

# OVERVIEW TO SELLER OF TRAVEL LAWS

## REGISTRATION REQUIRED

YES

NO

### USA

CALIFORNIA	X		
DELAWARE	X		
FLORIDA	X		
HAWAII	X		
ILLINOIS		X*	*Exemption: ARC
IOWA	X		
LOUISIANA	X		
MASSACHUSETTS		X	
MINNESOTA		X	
NEVADA	X		
NEW YORK		X	
OHIO	X		
OREGON		X	
PENNSYLVANIA	X		
RHODE ISLAND		X*	*Only in-state register
VIRGINIA	X		
WASHINGTON	X		
WASHINGTON, DC	X*		*Guides must be licensed

### CANADA

BRITISH COLUMBIA	X		
ONTARIO	X		



# OVERVIEW TO SELLER OF TRAVEL LAWS

## FINANCIAL SECURITY REQUIRED

YES      NO

### USA

CALIFORNIA	X	100% bond/TA/Escrow Or USTOA CPP
DELAWARE		X
FLORIDA	X*	*No for ARC after 3 years. No for others after 5 years. Others: \$25k-\$50k bond, CD or LC
HAWAII	X	100% HI bank TA
ILLINOIS	X*	*Exemption: ARC, USTOA \$1M TAPL + \$100k CPP are exempt. Others, 90% TA
IOWA	X*	*\$10k bond or ARC bond OR \$1M E&O insurance
LOUISIANA	X*	travel agency business license *School trip operator bond
MASSACHUSETTS		X
MINNESOTA		X
NEVADA	X	ARC agencies are exempt. Others: 100% TA, or \$50k bond, LC or CD
NEW YORK		X

OREGON	X	\$10k bond or LC
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## OVERVIEW TO STATE SELLER OF TRAVEL LAWS

### FINANCIAL SECURITY REQUIRED

<u>YES</u>	<u>NO</u>
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PENNSYLVANIA	X*	*10k bond. Applies to Intrastate coach only	
RHODE ISLAND	X*	* In-State only. \$10k bond. Out of State, n/a	
VIRGINIA	X*	*Travel Club Sales only. \$85k - \$125k bonds + 100% VA bank escrow	
WASHINGTON	X*	*In-State or direct/Local Sales only. If \$1M E&O ins. + ≥\$250k CPP, no add'l security. Others: \$100% TA in WA or \$10k bond, LC or CD	
WASHINGTON, DC		X	Guides must be licensed

### CANADA

BRITISH COLUMBIA	X	TA
ONTARIO	X	TA + \$10k security first 2 years
QUEBEC	X	TA + \$10k - \$35k security

## COMPLIANCE STRATEGY

- Identify Which State and Provincial Laws Apply to Your Company's Location and Marketing
- Register with State/Provincial Authorities as Necessary
- Arrange Bonds, Trust Accounts, etc. as Necessary
- Include Registration Numbers in Advertising as Necessary
- Prepare Consumer Disclosures as Necessary



**\*\* YOUR BEST APPROACH \*\***

### COMPREHENSIVE STRATEGY

- Seller of Travel Laws Compliance
- Integrated Approach to Customer Materials:
  - Terms & Conditions
  - Travel Information

- Seller of Travel Disclosures
- Standard Written Contracts For All Supplier Services