



Music Celebrations International, L.L.C.

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FINANCIAL SECURITY

Travelers deserve to know that their travel providers are solid citizens in the business community, and, are in compliance with all safety and financial requirements that will guarantee the safe and complete operation of their future tour. How does one discover or determine if any given tour operator is in this “safe” category or has the financial strength to weather any storm and guarantee delivery of everything promised or anticipated in the tour? There are occasional “surprises” with bankruptcies of tour operators (as well as hundreds of other types of businesses), and innocent, unsuspecting clients are robbed not only financially, but they experience the disappointment of completely missing something they have eagerly anticipated and looked forward to for months. Bankruptcies are usually the result of mismanagement, under-capitalization or malfeasance.

Most tour operators are not publicly-traded businesses, and, as such, confidential financial information is not easy to obtain or research. There are general guidelines that all groups or individuals should consider — and, much of this information is available or discoverable.

It is extremely important to do some research before signing contracts or sending non-refundable deposits to any tour operator.

REPUTATION of Tour Operator:

- How long have they been in business?
- How long has current management/ownership been in place?
- What is tour operator’s track record? How many tours per year? What is the average length of employment and experience of current staff?
- Can you get references of other clients similar to you who can verify or make comments?
- Better Business Bureau – how many complaints have been lodged? How many complaints have been successfully resolved?
- Reputation with foreign government tourist offices, airlines, bus companies, concert venues, restaurants and other vendors with whom they do business.
- Is Tour Operator wholly owned in the U.S. or owned (even partially) by a foreign entity?
- Does tour operator work directly for all international or domestic tour arrangements, or, does tour operator work via third parties for all such arrangements?

MEMBERSHIPS AND ASSOCIATIONS:

Membership in many of the listed associations requires proof of financial ability, performance bonding, and financial guarantees.

- ASTA American Society of Travel Agents
- SYTA Student/Youth Travel Association
- ABA American Bus Association
- CLIA Cruise Lines International Association
- ABA American Band Association
- ACDA American Choral Directors Association
- NBA National Band Association

- ASTA American String Teachers Association
- ACB The Association of Concert Bands
- League of American Orchestras
- Chorus America
- American School Band Directors Association

INSURANCE:

- Does tour operator carry adequate liability and performance insurance that would cover any liability or litigious issues that arise from malpractice or non-performance?
- Can you get a copy of the tour operator's liability insurance policy?
- Does tour operator include or offer insurance coverage for protection against sickness, theft, accident, malpractice, missed inclusions because of flight delays (weather or mechanical)?
- Is tour operator able to name your organization as a third-party liability insured?

BANK REFERENCES:

While most banks cannot give you confidential information, they can certainly verify solid and historical banking practices, assessment of financial stability and strength, compliance with all banking security measures. Your tour operator should be willing to give you the name(s) of bank officers who know and oversee their bank accounts.

MCI is in complete compliance with all regulations, membership/association requirements listed above. MCI is an ARC/IATAN travel agency with its required bonding and deals directly with airlines to negotiate best possible group airfares. MCI does its own airline ticketing and monitors clients' travel 24/7. MCI owns offices in Zurich, Prague, Beijing, Rome, Vienna and London who make all of MCI's direct negotiations, payments, and service guarantees. These offices provide local experienced and vetted Tour Managers, guides, and the infrastructure that provides the superior service for which MCI is known throughout the world.