



Many consumers are taking advantage of competitive offers from travel agents this Christmas and heading to the sun. If you are one of our lucky readers who is escaping the cold, enjoy your break, but beware of approaches from 'holiday clubs' when abroad. For more information see below.

Our consumer query comes from someone concerned about car hire.

If you have had a problem with a purchase from another EU country, please contact us on 01 8090600 or at [info@eccdublin.ie](mailto:info@eccdublin.ie). For information on your consumer rights in Europe, see [www.eccireland.ie](http://www.eccireland.ie).

Happy Christmas to all!

**Rosaleen Quinlan**  
**Editor**

## **1. Holiday Clubs**

Holiday Clubs offer 'luxury holidays at knock down prices' to club members. In theory Holiday Club members can enjoy exotic trips to holiday resorts at a fraction of the cost of a standard holiday and even "get their money back" when their contract ends as these companies allegedly invest the sums in very profitable funds. This unfortunately has proven to be false.

If you are approached by someone with a scratch card which subsequently reveals a free cruise, bottle of wine or free holiday don't believe what you are hearing. Walk away before it is too late. Otherwise you will find yourself signing a contract under pressure and having your credit card debited immediately.

## **2. I've heard horror stories about incidents when renting cars abroad. What should I look out for?**

We are regularly contacted by Irish tourists who have had bad experiences with car rental companies abroad, but also by an almost equal number of visitors who have encountered problems with Irish companies on their holidays in Ireland

Legislative protection for these consumers is poor so it is vital that consumers bear the following advice in mind:

- Compare all costs when deciding on a rental company. Extras such as fuel charges, child seats etc. may vary considerably.
- Be careful when using online car rental comparison and booking sites. Remember that that your agreement is with the car rental company itself and not

the web agent. The liability of the web agent may be limited to any fee charged by them.

- Inspect the vehicle carefully with a car rental company employee present both during the pick-up and return stages. Before leaving, request a written statement that the car was returned in good working order.
- Accidents happen, and you may be held liable, even if not at fault. Check the excess on the Collision Damage Waiver (CDW) and read the terms and conditions carefully.
- If you are involved in an accident, notify the car rental company immediately, and obtain an official police statement confirming responsibility.

If you do have a problem with a car rental company in Europe, and cannot resolve it yourself, perhaps we can help. **Contact us on 01 8090600 or at [www.eccireland.ie](http://www.eccireland.ie).**

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