

Eleven things to check before you say yes.

Whatever you've been quoted — by me or anyone else — these are the questions that decide whether the trip matches the brochure. Use it on a quote from anyone.

1 Room category vs. actual view

"Ocean view" can mean partial, angled, or over a car park. Ask which buildings and which floors the category covers.

2 Which building

Distance to the beach and lobby, and whether anything nearby is under renovation during your dates.

3 Transfers

Included or not; private or shared; and if shared, how many other stops before yours.

4 Resort fees and taxes

Usually charged per night, sometimes per person — and often not in the number you were quoted.

5 Dining

How many restaurants need reservations, when the booking window opens, and whether it's per stay or per night.

6 Kids club

The real age bands, the hours, whether it closes over lunch, and whether it costs extra.

7 The fare class

What a change costs, and whether seats are assigned or paid for.

8 Bags

What that fare includes, in both directions.

9 Deposit and payment schedule

How much now, when the balance is due, and what's refundable until when.

10 Change and cancellation terms

The supplier's, the airline's, and the resort's are three different sets of rules.

11 Insurance

What "cancel for a covered reason" excludes, whether cancel-for-any-reason is offered, and the deadline to buy it.