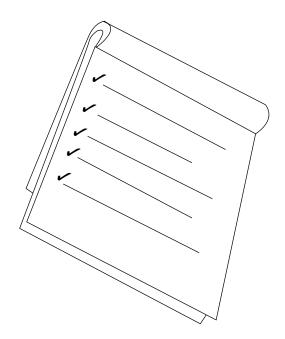
Planning carefully for a worry-free trip

When traveling overseas, we've all probably thought about worst-case scenarios being trapped in another country without money, identification or a plane ticket home. And although a simple trip out of town doesn't pose the same logistical problems as traveling internationally, it still requires careful planning to make sure all goes smoothly. Worries about being stranded or having your home burglarized can make the prospect of leaving as stressful as it is exciting.

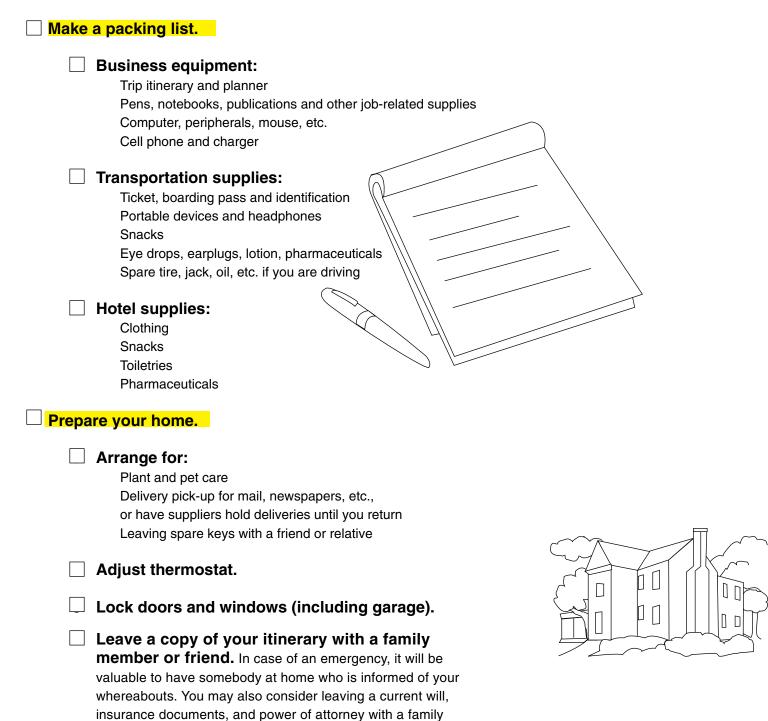
Fortunately, most of the nightmare situations people fear can be mitigated with simple planning. The best way to avoid the worst circumstances is to prepare for them.

The following checklist will help you streamline your preparations for travel to ensure that your trip, whether at home or abroad, is worry-free.





Travel Light. Only bring what you need.



California Casualty

have minor children.

member or friend—it's not usually pleasant planning for extreme emergencies, but it is important, especially if you

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ck your insurance. Determine whether or not your personal property insurance covers you for loss or theft when you're away.

Take care of last-minute preparations.

Label your luggage. Clearly label the inside and outside of each piece of luggage with your name, address and phone numbers. Use covered luggage tags so that casual onlookers can't see your identifying information. If possible, lock your luggage. (You can buy a TSA lock that baggage screeners can open if they need to search your luggage.)

Pack traveler's checks and credit cards. Pack enough cash to take care of cabs, food and other expenses that might not be covered by credit card. Otherwise, plan to use traveler's checks and credit cards to finance the majority of your trip. Traveler's checks or credit cards can usually be replaced if lost. Cash cannot.

Update any out of office email message.

Take a list of important contacts and phone numbers.

Special tips for trips abroad

Bring extra eyeglasses. The minor annoyance of broken glasses can be much more severe when trying to find replacements overseas.

Validate medications. Remember, you're going to be dealing with airport and customs officials who are trained to sniff out drug smugglers. Bring any prescribed medications in their original containers, along with a letter from your doctor explaining that they are legitimate prescriptions.

Note credit card limits. When packing credit cards, note your credit limit and do not exceed it. Americans who've surpassed their credit limits have been arrested in some countries.

Credit card companies typically reserve a telephone number for overseas travelers. Make sure you have this number handy.

Check your passport and visas. Is your passport signed? Are your passport and visas valid? Have you filled in the emergency information page of your passport? If not, you should.



Copy your passport. Keep a photocopy of your passport's information page and bring an extra set of passport photos, if possible. This will expedite the process of replacing your passport if it is lost or stolen.

Buy a calling card. When you purchase your telephone calling card, verify that it works in your destination country. Also, write down the access numbers for the United States and any other countries you'll be calling.

Review and pack Consular Information Sheets. U.S.

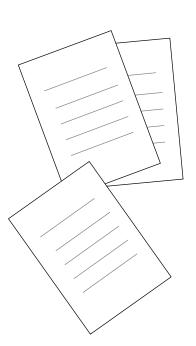
Consulates around the world set up informational sheets, available at http://travel.state.gov, which provide U.S. travelers with information on issues ranging from crime to political stability to road conditions. Likewise, the State Department will provide supplemental travel warnings for countries in which social and political conditions warrant extra consideration. Review these before you leave for your trip.

Register with State Department. The State Department maintains a travel registration website that is used to determine a person's whereabouts and contact information in cases of emergency. A federal privacy act prohibits the department from releasing this information without your authorization.

Check your insurance. Check to see what kind of overseas coverage you receive from your health insurance provider. Medicare and Medicaid do not cover services outside of the United States, and most providers will not pay for the costs of evacuation from an area that has inadequate medical facilities. You might consider purchasing a supplemental, short-term health insurance plan designed specifically for travelers.

Study the laws of the country you're visiting. Remember, you're playing by their rules and their legal system. Consular information sheets can be helpful in advising Americans of which activities they should avoid when traveling.

Learn key phrases in the local language. You may consider writing down phrases that can help you get out of a jam—asking where you can find police or medical help, for example.







What to avoid:

- **x Don't pack anything too flashy or expensive.** It's better to blend in than stick out—you don't want to be an advertisement for thieves or muggers.
- **X Don't pack anything of sentimental value.** In short, don't bring anything that can't be replaced.
- **x Don't pack unnecessary credit cards.** Determine the credit line you'll realistically need and accommodate that.

X Don't pack your Social Security card. The same goes for library cards or other cards you may carry in your wallet as a matter of routine.

Checklist for when you're away

Store valuables in the hotel safe. Valuables include your cash, credit cards and especially, your passport. After all, what could be more valuable than your ability to return home?

Practice hotel safety.

Keep your door locked, meet visitors in the lobby and don't get on elevators with suspicious-looking individuals.

Communicate with hotel staffers. If you're going out late at night, let someone at the front desk know when you should be back.

Make sure credit cards are returned. Make a habit of confirming that your credit cards are given back to you after every transaction you make.

Report losses. You should always report losses immediately to local police. Additionally, maintain a copy of your police report in case it is requested by your insurance company or other investigative agencies. Report losses, traveler's checks, credit cards, airline tickets or passports to the issuing agencies.

Keep valuables close to your body. Inside pockets and sturdy shoulder bags with straps across the chest are much better than handbags, fanny packs or outside pockets for stowing cash, credit





cards and identification. Likewise, money belts kept under clothing are a relatively safe bet.

Exercise street smarts. Avoid crime-ridden areas, dark alleys, loud disturbances and anything else you would typically avoid at home.

Be especially wary of scam artists and **pickpockets**, many of whom work in tandem by having one person distract you by asking for directions or spilling something on you while the other snatches your purse or wallet. Look confident and purposeful, even when lost. **Don't ask for directions from strangers.** This will make you seem more vulnerable. Try to get directions only from people in positions of authority. Keep loose change in your pocket. You never know when you'll need to use a pay phone. When confronted, don't fight back. Your life is more precious than your possessions. Give up your valuables if you are ever confronted by a mugger. Keep emergency numbers handy. You should always have the telephone numbers for the local police, fire and hotel on you at all times. **Report losses.** You should always report losses immediately to local police. Additionally, maintain a copy of your police report in case it is requested by your insurance company or other investigative agencies. Report losses of traveler's checks, credit cards, airline tickets or passports to the issuing agencies. Be careful with your money. Carry only as many traveler's checks as you think you'll need at a given time. Avoid carrying cash and never flash it in public. Sign checks with caution. Only countersign traveler's

checks in front of the person who will be cashing them.

Be safe on public transit. Never take unmarked cabs. If you are

traveling by bus or train, avoid being sandwiched by strangers.



Special tips for trips abroad

Be safe on trains. Systematic robbery of tourists on trains is a common problem in many countries, especially at night.

Don't accept food or drink from strangers.

Avoid sleeping. That is, unless you have a travel companion who will be awake. If you're on a train with a compartment, lock it—criminals have been known to spray sleeping gas into unsecured compartments.

| exchange money on the black market. Be a safe driver. Rent a car that is commonly available in the region, and ask the rental agency to remove any markers that would indicate it as a rental. Rent cars with universal door locks and power windows. These can be secured more easily during emergency situations. Rent cars with air conditioning. This will allow you to drive with the windows closed. Keep doors locked, wear seat belts and avoid driving at night. Again, these common sense suggestions are universal. Don't leave valuables in your car. If they're not locked in a hotel safe, they should be securely fastened to your body. Never park overnight on the street. Instead, choose a garage or a well-lit lot. Never stop a car near people who look suspicious. Don't pick up hitchhikers and be wary of anyone | | Exchange money only in authorized venues. Never | | |
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| trying to flag down your vehicle in general. | | | suspicious. Don't pick up hitchhikers and be wary of anyone trying to flag down your vehicle in general. | |
| Only purchase goods from authorized agents. This will | | | | |
| help you avoid violating local laws, especially when purchasing art and antiques. | | | | |



Contact the U.S. Embassy or Consulate when in trouble.

Make sure you have the embassy or consulate phone number and address with you at all times. Embassies and consulates are designed to serve Americans traveling overseas. Utilize their resources if you run into emergencies that require medical care, law enforcement or legal assistance, or help obtaining a passport.

What to avoid:

- **X** Don't keep valuables in handbags, fanny packs or outside pockets. Otherwise, your passport, cash and credit cards are a mere swipe away from a purse-snatcher or pickpocket.
- **x Don't leave luggage unattended.** Otherwise, your belongings will be ripe for the picking—or worse, you could become the recipient of an unwelcome addition to your suitcase.
- **X** Don't accept packages from strangers. Always err on the side of caution.

Additional resources

- State Department Travel Web Site: http://travel.state.gov
- State Department Travel Registration: travel registration website
- Overseas Citizens Services: 1-888-407-4747; 1-202-501-4444.

-Packing tips adapted from Gary Chisholm's Business Trip Packing List for Business Travelers

-International travel tips adapted from the U.S. Bureau of Consular Affairs'

"Tips Traveling Abroad" and "A Safe Trip Abroad"



