

Travel Risk

June 2011

School's out – ready to hit the road? Want to combine some vacation with business? Great! With smart phones, tablets and apps, it's easier than ever not to miss a beat.

What could go wrong? ~

Of course, you've heard the horror stories! There are the rental car fiascos, motel thefts, food poisonings, and on and on.

Before you leave ~ A little preparation can avoid a lot of hassles.

- What's in your wallet? Do you really know?
Last Holiday Season, Southwest gave a bottle of champagne to the person with the most credit cards. The winner had 19!
 - Photocopy both sides of everything in your wallet and make sure phone numbers are clear so you can alert a credit card provider if it's lost or stolen. Leave copies with friends or relatives.
- Who knows where you're going? Who should know?
 - Itineraries are important – and updates with side trips too. Remember those folks whose cars got stuck in inaccessible places and no one knew?
 - Let the right people know your checkpoints and contact information.
 - Do not "post" your plans and make sure others don't either.
- Leaving a car at the airport? It's a dead give-away especially with a GPS.
 - It's too easy for a thief to steal your car, push "Home" on the GPS and then open your garage door with the visor button!
 - Re-program your "Home" to some other address, like a local police station.
 - Remove other documents with your address.
- Going abroad? Some exotic locations can experience local political problems.
 - Go to www.travel.state.gov for Travel Alerts with lots of details.
- Got insurance? Making sure you've got the right protections is prudent.
 - Medical, of course, is number one. Get your provider's rules, forms and contact information so you're ready. Take doctors' prescriptions to "prove" to Customs officers your drugs are legitimate.
 - Consider special coverage for valuables, baggage, etc.
 - Check with Auto insurers about their overseas coverage – in certain places (particularly Mexico and Italy) you must buy local coverage.
 - Consider Kidnap and Ransom coverage, including evacuation and repatriation, depending on where you are going.

During the trip ~

- Rental cars can be a target for local thieves in tourist locations. Parked at the beach with all your suitcases inside, they are a goldmine!
- Laptops and phones with sensitive information are always at risk – especially in unknown Wi-Fi spots.
 - Keep sensitive personal and business information, including passwords, on a flash drive, for example, and not active during on-line sessions.
- Many newer credit cards (and Passports) have RFID chips that can be tracked – and even hacked for your personal information – by someone with a simple scanner in a briefcase that comes "close" to your wallet or purse.
 - Consider a special shield-type bag or wallet to prevent tracking and theft.