

TRAVEL TROUBLESHOOTER



I canceled my cruise, but my credit card claim is lost at sea

By Christopher Elliott GLOBE CORRESPONDENT

Q. I'm having some trouble with a travel insurance claim for a cruise I purchased through my Chase Sapphire Reserve card.

Last summer, I booked a Viking Cruise with my father and wife. At the airport, my father suffered a medical emergency and had to be rushed to the hospital. We missed our cruise.

Since I had purchased the cruise using my Chase Sapphire Reserve card, which covers cancellations when you're traveling, I filed a claim for the value of the cruise and plane tickets.

I submitted all of the documents, but Chase is taking its time with the claim. It's coming back and requesting information it already has, such as a travel ID number.

I have provided them with all this information. If they had read the claim, they would have clearly seen they already had what they were asking for. I had to upload the same Viking Cancellation Statement four times before someone at Chase finally accepted it.

I want my claim approved and the full \$19,148 paid, as per the Chase Sapphire Reserve benefits. Can you help me?

THE VIP LOUNGE Sarah Wang

on packing cubes, Disney in Japan, and eating 'anything flaming hot'

hen Sarah Wang graduated from Boston University - where she majored in music and vocal performance – the Dallas native was uncertain about job prospects. But just a few days after graduation, the now 24-year-old decided to take the train to New York City to audition for a role in the national tour of "Pretty Woman: The Musical." Much to her delight, she was cast as Violetta, the opera singer who performs a segment from Giuseppe Verdi's "La Traviata" in the scene where, in the 1990 movie on which the musical is based, the character Edward Lewis (Richard Gere) takes Vivian Ward (Julia Roberts) on a date to the opera. The musical is at the Emerson Colonial Theatre Feb. 27-March 3. "Audiences enjoy reliving the movie in a different way, with rock songs, choreography... live theater always brings a different layer to a story," said Wang in a recent phone call from Reno, Nev., where the show was being performed. She admitted that the vocal demands of her performance can be challenging. "I try not to talk too excessively when I don't have to, like when I'm hanging out with castmates. I also drink lots of water and have a steamer device." Wang, who in addition to playing an opera singer is in the ensemble, said she is "so excited" to be performing in Boston and can't wait to see friends, visit her former professors at BU's College of Fine Arts, and show off her former stamping grounds to her castmates. We caught up with Wang – who when not on tour lives with her parents and 3-year-old mini Goldendoodle, DJ, in Dallas (but said she plans to move to New York City soon) — to talk about all things travel.

If you could travel anywhere right now, where would you go?

I would say the Disneyland in Japan. I recently went to Disneyland in California and it was one of the happiest days of my life that I've had in a while. Also, I've been wanting to go back to Japan for the longest time; I love the food, people, ambiance, and shopping. So, the two of those combined is Disney in Japan.

Where was the first place you traveled to after **COVID** restrictions were lifted?

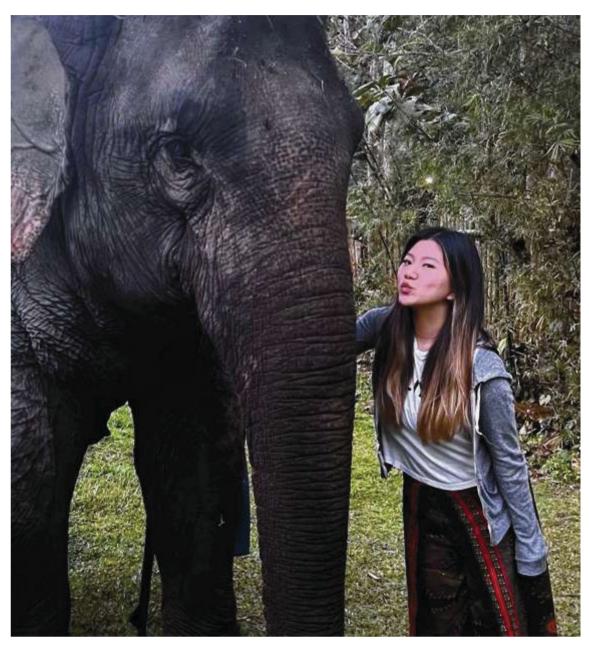
I went to Lake Tahoe with my parents. It was a very chill vacation; we stayed at a resort, walked trails, and were very immersed in the nature which was very much needed.

Do you prefer booking trips through a travel agent or on your own?

Mostly on our own/with family. Thoughts on an "unplugged" vacation?

I haven't done much of it but would be open to it. I think a detox of technology is much needed and I do enjoy nature and activities.

What has been your worst vacation experience? I went to Paris with my family five years ago, and my mother got pickpocketed and had her wallet and passport stolen. It's actually kind of amazing how none of us noticed.



Sarah Wang in Thailand in January 2023.

What book do you plan on bringing with you to read on your next vacation?

"Our Wives Under the Sea" by Julia Armfield. It's a book from the summer that I started but never finished.

If you could travel with one famous person/celebrity, who would it be?

Not sure but probably with some YouTube vlogger that I enjoy; they would have a good itinerary that I'd love to follow, and they'd also document the trip, which would be cool to have and on which to look back.

What is the coolest souvenir you've picked up on a vacation?

I'm not sure if this counts but it would have to be the elder wand that I got from Harry Potter World at Universal Studios in Florida.

What is your favorite app/website for travel?

Flighty. It's an app that tracks any flight that you have with any airline. It's really convenient for checking possible delays ahead of time.

What has travel taught you?

Being able to travel is such a gift, and I truly wish erv person was able to travel and see the world. Being exposed to different environments, cultures, and people expands your worldview. That definitely translates to how open-minded and empathetic you are as a person.

BRENT FEINBERG, Canton, Ga. A. I'm so sorry to hear about your father, and I hope he is on his way to recovery. Chase promises you "peace of mind" when you book travel with its card, noting that if your trip is canceled or cut short by sickness, severe weather, and other covered situations, you can be reimbursed up to \$10,000 per person and \$20,000 per trip for your prepaid, nonrefundable travel expenses. Your father's collapse appeared to be covered by Chase.

As I review the voluminous paper trail between you and Chase, it appears the company was working on your claim, but it was slow. As you note, Chase asked for the same documents repeatedly. It also required you to get a letter from your cruise line stating that you did not receive any credits. Worse yet, the claims process was confusing.

There's nothing wrong with requesting these documents. In fact, you want a credit card company to be thorough when it is dealing with a large claim like this. The underlying problem with your case is that it had dragged on for nearly three months. Even the most complicated claims shouldn't take more than a month

The Chase Sapphire Card has a lot of bells and whistles for travelers and is heavily promoted by travel blogs. But stories like yours make me wonder if it is worth the \$550 annual fee. You might have applied for a garden-variety cashback card instead, bought a travel insurance policy for your cruise, and saved some money this way.

Appealing this to someone higher up might have worked. You can always send a brief, polite email to one of the Chase executive contacts I list on my consumer advocacy website, Elliott.org.

I contacted Chase on your behalf. You received a call from Chase the next day. A senior claims specialist worked with you to fast-track the claim, which Chase has now paid in full.

Christopher Elliott is the founder of Elliott Advocacy (elliottadvocacy.org), a nonprofit organization that helps consumers solve their problems. Email him at chris@elliott.org or get help by contacting him at elliottadvocacy.org/ help/.

Do you vacation to relax, to learn, or for the adventure of it all?

I would say mostly to relax. I want time to just chill out, but I also want to adventure and learn and try new things. So I guess it's a bit of everything but the goal is to relax.

What is the best gift to give a traveler?

Since I'm traveling a lot for tour and have experience with this, I would say a neck pillow or headphones, since I really enjoy listening to music when I travel

What is your go-to snack for a flight or a road trip?

Anything flaming hot - Cheetos, Takis, and hot fries.

What is your best travel tip?

Packing cubes. They have saved my life because it saves a lot of room and it's so much more organized than just throwing in clothes altogether.

JULIET PENNINGTON



HERE

GO WEST TO SKI EAST?

You'll need to head west to discover the Berkshire East Mountain Resort, a family-run gem in Charlemont, one of many outdoor adventure establishments in the state's western counties, including Berkshire, Hampshire, Hampden, Franklin, and the Mohawk Trail. Updated over the past 50 years, the resort offers modern facilities, a new high-speed detachable quad, topnotch snowmaking and grooming operation, ski and snowboard lessons, and a snow tubing park. Chow down on wings, nachos, burgers, salads, and entrees at the Crazy Horse Bar & Grill. Lift ticket pricing is variable, depending on the day of the visit. For the lowest possible rates, book in advance online. Limited lodging options are available at the Warfield House Inn (14 rooms in two houses). February weekend rates from \$209; midweek from \$179. Prefer summer sports to winter? The resort is open year-round with activities including a mountain bike park, whitewater rafting, zip line can-

opy tours, mountain coaster, aerial adventure park, and tent camping sites in warmer months. 413-339-6618, https://berkshireeast.com

APRES SKI BOUTIQUE HOTEL

A brief 13-mile drive from Berkshire East Mountain Resort, Shelburne Springs offers boutique accommodations in a 1914 mansion along the Mohawk Trail in Shelburne Falls. In each of the seven suites you'll find a luxury bedroom, full kitchen, sleeper sofa, walk-in shower, heated floors, and 50inch smart TV. Five suites have private decks. The spacious lobby with a stone fireplace offers expansive country views, plus a patio area with outdoor seating. The 904 Lounge opens for cocktails Thursday through Saturday, 5-9 p.m. On the 38-acre property, you can hike trails, lounge in a geodesic dome, or warm yourself near the firepit. Hot breakfasts, made to order daily, are included in your stay. February midweek rates from \$250/night; weekend from \$350. 413-512-1454, https://shelburnesprings.com

THERE

SWOON AT THE PHILLY FLOWER SHOW

Stop and smell the roses - and all the other floral displays — at the 195th PHS Philadelphia Flower Show, said to be the nation's largest horticultural event taking place at the Philadelphia Convention Center, March 2-10. Immerse yourself in eye-popping floral exhibits, plant competitions, familyfriendly activities, educational offerings with floral and gardening experts, shopping, and more. Admission: Adults \$49.99; students (ages 18-24 with ID) \$35; ages 5-17 \$25. Sign up soon for early morning tours, led by your choice of docent or professional photographer, to enjoy an uncrowded behind-the-scenes viewing. \$120-\$140. https://phsonline.org/theflower-show

LOWES HOTEL'S FLOWERY DEAL

While in town, take advantage of the Flower Show Package offered by the Loews Philadelphia Hotel. Conveniently located across the street from the convention center, the hotel's package provides two tickets to "United by Flowers" - the theme of this year's flower show - and on-property amenities including two cocktails at Bank & Bourbon Lounge and a complimentary room upgrade, excluding suites. After a day of roaming the show, renew yourself with a massage, facial, Turkish bath, and other luxuries at the Joseph Anthony Retreat Spa and Salon. Flash your show ticket at checkout to receive 20 percent off. (Lavender detox float or lemongrass eucalyptus scrub, anyone?) The hotel recently completed a \$23 million en-



hancement project, and boasts 581 guestrooms including 12 suites. Rates from \$279/night. 877-878-3629, www.loewshotels.com/philadelphiahotel/specials/flower-show

EVERYWHERE

KEEP GADGETS CHARGED WHILE ON THE GO

Are you continually frustrated when your smartphone battery expires halfway through your mountain hike, boating excursion, walking tour, or other adventures? Extend your device's power (and photo-taking opportunities) with the portable power banks offered by Classy Chargers. Boasting a 10,000 mAh capacity, the compact power bank has more than enough juice to recharge a variety of devices in addition to smartphones, including tablets, smartwatches, headphones, earbuds, and more. The device holds its charge for up to two months. Available in a mind-boggling 142 designs, including monographed detailing (\$38.50-\$42). Additional accessories are also offered, but save time by choosing a zippered Tech Kit with portable power bank, wall adapter with dual plug, and 3-in-1 cable. (\$101) https://classychargers.com/collections/power-bank

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