

ON HOLIDAY IN EUROPE



YOUR RIGHTS BEFORE, DURING AND
AFTER YOUR HOLIDAY



EUROPEAN CONSUMER CENTRE BELGIUM

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1



BOOKING THE HOLIDAY

1 *Organising the holiday independently or buying a package holiday?*

When you decide to go on holiday you have two choices, i.e. you can either buy an organised (package) holiday from a travel agent or you can organise the entire holiday yourself. The choice depends upon your personal preferences and the time you are prepared to spend on organising the trip. However, many people are not aware that this choice can also have repercussions with respect to the rights you can invoke if things go wrong.

Once you have made the booking you are bound by it

Irrespective of whether you have bought an organised holiday package or booked a hotel room, once

you have confirmed your agreement (by signing or paying an advance or the full price) you are bound by the contract. The law does not stipulate a cooling off period for holiday contracts.

If you are forced to cancel or change the trip you will probably have to pay cancellation or amendment costs.

Distance sales, e.g. by telephone or via the Internet, usually allow a cooling off period of at least 14 calendar days during which you are entitled to cancel your purchase free of charge. However, this does not apply to holidays.



2 Package holidays offer better protection

A package holiday is a trip, booked via a tour operator or other intermediary, which comprises a combination of at least two services (transport, accommodation, other tourist attractions such as museum visits).

An organised holiday from a travel brochure or tailor made by a travel agent is, therefore, usually a package holiday. Merely buying plane tickets via an agent is not considered a package holiday. Package holidays are governed by specific legislation. Tickets bought from an agent are subject to the vendor's general conditions.

Protection based on obligation to provide information and guarantee fund

Our operators based in the EU selling package holidays must provide you with information on essential aspects of the holiday (dates and destinations, means of transport, local contact person, total cost, etc.). If the holiday is presented in a travel brochure everything mentioned in this brochure is binding. If, for example, it states that the hotel has a swimming pool, there must be one.

If a Belgian tour operator or intermediary goes bankrupt, you are entitled to

reclaim your money from the Belgian Travel guarantee fund.

You also have better protection if your holiday is cancelled or if significant parts of the holiday were not delivered. The tour operator must offer appropriate initiatives free of charge.

Website: www.gfg.be

Cancelling a package holiday booking

If the tour operator changes an essential element of the holiday contract, you are entitled to cancel the holiday free of charge. You must confirm this in writing (preferably by registered post). If the operator cancels the trip, you are entitled to request an offer of an alternative holiday of at least equal quality or request a refund of any payments already completed. You are also entitled to request compensation, unless the holiday was cancelled as a result of force majeure or because the minimum number of travellers was not achieved.

If you want to cancel the holiday, you will in principle have to pay the relevant cancellation costs, which can be found in the general conditions in your holiday contract. Any compensation must not exceed the overall holiday cost.

TIP

Information on protection offered by the package holiday Act can be found on our website: www.eccbelgium.be/package-travel-s11296

3 Should you buy via a travel agent or via the Internet?

Plane tickets and hotel rooms are increasingly booked via the Internet. For package holidays, however, most people prefer to use a travel agent, even if they have already found a range of information on the holiday on the Internet.

Advantages of the Internet

- You are not tied to opening hours.
- There is a vast range of options available.
- You can find information at your leisure..
- Other travellers' reviews provide a more complete picture.
- Extensive photographic material, sometimes with travellers' own pictures.
- Travel reports can provide inspiration.
- Useful search functions such as maps, indication of comfort level, price class, etc. facilitate your search.

Advantages offered by a travel agent:

- Will create a tailor made package if necessary.
- Is aware of your budget.
- A more personal interview during which you can change your requirements if necessary.
- An experienced travel agent will offer many useful tips and recommendations.

It is advisable, in both cases, to retain all documentation. If the holiday does not comply with what was promised, this documentation will be an important tool to substantiate your complaint.

When ordering on the Internet, it is advisable to retain print-outs of the booking process and, most importantly, the order confirmation.

Adopt a critical approach to overly attractive offers. Check the reliability of the website. If in doubt contact the ECC or a consumer organisation.



TIP

When booking a plane ticket via the Internet, be extra vigilant and ensure that all names are entered correctly (exactly as stated on your identity card or passport) and that the dates and destination are correct. Check everything in detail before confirming, as corrections can be extremely expensive once you have booked.

TIP

Opt for payment by credit card on the Internet, it offers better protection. Never pay for your holiday using cash transfer systems (such as Western Union). Extensive information on payments via the Internet can be found in the ECC brochure "Paying by Internet", which can be downloaded or ordered via www.eccbelgium.be.

4

Booking a hotel room



No cooling off

If you book a hotel via a travel agent or on the Internet, you do not have a legal cooling off period in which you are entitled to cancel your booking free of charge. If the agent or hotel provides a free cancellation option for commercial reasons, they must comply with the conditions set at the time of the booking (e.g. within a specific period).

Always print out the information on the hotel and room you booked and take it with you. This will serve as proof in the event of disagreement on site.

Hotel classifications

All EU Member States employ a legally or voluntarily agreed classification for tourist accommodation. Hotels are usually classified on the basis of a number of stars indicating the level of comfort, i.e. 1 star indicates a basic level of comfort, 5 stars refer to luxury accommodation. A study carried out by the ECC-Net in 2010 highlighted considerable differences between the various classifications.

TIP

The ECC website provides an overview of the main characteristics of a 3 star hotel in the 27 Member States, Iceland and Norway. This will enable you to check in advance which category has the features that are important to you.

<http://www.eccbelgium.be/is-a-3-star-hotel-in-belgium-better-than-a-similar-hotel-in-other-european-countries-s64341.htm>

Hotel information as part of a package holiday

If your hotel booking is part of a package holiday, the travel agent must provide you with the correct information on the hotel's level of comfort. Usually this information is indicated in the agent's brochure or on their website, where they can include their own assessment if they feel that the official classification is not what you would expect it to be.

However, if you only book a hotel via a travel agent the legal obligation in relation to package holidays no longer applies. This does not mean that travel agents are free to give you any information they like. You are entering into a contract with them, which means that their offer must meet their contractual obligations.

It is advisable, therefore, to retain any information to ensure that, in the event of conflict, you have the necessary substantiation.

5 Renting a holiday home

Looking for appropriate accommodation

When looking for a holiday home you can resort to the services of a travel agent or specialist holiday accommodation agency, consult the Internet or newspaper adverts.

Just a few tips:

- If you know the address, look on websites such as Google Maps. They show satellite images that give you an idea of the surrounding area.
- If the information on the holiday home is limited, ask for more details before proceeding with the booking.
- Take care when renting on the basis of a newspaper advert or the Internet. Check that you have more information than just the owner's mobile number or post box address. If necessary seek advice from the local tourist office.
- Never send money to cover the rental payment via cash transfer systems such as Western Union.

Deposit and guarantee

Lessors usually require a deposit and guarantee. The deposit often amounts to 25 to 50% of the rent. Please note that, although commonly applied, this is not a legal obligation. The amounts can be set by mutual agreement.

You are expected to leave the holiday accommodation in the state in which you found it. In order to avoid differences of opinion it is advisable to draw up an inventory/location description, which should be signed by both parties. If the owner does not submit one, you could prepare it and get the owner to sign it.



TIP

Check whether you, as the lessee, need to take out fire and water damage insurance cover for the holiday property. Sometimes this risk is already covered in your own home insurance policy. Check with your insurer.

6 *Cancelling a holiday*

Once you have booked a holiday/trip you are no longer entitled to cancel it free of charge. This applies to plane tickets, package holidays, hotel rooms and holiday homes alike.

If you want to cancel such a booking you will normally have to pay a cancellation fee. The amount of the fee is usually stated in the general conditions and is often the same as the paid deposit. The amount may also vary depending on how close the cancellation is to the departure date.

Whether you book via the Internet or a travel agent makes no difference.

If the tour operator, travel agent, hotel or owner want to cancel the contract,



they must refund any payments already made and, where applicable, pay compensation, except in the event of force majeure. According to Belgian law the compensation must not be less than the compensation you would have had to pay if you had cancelled the contract.

7 *Holiday cancellation insurance*

Travel agents or websites usually recommend that you take out cancellation insurance together with the holiday. You can also take out holiday cancellation cover with another insurer and some credit cards provide holiday cancellation cover.

The quality and prices of insurance contracts vary. Compare the cover provided by different policies on the basis of the following:

- incidents affecting close family members/live-in partners or travel companions, nannies/au pairs, etc.;
- incidents resulting from work, home, studies, your car, etc.;
- incidents during the trip/holiday;
- exclusions (existing complaints, suicide, sports injuries, gross negligence, etc.) and the length of waiting times.

TIP

You can take out single trip or annual insurance cover. The latter is often not much more expensive and definitely more advantageous if you frequently travel abroad.

8 Holiday destination in a high risk area

Sometimes, for example in the event of local unrest or natural disasters, you may wonder whether you should proceed with the holiday you have booked. Negative official travel advice issued by the Belgian Federal Public Service Foreign Affairs) are not binding, but most travel agents or tour operators are prepared to rebook or cancel your holiday in that case. Your deposit will be repaid but you will not be entitled to compensation.

If the tour operator decides to proceed with the holiday, you will have the choice whether to take the holiday or cancel it subject to payment of the cancellation fee (see 5). Of course you could negotiate with the tour operator to attempt to find a mutually acceptable solution. The same applies to hotel bookings and plane tickets.



If unrest breaks out at your holiday location the tour operator may decide to repatriate their holiday makers for safety reasons. In that case they must offer you an alternative of similar value or repay the non-completed part of your holiday.

TIP

The FPS Foreign Affairs website provides information on the safety situation in high risk areas.

http://diplomatie.belgium.be/en/services/travelling_abroad/travel_advice_by_country/

9 Travel documents

Travel throughout the European Union, Iceland, Norway, Liechtenstein and Switzerland does not require a visa or passport, only an identity card. If you live in an EU Member State, but have a different nationality, airlines may request you to carry a passport.

If you are travelling outside the EU consult your travel agent or the embassy of the country you are visiting to establish what documentation you need to carry. If you have booked an organised trip your tour operator and/or travel agent must provide this information.

Children below the age of 12 travelling abroad must also have valid proof of identity. Further information can be obtained from your local Register Office or the FPS Foreign Affairs website: http://www.belgium.be/fr/famille/identite/carte_d_identite/enfants_de_moins_de_12_ans/



TIP

Are you visiting a country outside the EU? Check with the Institute of Tropical Medicine whether there are specific health requirements.
www.itg.be/itg/GeneralSite/Default.aspx?WPID=31&MIID=333&L=E



TRANSPORT

1 By plane



Air passengers enjoy specific rights to ensure that they receive appropriate support in the event of problems. Airlines must provide information and assistance, and pay compensation under certain conditions, if you are stranded.

Delay

You are entitled to the following:

- information on your rights and
- assistance including refreshments, meals, 2 communications and overnight accommodation if necessary, depending on the duration of the delay (see box A).

A Duration of delay

DELAY OF:	flight within the EU	flight outside the EU
minimum 2 hours	≤ 1500 km	≤ 1500 km
minimum 3 hours	+ 1500 km	1500 to 3500 km
minimum 4 hours		+ 3500 km

In the event of a delay in excess of 5 hours and you opting not to take a later flight, you are entitled to the following:

- a refund for your ticket and
- a return flight to your original point of departure.

If your flight is delayed for more than 3 hours, the European Court of Justice considers it a cancellation. This means that you are entitled to financial compensation between €250 and €600 (see box B) unless the delay is the result of force majeure.

You can also demand additional compensation if you have incurred consequential losses, which you can substantiate, for example as a result of missing a connecting flight. Again this does not apply in the event of force majeure.

Cancellation

How long before the departure date were you notified of the cancellation?

Minimum 2 weeks:

- The airline must offer an alternative. If you do not agree the airline must refund your ticket.

Between 2 weeks and 7 days:

- The airline must offer an alternative. If you do not agree the airline must refund your ticket.
- Vous avez droit à une indemnisation financière, sauf en cas de force majeure et sauf si la compagnie vous propose un vol alternatif qui part au maximum 2 heures avant l'heure prévue et qui arrive au maximum 4 heures après l'heure d'arrivée prévue (voir encadré B).
- You are entitled to financial compensation, except in the event of force majeure or if the airline offers an alternative flight, which leaves maximum 2 hours before the planned departure time and arrives maximum 4 hours after the planned arrival time (see box B).

Less than 1 week:

- The airline must offer an alternative. If you do not agree the airline must refund your ticket.
- The airline must offer assistance (see box C).
- You are entitled to financial compensation, except in the event of force majeure or if the airline offers an alternative flight, which leaves maximum 2 hours before the planned departure time and arrives maximum 4 hours after the planned arrival time (see box B).

You can also demand additional compensation if you have incurred consequential losses, which you can substantiate, for example as a result of missing a connecting flight. Again this does not apply in the event of force majeure.

Denied boarding (including overbooking)

In the event of overbooking the airline must ask for volunteers to surrender their reservations in exchange for certain benefits. Volunteers will have their tickets refunded (and where applicable receive a free flight to their original point of departure) or will be offered an alternative flight at a different time. They are entitled to appropriate assistance during waiting times (see box C).

If an insufficient number of volunteers come forward the airline may then deny boarding to passengers. All passengers who are denied boarding, because of overbooking or for other reasons, are entitled to the following:

- an alternative flight or ticket refund;
- assistance (see box C);
- financial compensation (see box B);
- additional compensation for consequential losses that can be substantiated.

B Financial compensation**

Flight less than or equal to 1500 km	€ 250
Flight within the EU in excess of 1500 km and on EU flight between 1500 and 3500 km	€ 400
Non EU flight in excess of 3500 km	€ 600

C Assistance

The airline must provide the following assistance:

- refreshments, meals (depending on the waiting time);
- 2 communications (telephone, fax or e-mail);
- if necessary overnight hotel accommodation and transport between the hotel and airport.

If the airline does not offer this type of support, keep all proof of payment in order to reclaim the costs at a later date. Passengers with limited mobility and unaccompanied children will be given priority.

Luggage problems

If you incur problems with your luggage you must submit a complaint to the airport immediately. Retain the document you are issued with. If the problems have not been solved when you are back at home, request compensation from the airline by registered letter within:

- 7 days of receipt of damaged luggage;
- 21 days of receipt of delayed luggage;
- as soon as possible if the luggage appears to be lost (after 21 days).

You are entitled to compensation amounting to maximum 1131 SDR* per passenger in the event of damaged, delayed or lost luggage. If the value of your luggage exceeds this amount it is advisable to deposit an "special declaration" when checking in. You will then take out

insurance with the airline, which will compensate the indicated value in the event of luggage problems.

If your luggage is missing upon arrival at your destination, you may be provided with an essentials kit if you submit a complaint at the airport. If not, you can purchase the necessary articles and send their proof of purchase to the airline to obtain compensation.



TIP

The ECC has issued a practical brochure entitled "Luggage on the airplane", which can be downloaded or ordered via the website www.eccbelgium.be.

* SDR refers to Special Drawing Rights, which is a special currency the value of which is established on a daily basis. 1131 SDR = € 1282 on 23/05/2011. In the event of "force majeure" the company is not compelled to pay any compensation.

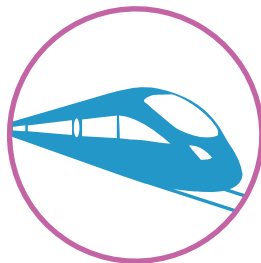
** This compensation can be reduced by 50% in some cases.

Inspection authority

Each European Member State has an inspection authority, which monitors whether airlines observe

European legislation with respect to the rights of air passengers. In Belgium the inspection authority can be contacted by telephone on 02 277 44 00.

2 By train



If you cross at least one border when travelling through Europe by train, you are protected by European legislation. In some countries (including Belgium) these regulations also apply to national rail transport. In addition to regulations pertaining to the liability of the rail company in the event of passenger death or injury, and the transport of bicycles or cars by train, this legislation mainly comprises regulations pertaining to the rail company's information duty and obligations in the event of delays and/or cancellations.

You are entitled to information:

- before the journey (fastest and cheapest route, availability of seats and onboard services, complaints procedure, etc.);
- during the journey (onboard services, next stop, delays, etc.).

Cancellation or delay

In the event of cancellation or a delay in excess of 60 minutes upon arrival:

You are entitled to assistance:

- meals and refreshments;
- if necessary, hotel accommodation and transport to and from the hotel;
- transport to the station if the train is blocked on the track;
- if necessary, alternative means of transport.

You have the following options:

- to continue your journey (must be in comparable transport conditions). You are entitled to compensation amounting to 25% of the ticket price in the event of a delay between 60 and 119 minutes and 50% with a delay of 120 minutes or more.
- not to continue your journey, in which case you are entitled to a full refund of your ticket for the non-completed part of your journey, or for the entire journey if it has become meaningless in your travel plan, and a return service to your original point of departure.

Problems with registered luggage

Completely or partially lost luggage (after 14 days):

- You are able to substantiate the value of the damage: compensation will be equal to the said damage with a maximum of 80 UOA* per kg or 1200 UOA* per item of luggage.
- You cannot substantiate the damage: compensation will be limited to 20 UOA* per kg or 300 UOA* per item of luggage.

In both cases the rail company must also refund the cost you incurred for the transport of your luggage.

Late delivery of your luggage:

Compensation is calculated per 24 hour period.

- You are able to substantiate the value of the damage: compensation is equal to the said damage with a maximum of 0.80 UOA* per kg or 14 UOA* per item of luggage.
- You cannot substantiate the damage: compensation will be limited to 0.14 UOA* per kg or 2.80 UOA* per item of luggage.

Damaged luggage:

You are entitled to compensation equal to the value of the loss to your luggage.

TIP

Do you intend to take valuable luggage and is the proposed compensation insufficient? Take out luggage insurance cover with an insurance company or tour operator. Frequent travellers can take out annual insurance cover. Remember to check the exclusions and excess amounts.

Inspection authority

If you are not happy with the way the rail company has dealt with your complaint, you can contact the rail

Ombudsman in Belgium (tel. 02 525 40 00 – www.ombudsmanrail.be) or the government authority in charge of monitoring the application of this European legislation (tel. 02 277 48 90 – <http://www.mobilit.belgium.be/fr/traficferroviaire/info/>).

TIP

The ECC has issued a practical brochure “Your rights as a train passenger in Europe”, which can be downloaded or ordered via the website www.eccbelgium.be.

* UOA refers to Unit of Account, which is a special currency the value of which is established on a daily basis. 1 UOA = € 1.13 on 23/05/2011.

3 By boat

From 18 December 2012 passengers travelling by sea or inland waterway will receive better protection as a result of a new European directive.

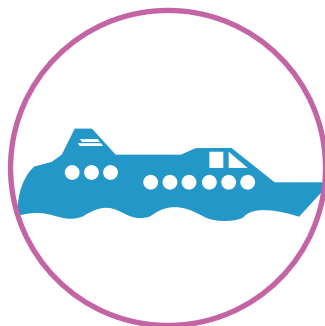
Cancellation or delay

Within 30 minutes of the planned departure time you are entitled to receive information on the situation and expected departure and arrival times. If, as a result of the delay, you miss a connection the transport company must provide information on alternative connections.

In the event of cancellation or a delay in excess of 90 minutes you are entitled to the following assistance:

- free refreshments, snacks or meals (in proportion to the waiting time);
- free overnight accommodation on board or on land, unless it is a case of force majeure as a result of weather conditions, with an impact on safety. This assistance can be limited to € 80 per night for a maximum of 3 nights. Transport to and from the accommodation if necessary.
- Transport to the final destination via an alternative route or a ticket refund and transport to the point of departure.

You are entitled to financial compensation, which depends on the duration of the delay upon arrival and the duration of the service:



Compensation = minimum 25% of the ticket price.

<i>Duration of delay upon arrival</i>	<i>Duration of the service</i>
1 hour	up to 4 hours
2 hours	4 to 8 hours
3 hours	8 to 24 hours
4 hours	in excess of 24 hours

Compensation = 50% of the ticket price if the delay is twice as long.

No compensation is due in the event of force majeure.

Inspection authority

If you are not happy with the transport company's response you can contact the enforcement body, which will be appointed by the Belgian government at the latest on 18 December 2012.

4 By bus



The European directive, which offers enhanced protection to bus and coach passengers, will apply from 1 March 2013.

Irrespective of the travelling distance, all bus and coach passengers are entitled to travel information before and during the journey, and information on their passenger rights.

This European law applies mainly to bus/coach journeys of 250 km or more.

Accidents

You are entitled to the following:

- financial compensation of maximum € 220,000 per passenger and € 1,200 per item of luggage (unless the Member States have increased this amount);
- assistance consisting of accommodation, food, clothing, transport and first aid facilities. Accommodation costs can be limited to € 80 per night per passenger for up to 2 nights.

Cancellation or delay

In the event of overbooking, cancellation or a delay in excess of 2 hours

You have the option

- to continue your journey via a different route or
- to receive a ticket refund and free travel back to your point of departure.

If the transport company does not provide this option you are entitled to compensation equal to 50% of your ticket price.

You are entitled to receive information on the expected time of departure and, where applicable, alternative connections.

In the event of cancellation or a delay of at least 90 minutes in a journey with a planned duration of more than 3 hours

You are entitled to assistance:

- snacks, meals and refreshments in proportion to the waiting time;
- if necessary hotel accommodation and transport to the hotel, unless it is a case of force majeure as a result of weather conditions, with an impact on safety. The accommodation costs can be limited to € 80 per night per passenger for a maximum of 2 nights.

Inspection authority

If you are not happy with the transport company's response to the complaint, you can contact the enforcement body, which will be appointed by the Belgian government at the latest on 1 March 2013.

5 *By car*

If you are going on holiday by car in the EU your Belgian driving licence will be valid. Your third party car insurance also applies in EU Member States, Norway and Iceland. Always keep a copy of the 'European Accident Statement' form in your vehicle.

If you commit a traffic offence whilst abroad, the (penalty) ticket will be sent to your home address, sometimes up to two years later. Similar to what happens in your own country, you will have to pay or contest the fine. If you incur a penalty with a hire car the car hire company often charges administrative costs.

Traffic rules in 29 European countries

In view of the fact that not all Member States impose the same regulations, you must be aware of the main rules you need to observe on your holiday destination. This helps you to avoid problematic situations and fines. The European Commission provides on its website a practical overview of the traffic rules (http://ec.europa.eu/transport/road_safety/going_abroad/index_en.htm) in 29 European Countries (all EU Member States plus Norway and Iceland).



It provides information on the following:

- motorway speed limits
- whether you need to drive with your lights switched on during the day
- whether winter tyres are required
- whether it is mandatory for a cyclist to wear a helmet and/or high visibility jacket
- whether it is mandatory to have a high visibility jacket inside the car
- maximum blood alcohol content
- safety equipment for cars.

German 'Umweltzones' (Environment Zones)

Some German city centres, including those in Berlin, Cologne and Hannover, are demarcated with "Umweltzone" signs. Vehicles entering these environment zones must be

equipped with an "Umweltplakette" or environment sticker. Drivers entering these zones without a ticket, even in foreign vehicles, will be fined.

The "Umweltplakette" is easily obtained in Germany from recognised garages, petrol stations and TÜV (vehicle inspection) offices.

TIP

The environment sticker can be ordered in advance. Check the ECC website www.eccbelgium.be/some-german-cities-only-admit-cars-with-an-environment-sticker-s51011.htm or the VAB website <http://www.vab.be/fr/reportage/2013/11/22/duitsmilieuvignet>

Zona a traffico limitato in Italy

Zona a traffico limitato (ZTL) are usually located in Italian cities with a historic city centre. They are indicated by specific signs.

Vehicle traffic in these zones is prohibited to non-residents, and subject to fines, during certain times of the day.

For a detailed list of these ZTL consult the following website: <http://ztl-italia.blogspot.com/>

TIP

If you are staying in a hotel located in a ZTL zone, you may be able to obtain permission to enter the city centre. Check with the hotel.

Barrier open (on toll road) but still not paid - in Italy

When travelling on a toll road in Italy you may find yourself in a situation where the barriers open once you have inserted your credit card, but you have not actually paid. If there was a problem with the payment your vehicle will be photographed and you may incur a fine, even up to 10 years after the facts. Always check

the ticket you are issued with on the toll road. A letter 'R' below "Modalità di Pagamento" (payment method) indicates that you have not paid. In that case it is advisable to report to the toll office or to a "Punto Blu" (toll road department) to pay the toll. This can also be done on the website: www.autostrade.it/it/rmpp/index.html.

To avoid additional costs you need to pay within 15 days.

6 On holiday with animals

Identification and proof of vaccination

Pets travelling in the EU must have the necessary identification and passport with proof of vaccination against rabies.

The identification mark is in the form of a tattoo (until 3 July 2011) or microchip.

An EU passport, i.e. animal health certificate submitted by a recognised vet is also required. Belgium currently has 2 organisations (BVIRH and ID-Chips) authorised to issue Belgian EU passports. This passport is valid for the animal's lifetime and must as a minimum comprise information relating to vaccination against rabies. When you are going on holiday your pet must be inoculated in



good time, or you will have to submit proof of an earlier inoculation, which is still valid.

Some countries set additional requirements such as treatment against tapeworm or ticks.

TIP

The Federal Public Service – Public Health website provides information on the correct timing of inoculations for each country.

<http://www.health.belgium.be/eportal/AnimalsandPlants/travelling-withyourpets/index.htm?fodnlang=en#.VO7cBvnF9vk>

Transport

There are currently no European rules in force pertaining to the transport of animals. National legislation, supplemented by the rules and conditions stipulated in the contract with the transport company, apply. It is of the utmost importance, therefore, to obtain all the necessary information in good time.

TIP

Some practical rules pertaining to air transport can be found on the IATA website.

www.iata.org/whatwedo/cargo/live_animals/Pages/pets.aspx

7 People with reduced mobility

European legislation aims to guarantee that disabled persons or persons with reduced mobility have access to the same transport opportunities as other citizens.

Several European decrees were implemented in order to prevent discrimination against people with reduced mobility and ensure that they receive the necessary support.

- Transport companies and ticket sellers cannot refuse people on the basis of their reduced mobility, except if this compromises safety requirements or if the design of the means of transport or infrastructure at the departure and arrival locations are inappropriate.
- They must not charge any supplements.
- Only when strictly necessary can the transport company request that the person with reduced mobility be accompanied by an attendant. Attendants travel free of charge on most means of transport.
- People with limited mobility are entitled to free assistance when boarding and dismounting and on board the means of transport, providing it is requested in advance.



- In the event of loss or damage, mobility or other special equipment must be temporarily replaced free of charge and compensated (replacement value or repair costs), except when it is not the result of failure or negligence on the part of the transport company.
- If a transport company denies access to a person with limited mobility, they must make all reasonable efforts to provide an acceptable alternative to the person in question. If this is not possible, the company must refund the ticket.

The above general rules are sometimes supplemented by specific rules depending on the means of transport. For instance, in addition to their medical equipment air passengers with reduced mobility are allowed to take maximum two mobility aids and a guide dog on board, on condition that this is permitted by national regulations.

TIP

More specific information on mandatory measures for disabled persons or persons with reduced mobility per means of transport type is available on the ECC website under the topic "Travel".

www.eccbelgium.be/travel-s10976.htm

3



AT THE HOLIDAY DESTINATION

1 Renting a car

In advance or on location

Advance reservation offers a number of advantages:

- time to compare the services and prices offered by the various types of suppliers;
- in your own language;
- a vehicle will be waiting for you upon arrival.

Reservation on location offers a number of different advantages:

- it is easier to assess the company's reliability;
- small, local rental companies, which are difficult to find or cannot be found on the Internet, are often cheaper;
- personal contact, i.e. potential for negotiation;
- you can discuss the contract and where necessary ask for explanation.

TIP

What is included in the price? Check insurance cover, kilometre allowance, number of drivers, geographical limits, additional charge for delivery at a different location, reservation costs, rental of children's seat(s), cancellation insurance, etc.

Collecting the car

- Check the contract in detail and ask for further information on items that are not entirely clear.
- Read the small print.
- What does the price cover?
- What is covered and what is the excess?
- What should you do in the event of an accident?
- Check the condition of the vehicle, make a note of scratches, dents and other faults and get the car hire company representative to countersign.

Returning the car

- Ask the rental company to check the condition of the vehicle and countersign.
- Avoid returning the vehicle outside opening hours and take photographs if necessary.
- Refill the fuel tank if required in the contract in order to avoid excessive charges.

TIP

The ECC brochure entitled “Hiring a car in Europe) provides both useful information and an English hire car glossary. Can be downloaded or ordered via www.eccbelgium.be.

2 Making purchases during a holiday in Europe



Payment

Credit and debit cards can be used in all European countries. The costs associated with the use of these cards in another Member State must not exceed the costs charged in your own country, when paying or collecting cash in euro. Most banks charge more for collections from cash dispensers by credit card than by debit card. There are usually

no extra charges when you are paying in euro. Tariffs are set by the banks and can generally be found on their website.

Remember, if you are travelling outside Europe, it is advisable to ask the bank whether your bank card needs to be activated for use in the countries you intend to visit.

In some cases travellers' cheques are still used for distant travel, but they are definitely no longer used for Europe.

TIP

The ECC has issued a brochure entitled “European payments”, which also contains information on transferring money within the EU and Internet payments. It is available from www.eccbelgium.be.

Guarantee

When buying a product within the EU the vendor must provide a 2 year guarantee. The first 6 months are crucial. During that time the vendor must repair or replace faulty goods, except if they can prove that you caused the defect. After 6 months they

can demand that you prove that the fault already existed when the item was delivered.

In addition to this legal guarantee many vendors or manufacturers offer a commercial guarantee. They must notify you of the conditions attached to this guarantee, which should not prejudice the legal guarantee.

TIP

Specific information on this guarantee can be found in the ECC brochure entitled "The law on guarantees", which can be downloaded or ordered via www.eccbelgium.be.

VAT

In Europe you pay VAT on goods where you buy them. The European Commission publishes a list of applied VAT rates on its website: http://ec.europa.eu/taxation_customs/taxation/vat/consumers/vat_rates/index_en.htm

On 1 January 2011 Cyprus and Luxembourg were the EU countries with the lowest VAT rate (15%).

You only pay VAT in your own country when you buy a car abroad.

TIP

Specific information on buying a car in another Member State can be found in the ECC brochure entitled "Buying a car in the European Union", which can be ordered via www.eccbelgium.be.

3 Roaming



Making phone calls and sending text messages in the EU

The European government has decreed that from 1 July 2011 roaming tariffs* (costs charged for mobile phone use abroad) for mobile phone calls and text messages must not exceed the following:

making a call	receiving a call	sending a text	receiving a text
35 cents	11 cents	11 cents	free of charge

* Excluding VAT.

Mobile surfing in the EU

There is currently no ceiling imposed on data roaming charges by your mobile operator within the EU. Therefore, data roaming charges may differ from one operator to another. To avoid surprises when receiving your

invoice, check the applicable rates by your operator before your departure.

Since July 2010 mobile network operators must provide you with information about the option to disconnect your service as soon as your bill reaches € 50 excluding VAT (or more if you opt for a higher limit).

TIP

The European Commission website lists examples of roaming tariffs for all European Member States.

http://ec.europa.eu/information_society/activities/roaming/index_en.htm

4 Timeshare and similar arrangements: be vigilant!

Whilst at your holiday destination you may be approached by reps selling long-term holidays such as timeshares, holiday clubs, points systems etc. and they will frequently offer you a scratch card. You are guaranteed to win a prize, but you have to attend a protracted information session, which has but one objective, i.e. to lock you into a long-term contract.

This type of long-term holiday contracts have major disadvantages:

- Buyers will have to pay annual charges in addition to the original purchase price.

- Contrary to what smart sales people may tell you, timeshares and similar arrangements are not good investments. They are very difficult, if not impossible, to resell.
- Maintenance costs often rise rapidly, the property may be poorly managed or the company could go bankrupt.
- Subsequent changes in the buyer's private circumstances may result in him/her no longer being able, or want, to use the timeshare.
- Timeshare agreements never include a clause for a full or partial membership repayment in the event of early termination.

Timeshare agreements are covered by European legislation, which for example allows the consumer a 14 day withdrawal period. The ECC website (www.eccbelgium.be) provides further information under the section entitled "Timesharing".

TIP

Never sign a contract during one of these information sessions. Always reconsider at home first. Crucially, never pay anything on site; in fact this is prohibited by law.

5 In the event of sickness or an accident

All travellers must have mandatory up to date health and invalidity insurance. Whilst abroad your European health insurance card, which is available on demand free of charge from your National Health Service, provides proof of compliance. The card guarantees repayment for urgent medical care in EU Member States, Iceland, Norway, Liechtenstein and Switzerland. In some cases you will not be charged anything on location, in other cases only the patient contribution or the full amount. Upon your return your National Health Service will refund the amount in excess of your own contribution upon presentation of the necessary certificates and invoices. If you are



going abroad for medical reasons including planned hospitalisation, you will always have to obtain authorisation from your National Health Service first.

TIP

Specific information on this subject can be found in the ECC brochure entitled "Healthcare in Europe", which can be found at www.eccbelgium.be.

A number to remember:
the European emergency number = 112

4

COMPLAINTS



1 *During your holiday*

Always try to solve your problem on location. It is often the fastest and most efficient way to arrive at a satisfactory solution. If you cannot find a solution, ask for a complaints form and

keep a copy as proof. If necessary contact your tour operator or travel agent. They can provide an emergency number. Collate additional substantiation and take photographs where necessary.

2 *After your holiday*

When you get home you can confirm your complaint in writing.

You have a complaint involving a Belgian company:

- Contact consumer organisations such as Test-Aankoop (www.test-aankoop.be) or
- submit a complaint via Belmed (www.belmed.fgov.be)

Belmed is an online mediation platform managed by the Federal Public Service Economy, which provides information on the various types of conflict resolution. A request for mediation can be submitted to the appropriate authority via Belmed.

You have a complaint involving a company in another Member State, Iceland or Norway:

- Contact the European Consumer Centre (ECC – www.eccbelgium.be).

The ECC's expert legal advisers provide legal consumer advice free of charge.

If the other party is based in another EU Member State, ECC legal advisers in that particular country will be assigned

to the case. Together they will look for an amicable settlement. If this proves impossible they will look for a suitable alternative solution other than a judicial procedure, throughout the EU.

3 Travel Disputes Commission

The Travel Disputes Commission is authorised to manage conflicts pertaining to the execution of a holiday between a traveller and a Belgian travel agent or tour operator. Its authority only applies providing the travel agent or tour operator employs the general travel conditions

of the Travel Disputes Commission. This will be stipulated in the holiday contract's general conditions. Website: http://economie.fgov.be/fr/consommateurs/Voyages/Commission_litige/

4 European small claims procedure

All cross border disputes involving a claim of less than € 2000 are subject to a simplified European legal procedure. The entire procedure

is executed in writing using standard forms. The parties are not obliged to be represented by a lawyer.

TIP

Specific information can be found in the ECC brochure entitled "The European small claims procedure", which can be downloaded or ordered via www.eccbelgium.be.

Would you like more information on a topic mentioned in this guide? Visit the ECC website (www.eccbelgium.be) where you can download or order brochures free of charge.

The European Consumer Centres' network was established by the European Commission to provide information and cross-border assistance free of charge to consumers in the European Union.



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Free legal advice from Monday through Friday from 9 a.m. to 12.30 p.m. and 1.30 p.m. to 5 p.m.

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