

To travel smartly, know your rights, their policies

Jeff Isaac, a San Diego-based author and attorney who calls himself "The Lawyer in Blue Jeans," makes radio and television appearances to answer questions about life's legal challenges. Some of that includes travel advice.

What are the biggest problems people encounter when traveling?

"The obvious are the TSA (Transportation Security Administration) regulations and not packing stuff right.

"Also, being bumped off flights. If they bump you, go right to the desk and demand your money (*see tip on Rule 240*)."

What about travel insurance?

"If you don't have a lot invested, you probably shouldn't. Read the requirements and shop them a little bit."

Any advice for someone interested in becoming a travel nomad?

"Rule One: When you start your travel expedition, everything you can you should put it on a credit card.

"When you travel a lot, knowledge is power. The more you travel, the more likely you're going to have issues come up. You need to know ways that you're going to be protected.

"When you rent a vehicle and you've got good car insurance, you should waive any bit of insurance. You've already got it. You're covered."

ISAAC'S TRAVEL TIPS

- Credit card holders have the right to request a "chargeback," essentially a refund, on their accounts for travel services that aren't delivered as promised. But the credit card company must agree.

- Protecting large travel investments and property with a travel protection plan can insure you against possible supplier default, bankruptcy, medical issues, cancellations and other disruptions. Get travel insurance from a reputable provider.

- Heed TSA regulations. If you pack a prohibited item in your carry-on bag, you could be assessed a fine up to \$10,000.

Carrying certain items could even result in a civil and criminal enforcement action.

Check baggage at your own risk. Legal recourse for mishandled baggage is often futile. Airline regulations prohibit compensation for almost any claim.

Invoke Rule 240 when delayed. Rule 240 — an airline's delay-and-cancellation policy — covers delays that are the airline's fault, such as mechanical problems or schedule changes. The major carriers must try to book you on the next available flight at no extra charge, even if it means putting you on a competitor's plane in a higher class of service. They must also get you a hotel room as well as meals and/or ground transportation for overnight delays or for those exceeding four hours for diverted flights.

Know your "bump" rights. The Department of Transportation requires each airline to give involuntarily bumped passengers a written statement of their rights along with an explanation of the carrier's policy. Airlines must first ask for volunteers to give up seats. Involuntarily bumped passengers may be entitled to an on-the-spot payment of up to \$400 based on the price of their ticket and the length of the delay.

