



Q: I booked online and paid cash for a month's rent at a "charming 18th Century petite maison" in the Sorbonne area of Paris. When the taxi dropped me off and I rang the bell, the home owner told me angrily that some internet rip-off guys in Morocco were doing this to British tourists all the time. What can I do about it? *Marianne K., London SW GB* A: Sorry, but you should not have sent cash for any online booking. The safest way to do it would be through a legitimate London travel agency or name-brand online agency. They have the means of blocking out phony travel offers.

Paying cash in advance is always a risk, not only of being cheated, but also you have no recourse if anything goes wrong with your trip, hotel quality and other factors. Use your credit card, because if you have a problem, the credit card company is an effective ally when you make a complaint.

Finally, when you book travel that involves significant cost, invest another ten percent in trip insurance. With that protection, no matter what goes wrong, your chances of getting a full refund are the very best.