



ADVENTIST RISK MANAGEMENT, INC.

Providing Solutions to Minimize Risks

Safely There and Back

Protecting Individuals and Property While Traveling

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INTRODUCTION

Every day, Seventh-day Adventist volunteer missionaries, relief workers, students, church employees and their families prepare to travel to various locations around the world. Upon arrival they are engaged in a wide variety of work—missionary projects, relief efforts, attending meetings, etc. Getting there safely, and staying safe in unfamiliar locales, requires good preparation and maintaining a constant awareness of one's surroundings.

The following information is designed to provide guidance throughout the various trip-planning stages and help travelers make choices during the trip that will positively enhance their health and safety.

PART 1: PLANNING AHEAD

Before You Go

Good advanced travel planning is crucial regardless of the type of trip taken -- although some travel and activities require more extensive preparations than others. What will the weather be like? Is the right clothing packed? What is the current political climate? Is the country stable or in a period of unrest?

For most travel destinations, information regarding health and safety conditions is readily available from the U.S. State Department, the Centers for Disease Control and Prevention and various foreign government agencies and embassies. When planning trips and then before departure, watch news reports and monitor agency websites and weather conditions to determine if plans need to be altered. It is not wise to visit a location where travel is not recommended due to a massive outbreak of disease or because of rampant kidnappings and excessive violence against travelers. Disruptions from national holidays, elections and strikes or demonstrations can also negatively affect a trip. Wise travelers know when to cancel plans. Try to be aware of important customs and laws as well as political or religious issues in the country being traveled to. Knowledge of at least some of those issues can avert causing needless offence or disruption.

When traveling to other countries, individuals have been arrested or questioned over:

- Drug violations (including prescription drugs).
- Possession of firearms or other weapons.
- Photographing or possessing photographs of police or military installations, bridges, government buildings, or risqué pictures that some cultures consider offensive or pornographic.
- Purchasing antiques that might be considered or misconstrued as national treasures.

- Actions or statements that might seem inclined toward terrorism.

Because travel tickets and services must be paid for up front, an opportunity arises for disreputable individuals or companies to take advantage of travelers. As a result, what the traveler pays for is not always what the traveler gets. Sometimes the traveler gets nothing at all. If not purchasing tickets directly from an airline, bus or railway company, find a credible travel agent. A few indicators that there may be problems*:

- You receive an offer by phone or mail for an extremely low-priced trip to a popular destination.
- If the deal sounds too good to be true, it probably is.
- Being told you have won a vacation but must buy something in order to get it.
- There is pressure to make an *immediate* decision.
- The company will not provide a street address or a written brochure.
- No individual airline is given as the carrier for the trip.

*U.S. Department of Transportation. ISBN 0-16-045193-0. September 1994, p.40-41

Do research on any companies being considered. The Internet and government agencies are useful resources. Research hotels and local transportation offered as well. Then add up all the costs and compare with other options.

Try to set up travel departures for early in the day and if possible leave ample time between connections. Breathing room between connections increases the chances of making another flight if weather or mechanical issues delay the first. Early departure times leave more options available if a connection is missed or a flight is canceled.

Consider travel insurance. One can be in good health before departure and then have things go terribly wrong due to an illness or accident. Short-term travel insurance coverages will vary, but it is a good backup for medical issues, emergency evacuation or repatriation and other crises when traveling. Be aware of all policy provisions and exclusions. For example, some life insurance policies carry “war risk exclusions” for those traveling into a “designated war risk territory.” Often this coverage can be obtained for an additional premium when requested *at least* two weeks prior to the trip date, so plan well ahead. One point here: think long and seriously about whether you really need to make a trip into any territory designated as a war risk.

If travel entails going to other countries, call any applicable credit card companies before departure and inform them of your destinations, when you will be traveling and contact information (preferably a mobile number). Find out if you need a special telephone number to call your credit card company from a foreign country. It is extremely disrupting to find the credit card company became suspicious of charges being made and put a hold on your credit card right in the middle of a trip. Also consider putting a small sticker over the pin number on the back of your card so the number is not visible when the card is used.

Research the recommended modes of travel before you leave. In some countries buses or other means of transportation may not be recommended, while in other countries they may be modern, clean and one of the safest ways to get around. Some countries may also offer discounts for train fares to tourists that are only available when purchased through an agency prior to arrival in that country.

Travel Documents

Ensure that all paperwork is in order. For domestic and international travel be sure to carry the required documents. Check with the appropriate government agencies and your travel agent for

documentation requirements in each country. Some required or recommended documentation includes:

- Personal identification. For domestic travel that may only be a driver's license or other appropriate photo ID. International travel will require a current passport.
- Your international driver's license where applicable.
- Visas. Allow ample time for visa processing and ensure that you have plenty of time before your passport expires to obtain a visa for the country being visited. Some countries require that passports have at least six months remaining on the expiration date in order to obtain a visa. Do you need a multiple-entry visa? The processes of both passport renewal and visa acquisition can take a considerable length of time.
- International Certificate of Vaccination. Depending on where one travels, there may be no vaccination requirements or particular vaccinations may be recommended. In some cases vaccinations are mandatory. Government and health agency websites as well as your local healthcare provider or travel clinic can offer assistance in determining vaccination and healthcare needs for your trip. If you need special or unusual medications, carry a letter from your doctor describing the need and the medication.
- Contact Information. Carry the contact information for anyone who may need to be reached in an emergency. The list could include family members, your personal doctor, credit card and bank phone numbers and other relevant information that might be crucial in an emergency.
- Photocopies of important documents. Keep a photocopy of your passport, visa, driver's license, tickets, International Certificate of Vaccination, credit cards, tickets and itinerary, medical information, travel insurance and other critical documents in a location different from the originals. And leave a copy with family or friends at home. Should all information be lost or stolen, they will become a major help in getting your trip back on track and getting you home.

Avoid flashy luggage and pack as light as possible. Also affix your name and company phone number inside and outside each bag. Use personal phone numbers if not on travel for a business organization. Note: some sources advise against tags that label you as from a particular company, country or group. So keep it simple and do not use frequent flier tags. When weighed down by too much luggage it can be hard to keep track of it all in crowded, hectic situations. Such situations are ideal for thieves to easily rob you of some of your belongings. Before you leave, check airlines for requirements related to carry-on bags, prohibited items and the packaging of liquids and medications. All airline security rules are not the same. If you wear glasses or contact lenses, pack a spare in case your primary pair is lost or broken. Plan to carry your prescriptions in their original labeled containers in your carry-on bag and ensure you have enough for the whole trip plus extra in case of delays.

Money

Avoid carrying large amounts of cash. Credit and debit cards reduce much of that need, and traveler's checks are always an option, but only cash them as needed. Countersign traveler's checks in front of the individual who will be cashing them.

Exchange money only at banks, in airports and at other authorized locations, such as hotel front desks. Do not exchange money on the black market or you could end up in jail. Do not flash large amounts of cash and ensure that your credit card is returned immediately after each transaction.

Keep extra money, credit cards and duplicate identification out of sight in a money belt.

Some travelers are asked to carry significantly large sums of money in cash or bank notes to conferences or individuals. Keep in mind that there are things one must be aware of before agreeing to do this.

- Carrying large sums of cash, bank notes and traveler's checks creates a significant danger to the individual carrying the funds, exposing them to both robbery and harm.
- Know the laws regulating how much cash can be brought into each country affected without needing to declare it.
- If the allowed amount is exceeded, be prepared to declare it at all customs points and other locations required by law, and to provide any necessary paperwork. Obtain any necessary paperwork for exiting the country.
- From a safety perspective and as addressed in other sections of this booklet, dress down and do not flash currency around. If flying, funds definitely need to be in your carry-on bag. Where possible, divide between bags and money belt.
- Keep communications about any money transfers discreet. The less people know, the better.
- If dealing with cash, obtaining money in higher denominations can reduce bulk.
- Consider having cash divided between two people and more than one vehicle during transfer in the foreign country.

Safety at the ATM

The most common means of obtaining cash in today's world is through the use of an ATM. Some risks come with their use, but good common sense can eliminate a lot of the exposure.

- Pay close attention to the ATM and its surroundings. If the machine is in a corner "blind spot", is poorly lit or obstructed from view in other ways, go to another ATM. Are there any individuals suspiciously sitting in parked cars nearby?
- Take a friend with you, especially at night (Avoid night withdrawals if possible).
- When using an enclosed ATM that requires your card to open the door, do not let strangers follow you inside.
- Do not leave your car unlocked and the engine running when getting out to use an ATM.
- If using a drive-up ATM, make sure all passenger doors are locked and windows are up. Keep the engine running and leave room to maneuver your car between the vehicles behind and in front of you.
- Have your card out and ready to use.
- Shield the screen and keyboard so anyone waiting to use the ATM cannot see the pin number you are entering.
- Put cash, card and receipt away immediately. Count it later.
- If you see anyone or anything suspicious, cancel your transaction and leave immediately. When leaving the ATM, make sure you are not being followed. If you are, drive to a police or fire station or to a crowded, well-lit location or business.

While most of us will never experience a robbery at an ATM, they do happen. If you are involved in a confrontation with an individual who demands your money at an ATM, the best safety measure is to comply.

PART 2: MEDICAL AND HEALTH

Some trips present a greater exposure to potential short-term or long-term illnesses than others. At the time of a trip, a pandemic may be sweeping through a particular country. Or there may be ongoing problems with Malaria, Yellow Fever or other diseases in particular parts of a country to be visited. In some cases, such as during a pandemic, it might be wise to consider postponing the trip. Medications or immunizations can be obtained in advance to help reduce the potential of contracting diseases like Malaria or Yellow Fever.

Medications and Immunizations

It is worth repeating the necessity of planning ahead so that the types of medications or immunizations your travel requires can be obtained. You will also want to make sure you have an ample supply of any regular medications you take. You do not want to run out sometime during the trip. Earlier, under “Planning Ahead”, we recommended a number of resources, such as your personal doctor, travel clinics and the Centers for Disease Control and Prevention, to help in making these determinations. Utilize them well in advance and obtain the appropriate medications, as some (like Malaria pills) may need to be started prior to leaving on the trip.

There are also certain immunizations that need to be considered by those who travel extensively—long-term immunizations that require a number of shots over time, like some of the Hepatitis series. Some recommended immunizations might include, but are not limited to:

- Hepatitis A
- Hepatitis B
- Tetanus, Diphtheria, Pertussis
- Typhoid
- Polio
- Measles, Mumps, Rubella
- Seasonal Flu (and other strains)
- Yellow Fever
- Meningococcal Meningitis

Deep Vein Thrombosis (DVT)

Deep vein thrombosis is the development of a blood clot in a deep vein, generally in the leg. If that clot breaks free, it can travel through the bloodstream to vital organs and result in serious injury or death. While no measures can totally prevent such occurrences, follow your doctor’s recommendations. Some doctors may advise the following:

- Change leg position regularly and periodically move and stretch legs while seated. Airline in-flight magazines often give illustrations of leg and foot exercises passengers can do while flying to reduce the potential for such injuries. They can include ankle circles, foot pumps, knee lifts and knee to chest exercises.
- Avoid crossing legs at ankles or knees.
- If passenger movement is allowed and aisles are clear, periodically get up and walk around. Remember however to keep such movement minimal and to keep your seat belt fastened when in your seat, as turbulence can strike at any time.
- Wear loose fitting clothing when traveling and drink plenty of water, juice or milk.
- Wear graduated-compression stockings.

Diet and Rest

Two of the hardest things for travelers to accomplish are maintaining a good diet and getting enough restful sleep. Travelers on long trips are subjected to plane food, fast food restaurants and meals at times they are not accustomed to. They grab what they can, when they can.

When possible, do not leave for your trip hungry. Prepare a snack bag to take with you comprised of healthy items like mini carrots, pretzels, dried fruit (or fresh if eating soon), low-sugar granola bars or low-fat energy bars and raw nuts (a small portion of no more than ¼ cup). When allowed by the particular airport's security rules, purchase a bottle of water in the waiting area *after* passing through the security checkpoint. Good hydration is important to good health.

When you arrive at your destination, look for healthy food options near or in your hotel, even if you plan to eat much later. Doing so will reduce the risk of stopping at a fast-food restaurant, since you know there are healthy alternatives nearby.

As for rest, very few people get good, restful sleep on a long flight. The same is often true when using other modes of transportation. This creates problems when travelers must try to stay alert and keep an eye on their bags so they are not stolen. When traveling with others, help keep an eye on each other's bags and any suspicious activity.

Upon arrival, travelers might also have to deal with jet lag, particularly when they have flown across three or more time zones and slow adjustment of the body clock to the destination time has upset daily rhythms and the internal drives for sleep and wakefulness.

Eating habits on the road change dramatically and can be unhealthy. To help counter this and long periods in transit, exercise in hotel gyms or do some moderate exercises in your room.

Beware What You Eat and Drink

One of the fastest ways to spoil a good trip is to get a stomach or intestinal disorder or serious bacterial disease caused by something you ate or drank. The Centers for Disease Control and the World Health Organization have both region-specific and general health information on food safety for travelers.

When in doubt about the water, ask. Water quality will vary wherever you go, making bottled water one of the more reliable sources. Purchase water from a reliable source and ensure the original seals are not broken or tampered with. Do not use ice unless it is made from bottled or boiled water.

Boiling water for at least one minute (and several minutes longer at altitudes above 2000 meters) is one method for killing parasites, but is not always practical and precautions need to be used with the various water purification tablets available. Besides bottled water, canned and bottled sodas and juices are generally a safe alternative. Hotel staff can verify the quality of the hotel water as well as recommend reliable brands and sources for bottled water.

While water and ice are the most common sources of problems, food can also be unsafe if washed with contaminated water, cooked improperly or handled by kitchen staff using poor hygiene practices. One line of defense states: "Boil it, cook it, peel it or forget it." Eat foods that are still hot and steaming. Avoid raw vegetables and fruits that cannot be peeled. Always peel fruits and vegetables yourself (wash hands with soap first) and do not eat the peelings. Avoid foods and beverages from street vendors.

Well-known chain hotels are generally subject to more consistent and enforced food hygiene standards. A hotel with open cooking stations allows patrons to observe the chefs at work and how food is handled and prepared. Some hotels will allow tours of the kitchen if requested.

PART 3: IN TRANSIT

Trains, Planes and Automobiles

Before leaving on your trip, try to find out the sources and safety of transportation available at the airport, in cities and in outlying areas. Use only regulated, licensed and clearly marked taxicabs. Do not use unmarked cabs!

Although many overseas flights are overnight and tiring, try to remain alert upon arrival at your destination. Obtain transportation at the taxi kiosk inside the airport. When possible, know how much the fare will be before you leave. Keep luggage in sight at all times.

Have the destination address in the local language with you at all times, in case you must also get transportation to the hotel from meetings or dinners. Ask reputable hotels or restaurants to contact a licensed cab company for you.

Keep your luggage in sight at all times. Theft in airports, on trains and other various modes of transportation is common in many areas. Bags are often stolen when travelers set them down while obtaining rental cars, buying tickets for local transportation and performing other activities.

In many locations, organized and systematic robbery of train passengers on popular tourist routes is a serious problem. While it can happen at any time, it is more common at night and especially on overnight trains. If a stranger is blocking passage in a train corridor, on a platform or in the station and another individual is very close behind you, move away from them if possible. Some criminals have even sprayed sleeping gas in train compartments. Lock your compartment and if it cannot be locked, sleep in shifts with traveling companions. Some travelers carry a portable alarm that will sound if the door handle is jostled. If sleeping unprotected, tie or chain down luggage and secure valuables. Alert authorities if you feel threatened.

Do not accept bags from strangers. If abandoned bags, packages or briefcases are observed, contact authorities and leave the area immediately.

Bus transportation in some areas is among the best available anywhere, while in other locales criminal activity exists similar to that described above on trains. Buses are sometimes stopped by bandits and passengers robbed. Tourists have also been drugged and robbed while sleeping in bus depots or on buses. Do not accept food or drink from strangers anywhere.

The easiest thing to say about cars is to avoid driving a car in a city or country you are unfamiliar with, if possible. Unfortunately that is not always feasible, but there are some recommendations:

- When renting a car, choose one that is common and inconspicuous.
- Check out routes on street guides and get directions from rental companies and hotels before starting out. Find out areas that should be avoided.
- Keep windows closed and doors locked at all times (a good reason to get a car with air conditioning).
- Use caution when deciding where to park and do not leave valuables in the car. If they must be left make sure they are in the trunk and not visible. Put items in the trunk before you reach your destination, so you will not be seen hiding valuables after you park.
- Avoid driving at night.
- Never pick up hitchhikers.
- Do not get out of the car in suspicious-looking areas.
- Be alert for potential carjackers or thieves at gas stations, parking lots, in traffic and on the highway.

- Be suspicious of anyone who attempts to hail you claiming vehicle problems or indicating that your vehicle has a flat tire, etc.
- If involved in a collision, exercise caution, particularly when the accident is not your fault. It may be a set-up for robbery or kidnapping. Remain in the car and wait for police unless you feel threatened. In such cases go to a well-lit parking lot and phone the police or go to the police station if you know where it is.
- If it can be avoided, do not park the car in the street overnight.

Sometimes private vehicles and church or school buses are used to pick people up at airports, particularly groups for conferences or mission trips. A critical point to make here is that a vehicle should only carry the number of people and the amount of luggage it was designed to carry. Anything beyond that is unsafe. Riding in the back of a pickup or truck is also unsafe and the denomination has had more than its share of injuries and deaths while transporting people in such a fashion. Properly loaded and well-maintained buses are the best option.

Finally, always wear seatbelts. True, seatbelts are not always available for all vehicles or vehicle occupants in foreign countries. But if the automobile you are in has seatbelts, wear them. Seatbelts save lives!

Safety on the Streets

One of the strongest points to make is to try to blend in with the local population and maintain a low profile. Don't draw attention to yourself by wearing an expensive-looking watch, jewelry or clothing that says "tourist" or "money". Dress down where possible and avoid wearing clothing with company logos. Adults and youth should dress conservatively. Criminals are more likely to target someone who looks wealthy or foreign and who is obviously unfamiliar with the location. Walk with confidence, like you know where you are and where you are going (even if you are lost). Do not follow a regular "predictable" routine. Instead, vary day-to-day activities. If you need directions, step into a reputable hotel, business or police station and ask for them from people of authority.

If attending a conference, remove your name badge before leaving the venue and place it in a pocket or purse. Nametags and a handful of bags with vendor names on them shout "visitor" and set one up as a target by those who prey upon tourists and business people. While it is normal for tourists to take pictures, remember that the minute the camera is pulled out an opportunistic criminal may target you. Stay alert.

If you are planning on walking to restaurants, shops and businesses in the vicinity of the hotel, ask the hotel or your host for advice concerning security and crime potential in the area. Where possible and especially at night, travel in groups. If carrying a purse or briefcase, place the strap over the head on the opposite shoulder with the purse or briefcase in front of you and away from the curb. Place a hand on top. Be especially cautious in crowded areas like subways, train stations, elevators, tourist sites, markets, festivals and crime-ridden neighborhoods. If you are someone who likes to jog, use the hotel treadmill, or try to have a jogging companion even when running through local neighborhoods that are considered safe.

Do not use shortcuts, alleys or poorly lit streets and avoid public demonstrations and other civil disturbances. Avoid loud conversations or arguments that attract attention and do not discuss travel plans or other personal matters with strangers. Be wary of strangers who approach and offer to guide, sell something or even ask about the time of day. Pickpockets often have an accomplice who will:

- Jostle you

- Ask for directions or the time
- Point to something spilled on your clothing
- Distract you by creating a disturbance

While most people now have mobile phones that work nearly anywhere, know how to use the local pay telephone and have the correct change or tokens on hand. Prepaid phone cards can also be useful in an emergency. Know the international calling numbers needed to reach important contacts and keep important numbers on hand—police, fire, your hotel, the nearest embassy or consulate for your country of origin, relatives, credit cards, etc.

If planning to return late at night, let someone know when you plan to return.

Hotel Safety and Security

When looking for a hotel, try to select a well-known hotel chain in a safe area. Regardless of the area, security is often higher in the bigger, better-known hotels. Quality and safety may cost a little more, but can be worth it.

Keep the name, address and phone number of the hotel with you. There may be more than one hotel of the same name in a city and it can get very expensive having a cab drive you from hotel to hotel until you find the correct one. Find out in advance if your hotel has free shuttle service to and from the airport or has arrangements with a particular service for hotel transportation.

Using a hotel with electronic guestroom locks reduces the possibility that someone has a duplicate key. It also allows the hotel to quickly reprogram an electronic key if the original is misplaced or lost. Each room should also have a deadbolt lock and peephole to identify anyone who knocks at the door. Always lock the deadbolt when in the room and never open the door to strangers. If the hotel is near a high-crime area, use a small door wedge to help prevent anyone from entering the room.

Other hotel safety factors include:

- Smoke detectors and sprinklers in rooms, corridors and meeting rooms.
- Emergency lighting (NOTE: Carry a flashlight while traveling, as most hotels do not have emergency lighting inside guest rooms).
- Locks on windows and adjoining doors (ensure that they function properly when you get to your room and that they are secured).
- Room phones that allow outside dialing.
- Well-lit corridors, parking areas and grounds.
- Security staff.
- Emergency procedures printed in all hotel rooms. Become familiar with those procedures immediately upon arrival, and count the number of doors between your room and the nearest exit. It will be crucial information if you have to crawl beneath a layer of smoke to reach an exit from the corridor.

While advice varies, some additional safety recommendations include selecting a room between the second floor and sixth floor, as fire ladders in some locations cannot reach beyond the sixth floor. This is mentioned knowing it is difficult to verify the capabilities of the local civil defense or fire department, unless you have local contacts or your company has assessed the hotel and these resources in advance.

From a security perspective, hotels with interior hallways are generally safer than those with doors and windows to the outside. Where choices are limited, at least try to avoid rooms on the

ground floor and off the parking lot. If only ground floor rooms are available, ask for a room facing the courtyard, if there is one. In high-risk areas, avoid rooms directly above the lobby. In the event of a bomb blast, having a room near the most internal fire-rated and enclosed staircase will also offer some protection due to its strength. It will also afford more warning during an armed attack, while rooms at the front and nearest to public areas will be the first to feel the brunt of the attack. Some sources also report that rooms close to the elevator are safer.

Do not leave valuables visible in rooms. Laptop computers in particular can be tempting targets. Some options for a laptop include placing it in the room safe when available, locking it in your suitcase in the closet or securing the laptop to a solid, fixed object (like plumbing under a sink, etc.) with a security cable. It may also be possible to leave it in a safety deposit box at the front desk.

When leaving the room, leave the television on, leave a light on at night and lock valuables in the room safe or the hotel safety deposit box. Put out the “Do Not Disturb” sign. If the room needs to be made up, you might try to have it done while you are at breakfast. Do not display your room key anywhere. If someone outside your door claims to be a hotel employee needing to make repairs or a delivery, call the front desk for verification. Far too often when hotel guests are victimized, it is because they have invited someone back to their room or they have given out personal information when at events or meeting people. Do not give out personal information like your room number, full name or credit information, to name a few.

At night, always enter the hotel from the main entrance. If alone, be extra vigilant of anyone following you directly into the elevator or getting off on the same floor as you.

When All Else Fails

Every robbery or hostage situation will differ in a variety of ways. When all else fails and you find yourself in a precarious situation, remember the following:

- Try to remain calm, alert and in control of your behavior.
- Avoid sudden and threatening movements and any semblance of resistance. Do not struggle and do not attempt to escape unless you are certain you will be successful. Do not try to be a hero.
- Cooperate and act normal.
- Remain inconspicuous and avoid eye contact.
- In lengthy situations, try to establish a rapport with captors and avoid political or confrontational discussions.
- Remain positive.

Do Your Homework

By now it should be obvious that when it comes to safe travel, many elements need to be considered. Reading this information is a start, but it does not cover everything. Do your homework and research other sources for travel safety based on where you are going and what you are doing. You will be glad you took the time.

RESOURCES

There are numerous resources available from international organizations and local government agencies to help guide individuals as they prepare to travel. A few are listed below. Check government agencies from your travel destination for additional information.

- Adventist Risk Management, Inc., www.adventistrisk.org
- U.S. Department of State, www.state.gov/travel/
- CDC (Centers for Disease Control and Prevention), www.nc.cdc.gov/travel/
- World Health Organization, www.who.int/ith/en/ (available in six languages)

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