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TRAVEL

ON THE SPOT

Case closure

By: Catharine Hamm

Question: My wife and I and another couple shared a large hotel suite with a pull-out couch and a separate bedroom on a recent trip to Milwaukee. On our last morning, two of us went for coffee, and our room was burglarized while the other two slept. We lost purses, wallets, cellphones and cameras. We are out almost \$2,000 collectively. I've asked the hotel's general manager to submit our claim to its insurance company, but he didn't seem interested. What are the hotel's responsibilities?

Kevin Gallagher

Ottawa, Ill.

Answer: The hotel's responsibilities and yours are the same: to keep you and your stuff safe. When that doesn't happen, the hotel is responsible for some remuneration and you are responsible for learning from a painful experience.

Innkeeper statutes, which are determined by state law or city ordinance (and often can be found on the back of your hotel room door), generally limit reimbursement, said Joe McInerney, president and chief executive of the American Hotel & Lodging Assn. That's so a nefarious guest won't claim he lost a Rolex when he is, in fact, a Timex kind of guy.

The hotel manager should call the police so you can get a report -- "you're going to need that when you're turning [a claim] over to homeowners insurance," McInerney said -- and the hotel should also conduct an internal investigation.

Part of that may include "interrogating the locks," said Chris McGoey, an international security consultant based in Southern California. Modern key card systems may offer a range of information, depending on the system, that may be able to tell who entered the room last. (But, McGoey added, the hotel may not share that information with you.)

Sometimes it may say the last person to use a key was ... you. That doesn't mean you or your traveling companions are thieves, but it could mean, in Gallagher's case, the early risers tried so hard to be quiet when they left that the door failed to latch. "Always double-check the knob," said Michael Stroberger, senior director of operations for Andrews International, a large U.S. provider of security and risk mitigation services. Internal air pressure or a warped doorjamb also can interfere with door closure, he said.

If you haven't heard back from the innkeeper, call him again and remind him you're awaiting resolution.

The next steps, unfortunately, are ones that you'll know for the next time you stay in a hotel.

"The No. 1 thing that a traveler can do is ... maintain awareness of belongings at all times," said Bruce McIndoe, president of iJET Intelligence Risk Systems, a global intelligence, security and travel risk management firm.

Most hotel rooms have in-room safes, so use them even if you're just going out for a minute. They're a good place for a laptop, wallets, cellphones and cameras.

When you're making your reservation, you can and should ask about security precautions, although hotels may not want to give too much away for fear you're casing the place. But multifaceted security is better. "Every time you add a layer you reduce the risk factor," McGoey said.

Be careful not to make yourself a target. "Don't bring your best stuff with you," said **Jeffrey Maltzman of Maltzman Foreman**, a law firm whose specialty is travel and hospitality law. "Somebody who checks in wearing \$15,000 around the neck and carrying Louis Vuitton luggage is more likely to be targeted than much less conspicuous customers who're using generic luggage."

Finally, be aware that the better the hotel, generally the better the security effort. A lesser accommodation may seem like a steal, but your stuff may too.