

Does Your Luggage Travel More Than You Do?

You are here. Your luggage is there. Most misdirected luggage is reunited with its owners, and federal regulations require airlines to reimburse passengers for lost luggage. Claims are usually settled within 90 days.

You can help prevent problems by attaching durable, clearly marked luggage tags and by including identification inside your bags as well, in case the exterior tag is detached or damaged. Leather tags are preferable to the airlines' paper tags. It's also wise to pack a carry-on bag with toiletries and a change of clothes, as well as prescriptions or any irreplaceable items. If your checked baggage is AWOL, here's what you can do:

Submit a Detailed Claim.

Contact your airline and ask for the baggage claim department. Request a copy of their coverage and reimbursement policies. Valuables such as jewelry or electronics typically aren't covered, so check your credit card terms or home-

owners insurance, which may offer additional coverage.

Specify each item lost, as well as its estimated value and replacement cost. Include your flight number, destination, date and time. If you've already filled out a lost-baggage report or have additional correspondence or information, include copies with your claim. You may also want to itemize the cost of any replacement items you had to purchase and request reimbursement for these. Include receipts.

Report Unsatisfactory Claims. Write a letter to the airline's customer service department. Ask them to reconsider the claim and give them contact information, including the best time to reach you if they need more information.

If you still have trouble resolving a claim, contact the Better Business Bureau in the city where the airline's headquarters are located. They may be able to help you settle your claim.