teaching EFL (English as a Foreign Language) to *voluntourism*, you'll find there are plenty of possibilities.

One option very popular among adventurous middle aged and older travellers is **teaching English as a Foreign Language (EFL)**, especially in Latin American or Asian countries, like China. In this scenario, you obtain a contract to teach at a school or university for a year, and are provided with a hefty local salary, free accommodation, travel expenses and other perks. This is a great way to live and work abroad and to really get a feel for the country where you're staying, as well as a chance to travel in the local area. In some cases, one year turns to two or three, and before you know it you have your house back home rented out with an excellent retirement income!

If you're worried that teaching EFL abroad will be too taxing, or are uneasy about living in an exotic country where the culture and language are different from your own, fear not! You are usually provided lots of help, translators and, of course, your students become an invaluable resource during your stay.

If teaching doesn't float your boat, another alternative is **voluntourism**. This new style of travel involves volunteering in a foreign country while you travel. There are literally thousands of agencies, organisations and NGOs around the world that operate charity establishments in need of volunteers. The advantage to voluntouring is that the options are endless: work with endangered wildlife in Africa, surf and educate teens in Peru, aid at risk children in an Indian orphanage, help replant forests in Borneo... the possibilities go on and on! One thing to look out for when searching for a volunteer holiday is the cost: some organisations will put you up and feed you in exchange for your time and energy, others charge you fees to participate.

If you've got a green thumb, you might consider **WWOOFing**. WWOOF stands for 'World Wide Opportunities on Organic Farms', and is an exchange programme where travellers work as farmers or fruit pickers for short stint holidays. This concept started in the U.K. in the 1970s and has spread across the globe, with hundreds of farms welcoming volunteers to work in turn for accommodation and daily needs. The WWOOF programme is extremely reputable and there are plenty of farming opportunities both in Australia and worldwide. You must pay a small fee to the WWOOF organisation to get in contact with the most reputable farms in your chosen destination.

In all cases, it is important to note and abide by the local work visa laws. Many countries permit entry to tourists for up to several months, which will allow you to work as a volunteer legally during that time. In other cases, such as with teaching EFL, you're employer will arrange for a special visa, and should also pay the involved fees.

Cruise ships offer a great alternative to working your way around the world. There are many jobs available suited to the over 50's worker. Gentlemen hosts are single men who are given the responsibility of entertaining and, more importantly, dancing with the mature, single women on board the ship. In exchange gentlemen hosts are given free cruise passage. Would you consider this to be actual work? They also look for lecturers to speak on a wide range of topics – anything from university academics to weight loss experts. Instructors of any kind are also in big demand - from arts and crafts to computer experts. You are generally paid via free cruise passage.

Or you may simply want to work your way around Australia. I once met a wonderful couple who were working their way around in their Winnebago and picking up work during the fruit picking season (this is pretty tough work though).



## The Pros and Cons of Home Exchange Holidays

Home exchanges have become an increasingly popular form of travel. If you own a home and have the time and means to travel, exchanging houses with someone else is a wonderful alternative to conventional travel, where you shell out hundreds of dollars for cramped hotel rooms. With a home exchange, you can simply find someone, be they in the next town over or across the globe, and swap houses for free! And it is something that can be considered for both domestic and international holidays.

The internet has made home exchange much easier. Plenty of websites offer membership plans where people can list their homes, offer an exchange or seek out an exchange that they are interested in. Many of these sites are paid services, which helps to verify the credentials of exchange partners and make sure that the whole affair is safe.

Pros of home exchange travel:

- It's cost-effective. This is, by far, the top reason to do a home exchange. It's free! You save hundreds or thousands of dollars on accommodation costs, which enables many people to visit farther away or more exotic destinations than they might've been able to afford otherwise. Home exchanges also often include the use of vehicles, cutting down on car hire fees.
- It's authentic. Staying in someone's genuine house presents the opportunity to live like a local and experience the area you're visiting in a much deeper and more satisfying way. You're no longer a tourist, but a neighbour who visits the farmer's market at the weekend or attends church service on Sunday.
- It's comforting. Hotels, no matter how expensive or upscale, are still only an imitation of home living. With a house exchange, you can cook eggs for breakfast and eat them in your bathrobe on the terrace, or enjoy reading the local paper in the back garden. Talk about a relaxing way to travel!
- It's private. You'll never have to worry about noisy neighbours waking you up at 4 AM as they tramp through the halls of your hotel, loud music from the lobby bar or even basic traffic and street noise. You have a beautiful, authentic home in which to sleep the night away!
- Make new friends. After all the planning and arranging, not to mention staying in your partner's home, you are bound to become friends. If the home exchange is successful, you will always have a home away from home to call upon when you want a holiday.

### Cons of home exchange travel:

- Finding a partner can take time. If you have a fancy flat with views of Sydney Harbour or a beachside villa, you'll probably get lots of takers. However, the average person's home may not be quite so high on a potential partner's list. You may need to do some work to market your house, and the average exchange takes 20-25 emails before a partner is secured.
- Making arrangements can be tedious. Once you've found a partner, there will probably be a fair bit of back and forth communication to arrange the details. Which dates will work for both you and your exchange partner? Will you include use of your vehicles? Are there pets or houseplants to be taken care of? All of this must be worked out in advance of your home exchange holidays.
- It may feel uncomfortable or unsecure. The thought of leaving your home with a stranger might feel counterintuitive at first, or you may not like the idea of sleeping in someone else's bed. Most home exchange websites attest to the fact that, generally speaking, home exchanges are very safe, but it still might feel uncomfortable to you the first time around.

All in all, home exchanges are a fantastic way to save money on your holidays and to experience another country, city, neighbourhood and culture like a local rather than a traipsing tourist. Every type of travel involves some type of scheduling and arranging, and this way, you can have the outcome of saving money and enjoying a more authentic travel experience.

## The Benefits of a Fully Inclusive Holiday

How many times have you booked your holidays and gotten completely stressed out? Flights need to be scheduled, cars need to be hired, hotels need to be booked, not to mention route planning and budgeting. What if you could get away from all these stresses and simply go on holidays?

Booking a fully inclusive holiday package allows you to do just that. A fully inclusive holiday is a type of tour that is booked and arranged for you from start to finish. Common examples of all-inclusive holidays are cruises and group tours, but there are many different types of fully inclusive packages that allow you to travel without worrying about all the details. Fully inclusive holidays are paid upfront in one single payment to a travel agent or booker who makes all the arrangements for you, and they usually include your airfare, accommodation, transport, sightseeing and oftentimes, your food and drink costs as well. Not having to spend hours scouring the internet or holiday pamphlets is a real time saver.

All-inclusive packages also tend to be cheaper than booking individually. This is because of an industry standard called bundling, where business pair together through travel agencies. They are able to cut costs because they are guaranteed a specific number of bookings, and you benefit from these lower prices.

Although some people hear 'all-inclusive tour' and think 'boring', actually there are plenty of options for fully inclusive holidays that aren't just run of the mill. Many out-of-the-way, scenic resorts, which are incredibly hard to get to, are offered through all-inclusive bookings, where travel to and from the location is arranged for you and your meals are included onsite. Other tours offer a chance at adventure sports or unique activities, such as an African safari or week-long castle-to-castle horse trek through Ireland. Most of these types of holidays can only be booked as a fully inclusive tour, incredible opportunities that you would otherwise miss out on by not booking an all-inclusive trip.

The actual act of going on an all-inclusive holiday is often more convenient and hassle free than an independent holiday. You never have to worry about having enough cash for dinner, whether or not the train you need to be on is sold out, how you'll communicate with the local ticket agents, or maxing out your credit card. Since everything is paid for and arranged up front, you can simply relax and travel, enjoying a truly stress-free holiday, which was of course, the point of travelling in the first place!

## Hostels and Backpacking Not Just For The Young

We all know the stereotypical backpacker – a wide-eyed youth trunking a heavy bag of dirty clothes around the middle of nowhere, a rebel without a cause. We also know where he usually sleeps – a dingy dorm room with 12 other young people, struggling to sleep amid the noise and a disturbing smell from an unknown source.

Although we all know someone who's had this experience – maybe we did it ourselves – hostelling and backpacking isn't necessarily like that these days. 21<sup>st</sup> Century hostels are clean, welcoming places that can be utilised by travellers who are young and new young alike. Here are our top tips to getting the most out of a hostel and backpacking holiday:

**The accommodation is better than you think:** Hostels nowadays are a far cry from the dark old days outlined above – most are modern, clean facilities with friendly staff and a wide range of sleeping arrangements available. If you can't face the idea of a large dorm, you can take a bed in a 6-bed, 4-bed or 3-bed dorm – chances are, the other beds will be vacant half the time.

And if that still seems a bit uncomfortable, many hostels have private twin rooms with bathroom facilities as well. You'll be surprised at how cheaply you can get what is basically a regular hotel room without some of the frills. Once you're settled in, you'll find a host of amenities are available to you – a fresh breakfast in the dining area, assistance with maps and guidebooks at the reception, and wifi internet access to keep up with the rest of the world.

**Transport options are many and varied:** For most of us, the idea of packing up a heavy backpack and lugging it around is a good example of a nightmare trip. But you don't have to strap pots and pans to your back to be a real backpacker – most people travel much lighter these days, and you can take advantage of a mix of public and private transport to get around. Why not take the airport bus instead of a taxi, or hop on a group tour instead of renting a car. You'll be surprised at how much you can see without hanging on to the usual creature comforts. Many hostels and backpackers offer a tour desk as part of their service. Generally, the tours are extremely good value.

**The savings cannot be beaten:** Without the price of a hotel room and a rental car, you'll find your holiday costs way down on the usual. It's a simple process: for example, becoming a member of YHA (Youth Hostels Australia) only costs a small fee and is not restricted to any age. Getting a YHA member card entitles you to discounts on a whole range of attractions as well as a cheaper hostel bed in their huge network of reputable hostels around the world. Most transport companies will offer other special discounts for seniors as well, so you can move around cheaply and without the hassle of driving.

The world of hostelling and backpacking is wide open for all to enjoy, and the lower prices mean you can go much further and see much more on your next trip. It is an option to be considered for both domestic and international travel. The Queensland Coast is world class when it comes to backpacker and hostel options.

## The Benefits of Booking Online

In this technology-wired age, it seems like you can do anything on the internet. Travel is no different – in fact, the holiday industry was one of the first to catch on to the benefits of transferring its business online. Here are some of our top tips for booking your holidays on the internet:

**A fast way to find what you want.** When trying to find out about what's available for your trip through an agent over the telephone or in person, it's a much longer process. You may have to wait for brochures in the mail, and once you have picked your holiday you have to settle on dates and flights separately. On the internet, this all happens at once. Literally thousands of holiday options are available all around the world at the touch of a button. Research is where the holiday starts and the Internet provides you access to alternatives you will have never considered 5 years ago.

**The most up to date listings.** There's nothing worse than choosing a great holiday and then finding out at the last minute that it is sold out. Internet booking rules out this possibility by giving you real-time information on what is available for your dream trip. You will also get full pricing information including all taxes and charges that will help you make the most informed choice on what is the best holiday for your budget. No-one has to 'get back to you'.

**The best deals.** Online booking engines offer you the chance to shop around from the comfort of your armchair, and see what all the competition is quoting for the same trip at the same time. If you decide to go on a holiday at the last minute, you can even pick up some great deals that come at a big discount on advance fares. Many hotels and airlines have online-only offers, and because online travel agents block book hotel rooms in advance, quite often you'll find that you can get a hotel reservation online that's cheaper than what the hotel itself is quoting for the same room. Many online booking sites will show you alternative flights and prices all on the one screen.

**The easiest way to pay.** At an agent's office or over the telephone, booking can be a messy business – you have to write out or call out your full contact details, and you might have to pay a booking deposit and then come back later to pay the balance. On the internet, all of this is done at once – you simply enter your credit card information, and you're ready to go. This way you have the peace of mind knowing that your flights and hotels are secure. And if you use the same website next time, they can store your name and details so you can make your next booking in double quick time.

Booking online is the most convenient way to go and it will save you a lot of time and hassle. You can get a look at all the options right up front and make quick, clear decisions so that the trip you book is just right for you!

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## Beware of Hidden Costs in Hotels

Have you ever stayed in a hotel, only to find a heap of extra fees tacked onto your bill when you checked out? Hotels often charge lots of hidden fees unbeknownst to the guest, which can put a real damper on the end of your holidays. Before the advent of mobile phones, hotels made a bundle charging excess fees for phone calls, but nowadays, they've gotten even sneakier. Below, we've rounded up a few of the most aggravating hidden hotel fees.

**Included tips.** I recently stayed in a well-known hotel chain and ordered breakfast in bed from room service. When the server arrived, he was extremely courteous and, when he presented me with the ticket to sign, I automatically added a 20% tip as thanks for his excellent service. The next day, I ordered room service again and looked a little more closely at the ticket: "18% service charged included!" If you aren't careful, you can end up paying twice for bellmen, pool staff, wait staff, concierge and bartenders without even realising it. This is particularly something to look out for in the USA.

**Grounds fees.** Make sure you enjoy those lush gardens, sculpted pools and manicured shrubs, because you're probably paying for them. Many hotels charge upwards of \$4 or more just to pay for grounds keeping.

**Shuttles and transport services.** Whether or not you actually take the airport shuttle or hire the local drop van to carry you to dinner, you're paying for these services, the actual usage of which services varies considerably from guest to guest. Oh, and remember those included tips? They apply to shuttle drivers, too.

**Check in/out time.** If you plan to be tardy or have a lie in, you're going to pay for it. Check in/out times are heavily regulated, so if you request a late check out, you're going to pay a hefty fee, sometimes up to half the price of a night's stay. Ouch!

**Minibar, towels, etc.** The minibar is a dangerous thing, and one that hotels desperately want you to indulge in. \$4 for a bag of cashew nuts? \$8 for a tiny bottle of vodka? The mark-up on these items is obscene and rarely does the convenience of getting the item from the minibar overshadow the heinous cost. Additionally, towels, bathrobes, slippers and other items will all cost you if you take them home. Don't expect to be able to slip that warm fuzzy robe into your luggage unnoticed - hotels keep strict checklists of every piece in each room and items that go missing will appear on your credit card statement.

While some of these charges are unavoidable, such as the included grounds keeping fees, you can steer clear of others by simply being watchful. Take note of the fine print before you hand away your credit card for the ticket, and make sure you look carefully through the itemised list on your bill at checkout for any mistakes or unnecessary charges. If you spot anything out of place, be sure to dispute it on the

spot, rather than waiting until you get home, when it's very unlikely you'll get any refund.

## Last-minute Booking Tips

Even with the best laid plans, it's easy to find yourself ready to take a holiday at a moment's notice. That big project at work got finished early, the long-awaited bonus cheque came through, or maybe you've hired people to come work on your home and you just want to get out of the way. Perhaps you are retired or semi-retired and can be flexible with your plans.

Whatever the reason, it's easy to set up a great holiday without much lead-in time. Internet booking means any holiday can be just a few clicks away. Furthermore, it could prove better for your finances to take a trip on the fly instead of booking months in advance. And of course, sometimes the best breaks are the ones you take on a whim. Here are our top tips on why it's good to take the plunge and make a last-minute booking:

**Take advantage of special deals.** Many hotels will have last-minute vacancies they're not expecting to fill and have rooms available at deeply discounted rates. Airlines, too, will raise rates in the weeks leading up to a flight but will reduce them again as the departure time draws even nearer. If your last-minute trip comes during the off-season, chances are most of the attractions you'll want to see have lower prices too. And if you're not fussy about where you go, you can get a whole package holiday for cheap when booking only a few weeks or even days before departure.

**Surprise your loved one with a special trip.** Anybody hit with job stress will dream of getting away from the pressures of daily life. Your special person may be sitting in an office right now wishing he or she could just escape and relax for a while. Why not treat that special person to a surprise gift of a weekend away – they're sure to thank you for the gesture and have a great time. A great variety of short trips remain on sale right up to the day before, so you won't be left wanting on choice either. Then you can return refreshed to take on the world anew!

**Go to that place you've always wanted to visit.** Everybody has a trip in mind they've been meaning to take for a long time, but haven't got around to it for any number of reasons. The timing was never right, the price was too high or the call of home comforts was too strong to resist. But there's no better time than the present to take that trip you'll remember forever. Even if it's slightly out of your budget you may well find that a discounted booking at the last minute will put that dream holiday within your grasp. Be prepared to be spontaneous.

There's no reason to shy away from taking a trip if you suddenly find yourself with some free time. Make the best of that opportunity by booking your dream holiday at the last minute.

## The Benefits of Travelling Off-Peak

If there's one thing nobody likes about travel, it's crowds. You get to the airport you have to queue for hours just to check in, get your bags on the plane and make your way through security. And that's just the airport – thousands of others on the same holiday will follow you to the hotel, beach or resort as well.

The best way to avoid crowds while on holiday is, of course, to go when few others are going. Travelling in Spring, Autumn or Winter gives you the flexibility and the wriggle room to get the most out of your holiday. The queues to see well known attractions in peak times are phenomenal; we are talking hours to see the Sistine Chapel in Rome or the Louvre in Paris. Here are our top three tips on why it's great to travel off-peak.

**The prices are lower:** Everybody likes a cheaper holiday, and one thing that rings true about every place you might like to visit is that rates are lower during the off season. And when travelling during the quiet periods, you'll find discounts for every part of your trip: the flights will be less expensive, the hotel will have special deals involving free nights or reduced rates, the attractions will have lower gate prices and everything down to car rental and holiday insurance will be offered at a more affordable cost for you. When you take all these savings together, you may be able to travel further afield or stay for longer than you could during the high season.

**The sights are better:** If you are standing in an art gallery admiring a painting, the last thing you want is dozens of other people cramming in to get a good view. The same is true of any attraction you may want to visit in June, July or August (Europe or USA). Better still, there are some sights that can only be seen in the off-season. Catch St Patrick's Day or the flowers of Amsterdam in Spring, not to mention some of the best snow for skiing in many locations. Autumn is perfect for going to wine-tastings and seeing the beautiful hues of leaves changing colour on the trees, while Winter is the only time to capture the magic of many a beautiful city feather-dusted with bright white snow.

**The weather is milder:** As any traveler will tell you, being a tourist in summer can be an intolerably sweaty and sticky business. Many popular holiday spots such as most of southern Europe, Florida and California in the US and most of the Asian continent are oppressively hot in summer. Take Los Angeles at a sunny 20°C in December, a dry and warm Bangkok in January or a comfortably warm Arizona to see the Grand Canyon in March.

Taking a trip in the off-peak will make your next holiday easier on your wallet, more fun when catching the top sights, and more pleasant when faced with a climate that's easy to get around in. All round, it's good to go off-peak.

## The Best of Both Combine budget and luxury without breaking the bank

So you're planning your holidays but you're on a limited budget. Haven't we all been there? Maybe you've got expensive taste in wine or don't want to skimp on your hotel room. How to see and do everything you want without ruining your credit card, overdrawing your current account and bankrupting yourself? Here are our top tips for scheduling your perfect holiday without breaking the bank.

**Know your budget.** It is a no brainer, but one we often forget to do (I am guilty!). This is the first key step in designing a holiday, and one that so many travellers overlook. You've got to know how much money you have to spend before you start spending!

**Decide your priorities.** This is perhaps the biggest aspect of scheduling a holiday that doesn't break your bank. What are the most important parts of the trip to you? For some, it may be staying in a fancy hotel. For others, eating an amazing smattering of local food might be important. Make a list of the things that you absolutely can't miss out on, and another list of the things that aren't as important, so you know where you can save later.

**Learn to compromise.** Not everything has to be about ultimate luxury. If you aren't too bothered about your accommodation, for instance, why not look into staying a hostel or local bed and breakfast instead? Many times, hostels and B&Bs offer clean, no-frills accommodation options that are wildly cheaper than the 4-star hotel down the road. Or you may decide to go 5 star luxury at the Waldorf Astoria in New York for the experience and downgrade to the youth hostel in London. It is becoming more common to mix styles of accommodation in our travels.

**Go alternative.** Working holidays, volunteering, home exchange and hostelling are just a few of the ways that you can save money while travelling.

**Seek out the cheaper choices.** Very often, there are cheaper alternatives to the activities you want to do and places you want to go. For instance, a beachside Thai massage might be slightly cheaper than going to the fancy day spa inside your hotel, and will also offer a really unique local experience.

The main idea here is to pick and choose from a few expensive options and a few cheap options. By making choices that allow you to save on accommodation, for instance, you might be able to afford that fancy dinner or tickets to the opera. Likewise, opting for a coach airline ticket will give you cash padding for a day of upscale shopping or that expensive bottle of locally produced Pinot Noir you've been craving. By learning to combine these options, you can have the amazing travel experience you've always wanted without drying up your bank account.

## Questions to Ask Your Travel Agent

Booking your holidays through a travel agent is often the most convenient and price-savvy option. Travel agents have an endless number of resources from which to draw, and they are usually connected to some of the best deals and discounts available. Additionally, many travel agents specialise in certain regions, meaning that you can get really great insider information and excellent accommodation options by booking through them.

There are a few questions to ask yourself and/or your travel agent before you begin the booking process.

*Do you have a specialisation?* This bit of information is key to deciding on a travel agent before you start planning. You would hate to begin booking through a general travel agency when the one down the road specialises in your particular destination.

*When/how can I contact you?* This is an important question to ask in case of an emergency or an unforeseen circumstance. You want to make sure of whether or not the travel agent is available during off hours to help you through sticky situations.

*What are your prices?* Most travel agents impose 'transaction fees', some for each individual hotel and car rental booking, others a flat rate for the entire holiday. This is particularly for domestic holidays. You also want to find out if you can be refunded in case something comes up and you can't make your holiday at the last minute.

*What advice do you have about my destination?* A good travel agent will have plenty of tips, information and maps about where you're headed. Picking their brains before you travel is a good way to save countless hours pouring over maps and restaurant listings once you arrive. You also want to find out what, if any, particular discounts or coupons they might have at your disposal, and which time of year is the best to travel there.

*Have you been to my destination?* Of course, not all travel agents have been to every city and resort around the world. But the best travel agents, especially those with a speciality, will have first-hand knowledge about where you're going.

*Do you have any special relationships with suppliers, or offer any perks?* Oftentimes, travel agencies have connections with hotels, restaurants and airlines that other agencies don't have. For instance, Travel Agent A might have a relationship with Top Notch Restaurant 1 in City Red allowing you to get dinner reservations for an otherwise impossible place to get into.

*Do you offer any benefits if I refer my friends?* Travel agents thrive on referrals. Word of mouth travels fast if a travel agency provides good, reliable service and perks, and they often reward their loyal customers for recommending them.

*What are my insurance options?* Travel insurance is a very handy thing to have in case your flights are cancelled, your luggage lost, or your wallet is stolen. Your travel agent should be able to provide you with the most suitable insurance options for your particular travel arrangements and set you up with a plan. Travel agents earn the highest commission on travel insurance so don't forget to ask for a discount. And my number one piece of advice is to never ever skimp on and never leave without travel insurance.