Advance Planning – Key To A Safe Trip Abroad

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Dear World Travelers of America® Member:

Whether you travel abroad for pleasure or business, you may encounter problems that can cost you time and money, and even reduce the enjoyment of your trip. Many of these problems are predictable. The key to avoiding them is good advance planning.

Often, a pre-trip call to someone with experience in the country or area where you plan to travel can make all the difference. Unfortunately, many travelers rely on the wrong sources for their information. This pamphlet is designed to help you anticipate the most common travel problems, tell you how to plan for them, and give you basic information on where to get the best information for successfully coping with them in advance.

This pamphlet provides you with valuable information, but it is not a comprehensive guide to traveling abroad. While we can point you in the right direction, we highly recommend that you take the time to make the calls and conduct the research necessary to make your trip abroad a safe and smooth one.

*Bon Voyage!*
Travel Documents

Whether you travel for pleasure or business, the best starting point is a good travel plan. A key part of such a plan is a file of specific documents, and below is a list of the ones you need. You should take them with you as well as leave them at home with a relative, friend, or business associate.

- Photocopy of your itinerary
- Photocopy of your airline tickets
- Photocopy of your passport* (with visas indicated)
- Record of your blood type and RH factor
- Notation of special health conditions**
- Photocopy of your International Vaccination Certificate with a record of vaccinations and also a notation of any medications that you are taking
- Copy of your eyeglass prescription (be sure to take an extra pair of glasses with you)
- Copy of your travelers checks’ numbers
- Photocopies of both sides of your credit cards, ATM, and telephone calling cards
- Your medical emergency assistance insurance information

*Often, the most valuable target for a street thief is your passport. If you are not in a place that requires you to carry it on your person, carry the photocopy in its place and, if you have one, use an International Drivers Permit (see page 5) as your identity document, leaving the passport in a secure place such as the hotel safe. If you carry the original, put it in a security or flip-away wallet hidden under your clothes or in an internal pocket which can be buttoned or zipped shut. If you are going to have passport photos taken, get four so you can carry the extra two for use in replacing a lost or stolen passport.

**If you have an ongoing health condition such as a heart problem that might be important for an airline or hotel to know about, carry a notification card written in English and in the language of the country(ies) you plan to visit.

As you put these documents together, you should also be thinking about who will be able (both practically and legally) to care for your dependents and handle your affairs if you become incapacitated. Also, who will take care of you and any unexpected medical expenses if you or your fellow travelers face an emergency? (See page 6, Health Insurance Information). Plan your trip and organize your documents with these issues in mind.

Country-Specific Information – References and Numbers

The U.S. Department of State’s Office of American Citizen’s Services provides three ways for you to obtain country-specific data. Call 202-647-5225 and follow the prompts to hear information on a wide range of topics. The U.S. Department of State’s website for travel advisories is http://travel.state.gov/travel_warnings.html. You can also contact
them in writing at American Citizen’s Services, Room 4817, U.S. Department of State, 2201 C Street, N.W., Washington, D.C. 20520. For a fee, additional security information can be obtained through iJet Travel Intelligence, Inc. Call them at 410-573-3860, or fax them at 410-573-3869, or visit their web site at www.ijet.com.

Vaccination and Health Conditions Information

For information about vaccination requirements and health conditions in foreign countries, call the Center for Disease Control’s (CDC) International Travelers Hotline toll free at 877-FYI-TRIP; by toll free fax at 888-232-3299, or via the Internet at www.cdc.gov/travel.

A good source for information on travel medicine is Passport Health® who will send you a country-by-country itinerary with medical language that is written for the layman. It costs $20, and you can order by calling toll free 888-499-7277.


Passport and Visa Information

By keeping copies of your travel documents with you and at home, you will have averted much of the hassle if your documents are lost or stolen. Make sure your document copies include check numbers, insurance policy numbers, etc., as you’ll need to refer to these. Lost passports are more complicated to replace if you are on your trip—they require two passport photos, identification which may have to be established by cable to the U.S., a replacement fee, and an open embassy or consulate.

Your travel agent or airline carrier should be able to tell you if you need a visa in your passport to be allowed entry into the country(ies) on your itinerary. Obtaining a visa, especially any type other than a tourist visa, can be a bureaucratic and time-consuming process. We recommend that you turn to a large travel agency or passport and visa service to perform this service since they will be familiar with the details. Check your Yellow Pages for the agencies and services in your area. Or you can contact a nationwide passport and visa service. Two of the better-known services are:

Zierer Visa Service  
866-788-1100  
e-mail: info@zvs.com  
www.zvs.com

Travisa  
800-222-2589 (D.C.)  
800-766-0608 (Midwest)  
800-421-5468 (West Coast)  
www.travisa.com
Your request for a visa gives you the opportunity to ask the foreign consulate or the visa service about restrictions and regulations in your country of destination. This is especially important if you are traveling to a former Soviet Bloc country or a country with internal restrictions, such as China or India. Here's a list of questions to ask:

- Are there any immunization and health document requirements for entry and transit?
- Are there different health requirements for inland or remote destinations (e.g. yellow fever vaccination for inland Brazil, or cholera vaccination for Nigeria)?
- Are there any exit requirements?
- Is documentation required for minor children traveling with one parent or alone?
- What about currency restrictions? (See pages 8-11 for additional information on the use of currency abroad):
  - on entry with U.S. dollars?
  - on entry with local currency?
  - on exchanging dollars for local currency? (where and how?)
  - on travelers checks vs. actual currency?
- Is a medical certificate required for prescription drugs (and in what language)?
- What are licensing, permits, and insurance requirements for driving or taking a vehicle into the country?
- Is an International Drivers Permit acceptable and/or required? (see page 5 for information on how to obtain such a permit)
- Which items are not allowed in the country?
- Are there any internal travel restrictions? What are they?

An alternate source for the above information is the Regional Security Officer (RSO) at the U.S. Embassy, or a bank officer at a major metropolitan bank which does business in the country where you will travel. You can contact the RSO by calling the Department of State during business hours in Washington, DC, at 202-647-4000. Ask for the country desk of your destination, and then the name and telephone number of the RSO at the embassy (be aware that you may encounter misdirected calls and delays.)

**Airline Ticket and Luggage Information**

The world of paperless or electronic airline tickets can be a blessing unless the computers are down. Ask your travel agent or airline ticket vendor to send you a confirmation fax so that you have some proof of ticketing. Having a copy of the ticket(s) and/or your confirmation fax with you and in your home file is recommended.
Luggage tags on checked luggage are also very important. If your luggage is misrouted, don’t give your luggage claim ticket stub to the lost luggage claims people; the stub is the only proof of existence of your luggage. The claims people should take the information from your ticket, and you should retain the original.

Transportation Abroad Information

Taxi Cabs

If you are not going to be met by someone, it is always useful to know what the best and safest taxicab arrangement is from the airport to your hotel. In some locations, you can pay in advance. In any event, it’s a good idea to settle the price before you commit to the ride. If the currency is unfamiliar, ask a ticket agent or policeman to show you which bills represent what you are likely to pay, and ask about tipping practices. In Moscow, for example, choosing the wrong cab option can put you at serious risk. In many cities, such as Frankfurt, Geneva, Hong Kong, Paris, Milan, and Tokyo, airport trains or bus shuttles are a significant savings over a taxi fare. This is a good subject to discuss in your pre-trip call to the embassy RSO.

Auto Rental

If you rent a car abroad, avoid American makes, and select one that is common on the streets, especially if you are going to a remote or isolated area. Also, consider renting a car in each major city that you are visiting, so that you won’t stand out with foreign plates in certain areas where you’ll become a target for thieves.

Some countries and rental agencies give a special license designation or bumper sticker to rental cars so that anyone on the street can identify them. This designation is a real boon to professional thieves who can readily spot a car that is driven by someone who probably does not know the local turf and often stores luggage and valuables in the trunk. If you rent such a car, be sure to park only where there is no public access to your car, or empty your car of valuables and luggage when unattended.

If you plan to rent or borrow a car in a foreign country, it’s a good idea (though not required in many countries) to acquire an International Driver’s Permit (IDP). The IDP is based on a valid U.S. driver’s license, but it is not a driver’s license. Again, an IDP is not always necessary, but it is a good idea, especially if you’re driving in countries that require any license to have an authorized translation into the local language (Japan for example). The IDP is considered a recognized translation for these countries. It is valid for one year and can be obtained at any American Automobile Association (AAA) office for a small fee (you don’t need to be a member of AAA, but the fee is less if you are.) The permit, which requires two passport photos, can be prepared during your visit to the AAA office.
To determine what type of insurance you’ll need while renting and driving a car abroad, call the rental company’s toll-free number and ask for its international desk. The AAA may also be a resource for you on the insurance regulations for the country in which you’ll be driving. You can also check your personal auto policy to see if it provides you with any coverage while renting a car and/or driving abroad.

If you pay for your rental with a credit card, you may have to present a copy of your card’s auto accident coverage if you want to waive the rental car insurance policy. Some countries such as England actually require Auto Liability Insurance (ALI) by law. ALI covers liability for death or injury to anyone other than the driver and for damage to property other than your car, and this is not automatically included in your credit card coverage. If your personal auto policy provides you any coverage, have a copy of that with you as well. Check about coverage every time you cross an international border, and bear in mind that the rental contract you sign may be in a foreign language; make sure you know what it says.

Other issues to consider when renting a car abroad:

• Automatic transmissions are not common, will cost extra, and should be specifically reserved in advance (ask for confirmation).
• Age restrictions may apply—some rental agencies will not rent to drivers under 25 or over 70 so be sure to check in advance.
• When you rent a car abroad, check out the fuel requirements. You don’t want to rent a car that requires unleaded fuel for travel to countries where unleaded is not commonly available. Also, many rentals are diesel-powered.
• Some countries such as the Czech Republic require special stickers, available at gas stations. Failure to comply in the Czech Republic can result in large fines or “fees”. Ask about similar requirements of other countries at their national tourist offices in the U.S.
• Car theft is a major issue in former Eastern Bloc and Soviet Bloc countries. Western European agencies often will not rent or lease cars destined for these countries because the risk of loss is great due to the likelihood of theft.

Health Insurance Information

Facing a medical emergency in a foreign country can be complicated, expensive, and frightening. In order to overcome the many challenges presented by cultural differences, language barriers, unfamiliar health systems, etc., you may want to consider purchasing health insurance products that can provide
the coverage you need. Your first step is to determine if your current health insurance provides you any coverage while you travel abroad. While you research this, though, keep in mind that most U.S. health insurance, if it covers you abroad, will only reimburse you for expenses after they are made and documented; if you are critically ill or injured, coordinating up front payment arrangements for your medical expenses can be difficult if not impossible. Also, keep in mind that Medicare and most HMO’s, PPO’s and other managed care programs do not cover overseas medical expenses at all. Therefore, you should consider purchasing some form of short-term health coverage that will also provide you with medical emergency assistance.

There are several good products available to you. They typically offer coverage for 24-hour, seven day-a-week emergency medical assistance with multilingual representatives who will coordinate your care with foreign language assistance and on-site medical payments. Also available is emergency medical evacuation, short-term health insurance, emergency dental, replacement of medication, accidental death and dismemberment, and ancillary emergency services such as language interpretation, legal referral services, cash replacement, etc.

As you compare the various products available, look at how much medical evacuation coverage is offered as well as whether on-site medical payments are guaranteed versus payment only when you return home and file a claim. Here are a few of the providers you can contact:

World Access /Access America
One Holland Place, Suite 300
2235 Staples Mill Road
Richmond, VA 23230
800-284-8300
www.accessamerica.com

MEDEX Assistance Corp.
P.O. Box 19056
Baltimore, MD 21284
410-453-6300
www.medexassist.com

Special Note: If your trip abroad is a travel tour and you purchase it with a credit card, the tour operator may guarantee “referral” services to a doctor, lawyer, or emergency service, but you must take action and cover the expenses. Many such programs have limited capacity to respond to an emergency call. For these reasons, when you purchase a package tour, do not just ‘check the box’ for “emergency medical assistance” or “referral services”; call to find out specifically what the coverage includes.

Worldwide Assistance Services, Inc.
1133 15th Street, N.W., Suite 400
Washington, DC 20005
800-777-8710, ext. 417
www.worldwideassistance.com
Exchanging Currency Before You Travel

To avoid delays after your arrival abroad, you may wish to buy enough foreign currency before you leave to cover the cost of transportation from the airport to your hotel and tips to bellhops and the like. Because you are likely to get the least favorable exchange rate at U.S. banks and U.S. airports of embarkation, purchase only what you need for immediate expenses on arrival. Another problem with advance purchase of foreign currency is that U.S. dealers have only large denomination bills—not the small change you are looking for.

Note: In times of currency exchange rate controls, there may be good reason to stock up on foreign currencies before leaving the United States; seek the advice of an experienced travel agent.

Some travelers carry $50 to $100 in one-dollar or five-dollar bills so they can pay initial cab fares and porters’ tips in U.S. currency. This helps you avoid giving unintended lavish tips in an unknown currency, and the need for exchanging currency until you are in your hotel or until your overseas host can give you guidance. Spending U.S. currency is illegal in some countries (several African republics and Cuba among others), and U.S. dollars are not accepted by merchants in many other countries (Romania and other former Soviet republics), so check beforehand.

Be especially careful about people approaching you in the airport or on the street with informal or black market offers of exchange at apparently favorable rates. The hand is quicker than the eye, and a wad of bills just counted before your very eyes may turn out to be two bills and some cardboard or a circle of some bills around a curl of paper, as your trading partner disappears with your money. We recommend you use reputable financial institutions, American Express, ATMs, etc. for your currency exchange to avoid any possibilities of being taken advantage of.

Travelers Checks

Travelers checks are useful because they are safe (you can get your money back if they are lost) and commonly accepted, but they do not solve the problem of an immediate need for small amounts of foreign currency. Find out which travelers checks are the best known and most widely accepted in the country of destination (American Express, Citibank, Bank of America, Barclay’s Bank, VISA, or Thomas Cook, for example). A travel agent, or the national tourist office of the country you plan to visit (usually a New York listing), can answer this question. Note: Carry a pen with blue or black ink. In some places red or green ink are not acceptable for signing a check.

In a fast-changing currency exchange market, it may be better to buy travelers checks in French francs, British pounds, German deutsche marks, or Japanese yen instead of dollars.
Travelers checks are available in the currencies of Australia, Canada, Holland, England, France, Germany, Hong Kong, Japan, Switzerland, and the United States. They may be purchased from most offices where travelers checks are issued. Check with them as they may require an advance request and a wait of one to two weeks. Or buy abroad after your arrival.

Warning: Merchants or your hotel may not accept travelers checks in local currency. Call your host or your hotel abroad in advance to determine the local practice. Sellers of the foreign denomination travelers checks in the United States are often unaware of this problem. For example, if your travelers checks have to be converted to dollars and then reconverted to the desired foreign denomination, there would be a foreign exchange commission taken from both transactions so the local currency you would receive would be less than the face value of your original travelers checks.

It is best to divide up your checks so that you carry only what you need and keep the rest in a safe place (and separate from your list of check numbers). If your checks are lost or stolen, the easiest and least complicated way to replace them is to call the emergency number of the issuer to report the loss. Then take the list of the lost check numbers to the local office of the issuer during business hours to have them replaced. Losses and thefts, however, are rarely so uncomplicated and may well involve loss of your credit cards, passport, and cash along with your travelers checks—all on a weekend. You may have to call your credit card emergency number, contact the embassy, and contact the travelers checks' emergency number to arrange replacement checks or cash. All of the major issuers of travelers checks have 24-hour emergency response lines, with the capacity to respond in any language, and can arrange delivery of replacement checks or cash through special arrangements with banks, local hotels, car rental agencies, or, in out-of-the-way places, by courier.

Credit Cards

There are many security concerns as well as practical concerns to consider when choosing the credit cards you take on your trip. You should carry as few cards as possible to minimize the risk of loss and the consequences of theft, but carry cards that give you the most options and convenience.

Using two different credit cards, one for hotels, another for auto rentals or major travel expenses, can spread the limits of your credit on an extended trip. A hotel may put a “hold” on an estimated amount to ensure that they will be paid when you check out, and they can sometimes remain on your account for weeks and show up as a limit on your available credit. No such “hold” will appear on the second card you use for other items.

Note: Don't overspend your credit card limit in stores abroad. Foreign vendors do not take mistakes lightly and, on several
occasions, American travelers have been arrested and jailed for trying to charge a purchase when inquiries by merchants to the credit card companies showed that the customer’s credit limit had been overspent by even a small amount.

Photocopy both sides of the credit cards you are taking with you or make a list of the credit card numbers, including the issuing bank and customer service 800 number from the back of the card. Leave one copy at your office or home and carry a second copy with you—separate from your credit cards—for reference in case of loss. If you lose a card, call the cards’ customer service number for assistance. Warning: A thief who steals your cards and/or your list or photocopy of your credit cards may use them to make purchases by telephone or to get cash advances. This is made difficult if the thief does not have your PIN number (Personal Identification Number), so make sure your PIN is not listed elsewhere and do not attach them to the credit card. Also, the list of your card numbers should be noted in a way that only you can understand, as though it were a list of international fax numbers, for example.

Special Note: All credit card companies calculate foreign exchange at the time they process your bill—not when you sign the bill and use the card. If the dollar is decreasing in value, it is to your advantage to use cash rather than to charge your purchase on a credit card. If the dollar is increasing in value relative to local foreign currency, then it is better to use your credit card.

ATM Cards

Automatic Teller Machines (ATMs) are increasingly available overseas if you have the right cards. Check with the Regional Security Officer at the embassy of the country you plan to visit on the degree of availability, ease of use, and whether substantial surcharges apply. At overseas ATMs you will need a Personal Identification Number (PIN) to get cash. In most cases, this is a four digit number, but it depends upon the ATM network you’ll be accessing. Check with your ATM card provider on how many digits your PIN must be to use in the ATMs abroad. In most cases your existing pin will apply and you will not need to do anything other than use the card. Be sure to memorize this number or keep it written somewhere separate from your card, since, for obvious security reasons, it does not appear on the card.

For locations of ATMs in foreign cities you plan to visit, ask your bank for a list of financial institutions that belong to the network you’ll be accessing. (Two of the more common networks are Plus® and Cirrus®. A Plus ATM directory in the United States and Canada is available at 800-THE-PLUS and a Cirrus directory can be reached at 800-424-7787.) There is a fee of up to $2.50 for each transaction at an ATM in a foreign country, but the exchange rate for U.S. dollars to local currency is often better than at a bank, and the rate of exchange will be calculated at the time of your use of the ATM.
Personal Checks

Don’t rely on being able to cash personal checks abroad. It is often difficult to cash personal checks overseas where your credit and the collectibility of your check are unknown to the payee. A letter of reference or credit from your U.S. bank to its correspondent bank or the assistance of your host at his or her bank may improve your chances.

As a matter of personal security, you should carry your personal checks separate from documents that show your signature (such as your passport and travelers checks). Also, don’t carry them with a check register or stubs that show large cash balances or deposits to your account. If you must carry such records with your checks, review them before you travel as if each entry would have to be explained to a terrorist hijacker or to a customs official interested in drug deals.

What To Take On Your Trip

As with the list of recommended travel documents, many of the items you should include on your trip will depend upon where you are going. A universal concern is the purity of the drinking water. A five star hotel in Mexico is no more likely to have reliable water than a roadside café. Include a Portable Aqua Water Purification Kit, available by calling 800-558-6614, or Passport Health at 888-499-7277 or online at www.passporthealthusa.com, or carry tincture of iodine or household bleach (e.g. Clorox) to put in drinking water. If using the iodine or bleach, use 2 drops per pint or 4 drops per liter for no less than 30 minutes; however, if you don’t want an aftertaste from the chlorine/bleach, let the water sit a bit longer—1 to 2 hours—with the lid off of the container. (According to a water purification specialist, if you’re where you can’t let the water sit or don’t have the iodine or bleach with you, a simple back-up remedy is to carry with you anything that is real silver and clean—you only need a small piece of it. Dip it in the water for 30 seconds. This technique leaves no aftertaste, and is perfect if you’re just dealing with something like a glass of water.) You can also purchase bottled water—preferably carbonated so that it is unlikely to have been taken from the tap and resealed.

Frequent travelers all have their own tricks and advice about what to pack as an essential part of a safety kit. All agree that it is advisable to use a single bag with wheels and a convertible tote handle. Be sure that it fits under an airline seat or in the overhead compartment, too. Remember, checked luggage is most at risk for loss, misdirection, or pilferage so try to travel light. Use your carry-on luggage for all that you will need upon arrival for a day or two—including a change of clothing. Also, carry all items of value in your carry-on luggage.

Some other items which many frequent travelers regard as essential for their comfort and safety include (most items are
A pen light or mag light flashlight with a pocket clip;
A headband for holding a flashlight or a headlight which leaves your hands free to change a tire or carry bags in at night;
Large ziplock plastic bags or trash bags for carrying medicines, quick removal of liquids or food in case of unexpected air turbulence, isolating damp or soiled clothing in your luggage, keeping important documents or books protected from any leak during transit, or from sand or water at a beach;
A security wallet or a hidden flip-away wallet that will protect your passport and currency from pick pockets and street thieves;
A compact, lightweight, emergency blanket in case of unexpected exposure to heat or cold;
Prestolock®/Travelock for additional hotel door security especially in places where door key security may not be a high priority;
A pocket tone dialer for use where rotary phones may still be in use, or star (*) and pound (#) may not be on the dial (see * below for tips on placing calls while abroad);
Electrical adapters for using appliances in foreign outlets and currents (see ** below for additional information);
Sealed syringe and needle, packed for use where the local medical help may not provide clean needles (your doctor must write a prescription for you to carry this with you);
Mosquito netting and repellent with no more than 30% DEET contents for places where there are mosquito-transmitted diseases. Note that most repellents are 5-10% DEET except for some brands which are 100% DEET. The Center for Disease Control says 100% DEET is toxic, especially for children. A 30% DEET repellent product is available from Passport Health (888-499-7277);
Sunscreen with SPF rating of at least 15 and protection from both A and B ultraviolet rays;
Six feet of non-stretch cotton clothes line and five feet of insulated bendable electric wire to use to tie up broken luggage and to make a comfortable bent-wire replacement handle (a wire coat hanger can serve for the wire handle as well).

*In some countries, public telephones require a slug instead of a coin. You should buy four or five slugs at the hotel desk to have with you, or keep a few coins in your pocket for use in public phones that will accept coins. Another way to avoid having to worry about coins, slugs, and overseas charges is to carry a calling card such as the WTA Discount Calling Card. The card enables you to call back to the U.S. from most countries with a minimum of hassle and money. The savings

available from Magellan’s 800-962-4943 or www.magellans.com and/or REI at 800-426-4840 or www.rei.com:
are significant over the overseas charges a hotel imposes, as well as the services offered by other long distance carriers. Call 800-657-4711 for more information and to order your card.

**You will need an electricity adapter for wall outlets so that your electrical appliances will work on foreign voltage which in most European and Middle Eastern hotels is 220 volt/50 cycle current. The adapter will allow your appliances to fit the European outlets which are three- or two-pronged and odd-shaped. You'll need a converter to adapt your American appliances to this power supply which operate on 120 volt/60 cycle current. Magellan’s, 800-962-4943, can answer questions and supply you with adapters and converters. Also, sporting supply catalogs and travel stores carry kits that can satisfy your traveling needs.

Arrival Abroad – Where Advance Travel Planning Pays Off

If you have done your homework and have your safeguards in place, you’ll realize immediate benefits when you arrive. You will have discovered from the Regional Security Officer which cabs are safe to take and the cost of the fare to your hotel. You will know about any scams for foreign exchange at the airport and the degree of risk of street crime and pickpockets at your destination. You will have been directed to a safe hotel and been informed about whether it is safe to drink the water. You will have the items that make your trip both more comfortable and secure. You will have peace of mind thanks to an emergency medical assistance program standing by to assist you if the need arises. Most important, you will know what to do, whom to call, and how to contact them if there is an unexpected problem.

If you would like additional information on planning a safe and trouble-free trip abroad, we recommend *The Safe Travel Book*, by Peter Savage, (available at 888-499-7277.)

**Safe and fun travel to you!**

This information is provided by Peter V. Savage, author of *The Safe Travel Book*, (available at 888-499-7277.) Savage has over 20 years experience as an international security consultant. His articles appear regularly in *Bottom Line: Personal*, and he has written for *Travel Executive, The Business Traveler, Travel One*, and various other travel and security publications. He has appeared on both the *Oprah Winfrey* and *Geraldo* shows, and regularly appears on CNN when travel security is affected. Savage is currently active as a security counselor and principal in Passport Health, Inc., a travel medicine clinic with offices across the country and its headquarters in Baltimore, Maryland.

(03/03)