

JANUARY 2020 CONSUMER ALERT

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The 2020 Super Bowl is coming to Miami!

Football fans from all over will be heading to the bright lights and balmy beaches of Miami to see their favorite teams play for the championship. Unfortunately, events like the Super Bowl provide happy hunting grounds for scammers of all sorts but particularly for ticket scammers.

Fans have many options for buying tickets (online marketplaces, ticket sellers, resellers, etc.), most of which are honest, legitimate sellers. The Better Business Bureau (BBB) and the National Association of Ticket Brokers (NATB) have urged ticket buyers to be cautious and do the following to be sure they are buying from a trustworthy source.

- **Purchase from the venue whenever possible.** Many official ticket sales agents now offer secondary sales options, as well.
- **Consider your source.** Know the difference between a professional ticket broker (a legitimate and accredited reseller), a ticket scalper (an unregulated and unlicensed ticket seller), and a scammer selling scam tickets.
- **Check out the seller/broker.** Look them up on BBB.org to learn what other customers have experienced. Check to see if they are a member of the [National Association of Ticket Brokers](#). NATB members offer a 200% purchase guarantee on tickets. Look up the seller on [VerifiedTicketSource.com](#) to confirm you are buying from an NATB-member resale company.
- **Buy only from trusted vendors.** Buy online only from vendors you know and trust. Look for the lock symbol in the web address to indicate a secure purchasing system. Don't click

through from emails or online ads; a common ticket scam trick is to create a web address that is similar to a well-known company.

- **Know the refund policy.** You should only purchase tickets from a ticket reseller that provides clear details about the terms of the transaction. Sellers should disclose to the purchaser, prior to purchase, the location of the seats represented by the tickets, either orally or by reference to a seating chart; and, if the tickets are not available for immediate access to the purchaser, disclose when the tickets will ship or be available for pick up.
- **Use payment methods that come with protection.** Always use a credit card so you have some recourse if the tickets are not as promised. Debit cards, wire transfer or cash transactions are risky; if the tickets are fraudulent, you won't be able to get your money back.
- **Be wary of advertisements.** When you search the web for online tickets, advertisements for cheap tickets will often appear. Use good judgment; some of these ads are going to be ticket scams, especially if the prices are low.
- **If you're unsure, verify your tickets.** Pay a visit to the arena where the event will be held. Present your ticket to "Will Call" (customer service) and they can verify if your ticket is legitimate and show you how to tell if a ticket is fake.

Planning to Travel?

Before you hit the road, do some smart travel shopping first, not only to end up with a great trip and a good deal, but also to avoid a scam. Deal with businesses you trust, get a copy of the company's cancellation and refund policies, and ask "What if...?" And if someone says you've won a "free" vacation but need to pay? Just walk away.

The Federal Trade Commission (FTC) offers the following tips for planning a good trip:

- **Get recommendations.** Ask family and friends about the companies they use and like and look online to see what people are saying about their service and prices.
- **Call to verify your reservations and arrangements.** Get the details about any "five-star" resorts or "luxury" cruise ships they promise — including what other travelers have had to say about them. Some companies market below-average vacation accommodations as "luxury" or "five-star." When you have the names, addresses, and phone numbers of the airlines, car rental companies, and hotels you'll be using, confirm all arrangements yourself. If you can't get a person from the travel company on the phone to answer your questions, consider taking your travel business elsewhere.
- **Get a copy of the company's cancellation and refund policies before you pay for the trip, and ask "What if...?"** Consider whether some form of travel cancellation insurance is appropriate. Make sure the product you're being sold is a licensed insurance policy. The [U.S. Travel Insurance Association](#) maintains a list of licensed travel insurance companies.

- **Pay by credit card.** It gives you more protection than paying by cash or check. If you don't get what you paid for, you may be able to dispute the charges with your credit card company. However, don't give your account number to any business until you've verified its reputation.
- **Consider using a travel app.** Travel apps can help you search for airfares and hotel rates, get fare alerts and real-time deals, and manage your itinerary.
- **Ask about mandatory hotel "resort fees."** When you book a hotel room online, you expect that the rate you see is the rate you'll pay. But extra costs often called "resort fees" — for services like fitness facilities or internet access — can add to the per night cost of your stay. More important, the fees are mandatory: you must pay them regardless of whether you use the services. Many people don't find out about the fees until they arrive at the hotel — or worse, when they check out. You can't compare rates for different hotels unless you know all the fees. If you're not sure whether a website is showing you the total price, call the hotel and ask about a "resort fee" or any other mandatory charge. Listing the "resort fee" near the quoted price or in the fine print — or referring to other fees that "may apply" — isn't good enough. If you find out a hotel hasn't told you the whole story about mandatory fees, in addition to complaining to the company, [file a complaint](#) with the FTC.
- **Ask questions before joining a travel club.** Sometimes, a "free trial" membership can result in monthly charges on your credit card. Find out what you'll get for your money and how you can cancel.

The Florida Department of Agriculture and Consumer Services (FDACS) regulates sellers of travel and most are required to register and post a bond that can be used to provide refunds. Visit www.FloridaConsumerHelp.com or call 800-HELP-FLA (435-7352) or 800-FL-AYUDA (352-9832) en Español for more information.

Using a Lodging Broker Site?

Services like Airbnb, HomeAway, FlipKey, and Vrbo offer consumers an alternative to the traditional hotel experience. In most cases, these companies act as brokers for private property owners, who offer lodging, homestays, or tourism experiences. Many travelers have utilized these services and had wonderful travel experiences. However, despite the best efforts to police the online sites, the potential for scams is real. Since an informed consumer is the best defense against fraud, here are a few things consumers should do when making reservations.

1. **Verify the host.** Check the host's profile to insure they have provided a genuine government ID and that they have maintained an overall high rating from guests. Consider running a reverse image search on the host's profile picture if one is available.

2. **Reverse image search the property's photo.** Scammers will often swipe photos of properties from other sites and set up fake profiles. Be wary if you find the same property listed on different sites with different contact information for the hosts.
3. **Check the reviews.** If a listing has few or no reviews, check to see if the host has reviews for other listings. You can also ask for referrals from past tenants and even the cleaning crew.
4. **Verify the description of the location is accurate.** Once you have the physical address for the listing, do a little research to verify the area, local attractions, and amenities are as listed in the description. Try using Google Street View to view the location and its surrounding area.
5. **Know the cancellation policy.** If a host must cancel a reservation, guests are usually notified and provided a refund or an account credit. Scan the listing for cancellation alerts, which should appear whenever a host cancels a booking. Some scams involve the host notifying the guest that the property has become unavailable and asking the guest to cancel the reservation. If the guest cancels as requested, they may be subject to the cancellation policy and probably will not receive a refund.
6. **Don't book via private email or pay directly to the host.** Don't communicate with the host outside of the booking services direct messaging system, especially regarding payment. Legitimate hosts should never ask potential guests to take their business off the official site. Customer support will rely on messages sent between you and your host through their system to help resolve any issues. You may lose some of the protections offered by the booking service if you go outside their system.
7. **Book travel on a credit card.** Never wire transfer money to pay for your reservation. Credit card companies often provide travel insurance or issue a chargeback in the event you are a victim of fraud. Verify that your credit card company offers these protections.
8. **Be wary of phony links and phishing.** There may be legitimate reasons for a host to contact you via email. Be careful about providing additional identifying information and be cautious about clicking on any links. Scammers may try to steal your information or money by sending you to a website that only *looks* like the legitimate booking service's site.
9. **Take photos and video of a property when you arrive and when you leave.** This may help prove any issues experienced at check in or refute any claims of damage while you were a guest.

When searching for lodging or booking your reservation, remember, as in most things, if it sounds too good to be true, it probably is. Every potential guest should conduct a little research on their potential rental. A few simple checks may be all that stands between you and becoming a victim of fraud.

Know the Signs of a Travel Scam

Scammers may call or use mail, texts, faxes or ads promising free or low-cost vacations. In reality, those vacation offers may end up charging poorly disclosed fees or may be fake, plain and simple. Here are some tell-tell signs that a travel offer or prize might be a scam:

- **You "won a free vacation" — but you have to pay some fees first.** A legitimate company won't ask you to pay for a prize. Any company trying to sell you on a "free" vacation will probably want something from you — taxes and fees, attendance at mandatory timeshare presentations, even pressure to buy "extras" or "add-ons" for the vacation, etc. Find out what your costs are before you agree to anything.
- **The prize company wants your credit card number.** Especially if they say it's to "verify" your identity or your prize, don't give it to them.
- **They cold-call, cold-text, or email you out of the blue.** Before you do business with any company you don't know, call the [Attorney General](#) and [local consumer protection agencies](#) in the company's home state to check on complaints; then, search online by entering the company name and the word "complaints" or "scam" and read what other people are saying.
- **They don't — or can't — give you specifics.** They promise a stay at a "five-star" resort or a cruise on a "luxury" ship. The more vague the promises, the less likely they'll be true. Ask for specifics, and get them in writing. Check out the resort's address; look for photos of the ship.
- **You're pressured to sign up for a travel club for great deals on future vacations.** The pressure to sign up or miss out is a signal to walk away. Travel clubs often have high membership fees and limited choice of destinations or travel dates.
- **You get a robocall about it.** Robocalls from companies trying to sell you something are almost always illegal if you haven't given the company written permission to call you. That's true even if you haven't signed up for the national [Do Not Call Registry](#).

Front Desk Scams

Travelers should be aware of a phishing scam called "Front Desk Scam" that targets hotel and motel guests.

The thieves call a hotel room from an untraceable number, pretending to be a front desk employee. They will tell you that there seems to be a problem with your credit card information, and they need to verify all your information again or obtain an alternate method of payment. Since the calls usually take place in the middle of the night when most people are sleeping, the thieves will have stolen your information and accessed your accounts before you realize what has happened.

If the hotel you are staying in has a problem with your credit card information, they will explain the situation to you at check-in. Should there be a problem, they will ask for another method of payment right then.

Here are a few tips to keep in mind when staying in a hotel or motel:

- Make all payments face-to-face.
- Always book your hotel with a credit card instead of a debit card. Many credit cards have fraud protection.
- Don't share your location on social media.
- Never give information over the phone if you receive a call in your hotel.
- Go directly to the front desk if you receive a call about a problem with your credit card.

FDACS is the state's clearinghouse for consumer complaints, protection and information. Consumers who believe fraud has taken place can contact the department's consumer protection and information hotline by calling 800-HELP-FLA (435-7352) or 800-FL-AYUDA (352-9832) or visiting www.FloridaConsumerHelp.com.

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Florida Department of Agriculture and Consumer Services
Nicole "Nikki" Fried, Commissioner

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