



What Assurance Do We Provide To Protect Your Travel Investment?

We know that people are concerned about being left high and dry by unscrupulous or unwise travel companies. This is a valid concern and we recommend that you take the following precautions with any travel company (in order of priority):

- 1. Charge your entire trip on a credit card.** Our company is one of the few that offers this de facto form of insurance. It is, in our opinion, better than any other governmental or travel trade consumer protection program -- since 100 percent of your investment is protected by using a credit card and in this day and age, financial institutions are carefully scrutinizing the financial health of the travel company.

It is worth noting that many government and trade consumer protection programs may only confer partial protection. In the event of a large multi-million dollar tour operator default, the consumer may ultimately receive only pennies on the dollar, since the magnitude of a potential default could well exceed the size of the protection program.

- 2. Check out the company's references.** Simply put, travel companies are no different from any other business. So if you're unfamiliar with the prospective company, check out their references. See if they're a reputable business, pay their bills on time, and have been around long enough to trust with your constituent's money and time.

GeoEx has been around since 1981 and we're happy to provide you with unfiltered client, credit, and banking references. We also invite you to call First Republic Bank (415-296-5740) and the San Francisco Better Business Bureau (415-243-9999) to obtain an unbiased report of our business history and track record.

- 3. Purchase cancellation insurance for all or part of your travel investment.** Many trip cancellation insurance programs cover the financial default of an airline, tour operator, travel agency or cruise line. This coverage typically costs \$5 to \$6 for each \$100 of coverage. GeoEx is in good standing with all the major trip cancellation insurance carriers – many of which also conduct financial background checks (e.g., Access America –www.accessamerica.com see supplier default coverage section)

- 4. Check out the company's memberships and affiliations.** Active memberships in business, trade and governmental programs do not confer any assurance of a company's financial health (none of the programs presently conducts annual financial audits). However, long-standing memberships in some of the more established organizations do represent some level of security, since the unscrupulous companies are eventually tossed out. We maintain active memberships in the most prominent trade groups, including the American Society of Travel Agents, the International Airline Travel Agent Network, The Airline Reporting Corporation, the Adventure Collection, and the San Francisco-Oakland Better Business Bureau. We also participate in California's Seller of Travel Consumer Protection Program and our registration number is 1006401-10.