

## CPH Testimony

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**From:** Wendy <wendy@hnltravel.com>  
**Sent:** Tuesday, February 28, 2017 4:34 PM  
**To:** CPH Testimony  
**Subject:** Testimony in Opposition of SB266

**Importance:** High

**LATE**

To whom it may concern:

I would like to speak on behalf of the American Society of Travel Agents, Hawaii Chapter, in Opposition of SB266 for several reasons.

I believe if you require E&O Insurance from just Travel Agencies that are owned as Sole Proprietorships, you are singling them out over any Sole Proprietorship business. The cost of E&O Insurance for these people could be \$500-1000 a year. E&O Insurance covers acts of negligence, not Fraud, so how would that help the Consumer.

As a Full Service Travel Agency we carry E&O Insurance and it covers the Independent Contractors that we have contracts with. So if you then require them to go out and buy their own that is a cost they should not bear.

This bill would not prevent any more fraudulent acts against Consumers.

Thank you for considering this testimony.

Wendy Goodenow, CTC

President/Owner

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Member of the American Society of Travel Agents since 1980 - Currently Vice President/Secretary Hawaii Chapter

Member of the Better Business Bureau

HNL Travel celebrated our 29th Anniversary on July 1, 2016

**Travel is not the flight, hotel, or destination: It is the experiences you have.**