

You've just come off a long flight. You're tired and want to get out of the pushy, crowded airport as soon as possible. You go as quickly as possible to your airline's baggage carousel and wait for the thing to start circling and the little trap door to start spitting out baggage.

You breathe a sigh of relief as the bags start on their merry-go-round ride and people pick up theirs and hurry off. You wait, expecting the familiar one with all the labels to come around to you. And you wait. Then, after all the bumping and shoving, you're the only passenger left there, and the carousel is empty. Panic time!



Statistics show this happens at least once to one out of 200 people a year on U.S. flights. Sometimes, after just a few minutes, the bags will spew out, but too often the luggage is actually lost. Usually, this is the result of mislabeling or mistakes in loading on the aircraft. Sometimes other passengers take the wrong bags, either by error or as deliberate thievery. Another cause is when airport employees do the stealing.

So, what do you do when your luggage is lost by the airline? First, although it is difficult, don't panic and run around until you drop from exhaustion. Go to the nearest security station or ticket counter of the airline and report your loss. Don't get further upset by making all kinds of threats and demands. Each airline has its own procedure in attempting to trace and recover your bags. In almost all cases, they succeed in finding them and will send them at no cost to your home.

If you're just starting on a vacation, business trip or cruise, most airlines will offer cash or credit for immediate needs and expenses, and when the bags are found, will forward them to your intended destination. However, if your bags never show up, under Federal regulations, airlines may offer up to \$2,800 per passenger for a lost luggage claim.

Whatever you declare, for lost individual items worth more than from more than \$100 to \$250 each, the airline will require purchase receipts for those items before refunding for them. The airline doesn't have to pay for any other items, no matter how valuable they were. The rules vary with each airline, and negotiations may be long and frustrating.

It is also necessary to confer with your insurance agent about lost luggage. Some homeowner's and travel insurance policies may cover part of your loss. Whatever the lost luggage situation, know your rights and demand them in logical and, hopefully, unemotional terms.