

Recommended Travel Preparation And Resources

- 1. Health and Travel Medical Insurance.** Do not travel overseas without proper insurance and this may mean more than 1 coverage or a comprehensive policy to cover multiple risks. “If you can’t afford it to happen, then you need insurance.” Medical evacuation/treatment costs from foreign locations can run from \$20,000 – \$150,000 (and up..). Travel Medical (“evacuation”) is not health insurance and health insurance is not evacuation insurance and in the event of unexpected illness or injury abroad and you may need both. Find out whether your current health insurance covers you for **worldwide claims** (call customer service number on your card) or else find coverage that does. Either go direct to response company or evaluate coverages on-line:
 - Response Companies. Recommended companies include [Global Rescue](#), [International SOS](#) or [Medex Assist](#);
 - On-line. [www.Squaremouth.com](#) and [InsureMyTrip.com](#) are good sites to compare quotes, coverage, and costs for a range of coverage including emergency and primary medical.
 - See also US Department of State “Your Health Abroad”:
<http://travel.state.gov/content/passports/english/go/health.html>, and CDC’s Yellow Book, Chp 2
“[Obtaining Health Care Abroad for the Ill Traveler: Travel Insurance, Travel Health Insurance, & Medical Evacuation Insurance](#)”
 - Bottom-line: make sure your coverage matches your risk profile. If active sports like scuba diving are on your to-do list, make sure the policy does not have exclusions or excessive limitations for your intended pursuits.
 - Consider security issues as well. Some policies may include coverage for security advice and evacuation. Depending on your destination, this could be warranted.
- 2. Medicine (Travel Clinic) Consult:** Go to a Travel Clinic (Not primary care doc although that may also be necessary depending on your personal health circumstances!). This is a must.
 - See CDC Traveler’s Health/Destinations: <http://wwwnc.cdc.gov/travel/destinations/list>
- 3. Register with STEP.** Be sure to register with the US State Department thru STEP. <https://step.state.gov/step/>
- 4. Review US State Department Country Specific Information (including Travel Alerts and warnings), Traveler’s Checklist, and US Embassy messages at your destination:**
 - Country Specific Info: www.travel.state.gov
 - Traveler’s Checklist: <http://travel.state.gov/content/passports/english/go/checklist.html>
 - US Embassy or mission: <https://www.usembassy.gov/> (Another way: most U.S. embassy sites can be found by following website formula - [country].usembassy.gov). Example: France
<http://france.usembassy.gov/>
- 5. Pack wisely.** Less is often more. Depending on duration and location of travel, consider some specialty equipment such as personal alarm, whistle, collapsible water bottle, door stopper, N95 mask, etc. Buy a money belt! Create a fake wallet and or carry ‘bait’ money.
 - Example: FlareSafe: <http://flarebrands.com/> can be bought at <http://www.walkabouttravelgear.com/>
 - Learn how to use the compass and coordinates on your Smartphone...
- 6. Passport & visa check.** Is your passport book valid and with sufficient number of pages? Will you need an **entry visa(s)** to enter the country or countries you intend to visit? Check the US Department of State’s [Country Specific Information](#) to see whether or not a visa is required. Make photocopies and include with your plan below.
 - Consider US Customs & Border Protection, Mobile Passport Control and App:

- i. <https://www.cbp.gov/travel/us-citizens/mobile-passport-control>
 - ii. <http://www.mobilepassport.us/>
7. **Plan.** Once you've done some training and reviewed country specific information, think through what you will do if something happens (major crime, natural disaster, serious illness or injury) – a written emergency plan (1 or 2 pages) with insurance information and contact details for family members is indispensable in the event of an emergency. Make copies, include itinerary, and give to key people.
8. **Take responsibility for your safety and security.**
- o Your decisions, actions and choices have a direct impact on your safety and security. You are the most important person when it comes to your safety and security. Remember *situational awareness*. Consider the risks of traveling solo: Loners get victimized and so it often takes more work and planning to stay safe.
 - o **Train & Educate.** Taking into account location and duration of travels, consider some on-line training to increase your knowledge and readiness....
 - o **US Department of State, Overseas Crisis Readiness Program**
 - <http://www.state.gov/m/fsi/tc/ocr/>
 - o **DisasterReady.org website:** <http://www.disasterready.org/> - free but registration required. Excellent site for on-line, self-directed training programs, including:
 - **Save the Children *Personal Safety and Security E-course***
 - **United Nations two core safety and security courses: *Basic Security In The Field (BSITF)* and *Advanced Security In The Field (ASITF)***
9. **Planning on driving?** In most cases, driving should be left to experienced and knowledgeable locals for many reasons. Do your homework before you leave so that you know all that is required to legally and safely operate a vehicle. For example, many countries require an International Drivers Permit along with a valid driver's license from the traveler's country of origin. Many countries also have little or zero tolerance for driving under the influence. Comprehensive insurance is essential and should include physical damage and auto liability risks and claims. Credit card auto rental insurance products vary from card to card and may not provide the level of coverage required for an individual traveler. Many times, like health insurance, U.S. auto insurance may not extend or apply overseas, leaving a person potentially uninsured. Always, always purchase auto insurance locally. Review the [U.S. Department of State's "Driving Abroad"](#) section for further detailed information.

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