

HSW-AP.125

Travel Safety: Know Before You Go



Americans are traveling more than ever. Being prepared and organized for a trip can make your travel experience pleasant for you and your family. It is always best to, Know Before You Go!

The world's largest travel website, Trip Advisor, conducts an annual survey of U.S. travelers to determine current travel trends. In 2011, they found that despite economic uncertainty, Americans are still planning to travel for leisure. Of those surveyed, 90 percent are planning to take two or more leisure trips within the next year and 24 percent were planning five or more trips. Seventy-nine percent of respondents will spend a minimum of \$3,000 for these vacations.

Currently the most popular vacation destination is the beach, followed by cultural vacations and road trips. Declining in popularity are theme parks, lake trips, and hiking trips. The top three cities to visit in the United States are New York City, San Francisco and Las Vegas. Finally, people are opting for vacation rentals, bed and breakfasts and resorts over the traditional hotel.

With the time and money invested in leisure travel, individuals should consider a variety of options when planning a trip. Individuals using good consumer practices will find themselves ready to handle any situation that may arise while on vacation.

Specific steps in planning your trip include: determining your travel insurance needs, packing for your adventure, preparing your home for your absence and managing your money. Completing these tasks will ensure smooth transition when leaving and make the departure less stressful.

Once on your trip, be sure to consider your transportation options, secure your personal property in the hotel and remember good personal safety practices. These simple actions can protect you and your property while you travel.

If unexpected events occur while on vacation, being informed of your rights and knowing where to go for assistance will help you manage during a stressful situation.

Making Travel Arrangements

Making travel arrangements can be a fun part of the travel experience. One option for consumers is to seek professional help from a travel agent or other travel professional. It is a good idea to get a recommendation from a friend or family member for a travel company with an excellent record. You can check with the Better Business Bureau to evaluate a company's credentials.

A good travel agency will be knowledgeable regarding the latest offers and deals available to clients. Travel agents often make recommendations from experiences they have had and/or based on the experiences of others who have previously used the facility or services. A travel agent will use or recommend a reputable service so you will be a happy traveler.

Reasons you might want to use a travel agent:

- **Planning** - Let them do the work. You can tell them where you want to go and what you want to do and let them work out the details. They can also tell you where or what is available within your budget. They receive updates daily on great places to visit.
- **All-Inclusive Options** - If a traveler is looking for a getaway with everything included, travel agents will have that information easily available. The travel agent can book your trip so everything you expect to be included is and you can enjoy yourself, worry-free.
- **Discounts and Perks** - Often you receive discounts to attractions, rental cars and hotels when making reservations with a travel agency. Travel agents may have access to additional options not available to those planning their own trip. For example, when booking with a travel agent, you may receive free parking at theme parks, a discount at a gift shop or a voucher for eating at a specific restaurant.
- **Tour Books and Maps** - Certain travel agencies like AAA, can provide wonderful tour books and maps and if you are driving they are willing to map out your trip route.

You may want to plan your own trip. The internet can be a wonderful resource to conduct research on the destination in which you are interested. You will find information about attractions, park systems, hotels, air travel, cruises, maps and more. For more in-depth information, check out guidebooks and maps. If you are traveling abroad or someplace you are unfamiliar with, you still may want to check with a travel agent for safety purposes. Remember, the internet is a wonderful tool, but be sure to evaluate the content before making a purchase. Use only reputable internet sites to make online purchases.

Avoid being the victim of a travel scam by following these few simple guidelines:

- Travel deals received by email are usually a scam.
- If it's too good to be true, it probably is—always read the fine print and keep copies.
- Never give your credit card to any travel company if they contacted you first.
- Always ask for what is not included in the deal—service fees, taxes, etc.
- Never dial a 900, 809, 758, or 664 number for a travel agency or for customer service.
- Never make a payment until you receive all the information.
- Use a credit card to make your purchase so any scam can be disputed.
- Ask for references and contact them.

Travel Insurance

If you are working with a travel agent to book your getaway or using certain internet travel sites, you may be offered travel insurance. Travel insurance is designed to limit your exposure to risk during your trip. You purchase the insurance to limit your expenses in case of an unexpected event such as illness or family death. Often, when booking a trip, certain expenses are non-refundable if for some reason you are forced to cancel the trip.

The first question you need to answer is should you even consider travel insurance? Typically, you would not consider travel insurance for inexpensive trips, such as a short weekend getaway. Furthermore, when considering whether to purchase travel insurance, you will want to weigh the cost of the insurance policy with your potential loss. If your potential loss is minimal or an amount that you are willing to absorb, then you will most likely avoid travel insurance.

Always be certain to check cancelation policies for hotels, airlines, etc., so that you fully understand your expenses if you cancel. Cancelation policies vary greatly. For example, if you cancel at least 24 hours prior to scheduled arrival, you may receive a full refund of your deposit. However, in other instances, there may be a no cancelation policy and you lose your entire deposit.

Next, consider the reasons or likelihood that you may need to cancel your travel plans:

- Is there someone in your family who is chronically ill?
- If their health status worsens, would it affect your travel plans?
- Is your job unpredictable?
- Could you be called in to work at the last minute and forced to cancel your trip?
- Do you have any other personal situations which might cause a last minute change in your travel plans?

Trip cancelation protection is often the reason someone considers purchasing travel insurance. However, depending on the travel insurance policy, there are many other unforeseen expenditures, such as health-related expenses, emergency evacuations, lost luggage, etc. which the policy may cover. Typically, the more events covered in a policy, the more a policy will cost. Therefore, be certain that you are not buying insurance that you do not need. For example, if you are traveling within the United States, most likely you would not need additional health insurance coverage beyond your current policy. However, if you are traveling overseas, your current health insurance provider may not cover medical expenses incurred outside of the United States.

Travel insurance may be offered through your travel agent, tour company, internet travel provider or through a third party insurance company. Travel insurance prices may vary significantly from provider to provider. It is important to comparison shop not only prices, but also policies. Read the policy carefully looking for exclusions and exemptions. For example, can you cancel for any reason or only specific reasons outlined in the policy? You will also want to review the requirements for reimbursements. As you review different travel policies, keep your personal needs and situation in mind to determine if coverage and peace of mind provided by the insurance policy outweighs the cost.

Getting Organized and Packing for the Adventure

Consider all of your trips like a big adventure whether they are a simple overnight getaway or maybe a two week dream destination. Making lists can be the best few minutes you will spend in getting ready. It is simple and you can leave the kitchen sink at home!

- **Getting Ready!** Look over the trip itinerary and make a list of clothes for each day and activity. As you read the itinerary, consider if an extra set of clothes will even be necessary. Select clothes that might be worn more than once by adding a scarf or sweater to alter the look. If swimming or water sports will be a part of the day, pack bathing suits and beach towels, or plan to get beach towels at your destination. Select a few jewelry pieces that compliment all the outfits you will be wearing on the trip. Simple gold or silver pieces can be beautiful with any style you wear. It is best to leave valuable or irreplaceable jewelry at home. Never place valuable jewelry in a checked piece of luggage.
- **Anticipating Luggage Restrictions!** Each airline has its own baggage restrictions and fees. These rules and costs are constantly changing and should be checked prior to arriving for your flight. You can look online at the airline's Website or consult your travel agent to be prepared for a smooth check-in at the airport.
- **Traveling with Children!** When traveling with small children you may combine all of their clothes into one suitcase, which will help in keeping their things together. Some must-have items for little ones may be their favorite night time toy or blanket. Consider using a medium size tote bag for games, toys and snacks.
- **Packing for the Adventure!** Place important items in a carry-on bag if flying and if traveling by car keep these things where you can locate them easily. These items might include:
 - Airline ticket or print confirmation
 - Passport/driver's license
 - Hotel reservations
 - Payment methods
 - Prescription medicine
 - Directions or GPS device

Make a packing list of the necessary items for your trip. An example packing list is included here:

General Packing List

Make a packing list of the necessary items for your trip. A sample packing list is included here.

Add this packing list to your regular suitcase to help you as you prepare for your trips. It is also useful as you repack before you come home to ensure you do not leave anything behind. You may want to make additional copies of the general packing list to use for future travels!

When carrying liquids on airplanes, use the 3-1-1 guideline recommended by the U.S. Transportation Security Administration: 3 ounces or smaller bottles of a liquid must be , placed in a 1 quart clear bag, with 1 bag per traveler being allowed. Liquids larger than 3 ounces may not be taken on board the plane. They must be placed in checked luggage or not taken.

General Packing List

Clothing Items:

- _____ Outfits for each day
- _____ Undergarments, socks
- _____ Shoes
- _____ Sleepwear
- _____ Swimwear, active wear

Personal Items:

- _____ Toothbrush, tooth paste
- _____ brush, comb
- _____ Shampoo, hair products
- _____ Deodorant
- _____ Make-up
- _____ Lotion
- _____ Razor/shaving items

Electronics:

- _____ Camera
- _____ Memory card, film, batteries
- _____ Cell phone
- _____ Chargers for all devices

Medical:

- _____ Aspirin/pain reliever
- _____ Allergy
- _____ Prescription medications
- _____ Glasses/contacts
- _____ First Aid/adhesive bandages
- _____ Insect repellent
- _____ Sunscreen

Additional Items:

Money and Documents:

- _____ Reservation confirmations
- _____ Directions or GPS
- _____ Passport/drivers license
- _____ Credit cards
- _____ Cash
- _____ Event tickets

Prepare the Home Front

Before departing, be sure to take care of the following things: You will feel better knowing your property and responsibilities are taken care of while you are gone. In some instances it also gives the appearance that routines are normal at home and may deter any would-be thieves.

- **Pet Care - Arrange a sitter or make arrangements to board.**
- **Mail - Notify post office to hold or ask a friend to pick-up.**
- **Plants - Ask a neighbor to water inside and outside plants as needed.**
- **Garbage - Ask a friend to place trash out and return cans after pick up.**
- **Thermostats - Adjust air conditioning or heat.**

Choosing the Best Payment Method for Vacation

Investigate the best payment options for your vacation. For most vacation plans and as a general guideline, take two credit cards and an ATM card for cash withdrawals. Remember to choose a credit card that is widely accepted by most retailers. You will likely need some cash since not all places will accept credit cards. Take a limited amount of cash with you, remembering you can withdraw more with your ATM card.

When traveling outside your normal area, you may want to alert credit card companies of your plans to avoid any problems with using your credit cards. Some credit cards may place a hold on your account if they suspect fraudulent activity.

If you do not have a credit card, a prepaid credit card may be a good option. These cards look like and are used like a credit card but function more like a traveler's check. Prepaid credit cards provide the benefits and protection of a regular credit card. They are also

useful in budgeting your money.

The following table summarizes some of the advantages and disadvantages of the various types of payment methods. Whatever you choose, it is a good idea to leave most of your payment methods at home, including your checkbook and most of your credit cards.

Advantages and Disadvantages of Payment Methods		
Payment Method	Pros	Cons
Cash	Universally accepted. Easy way to budget your money.	No protection if stolen or lost. Reduce your potential loss by keeping money separated on different people and places.
Credit Card	Universally accepted. Good idea to use for major purchases. Some provide flight accident, hotel, baggage delay and car rental insurance. Fraud protection when card is stolen. The Fair Credit Billing Act allows for a maximum liability of \$50 liability for unauthorized credit card charges.	Can overspend your budget easily. Can be a target of theft. Always carry one extra card for this situation--and keep the cards separated.
Traveler's Checks	Protected if stolen. Requires a counter-signature to use. Available in several currencies.	Can be expensive to buy. Not accepted by all retailers. Some merchants may charge a fee to use them.
ATM Card	Easy access to cash in bank account using a reputable ATM. ATM and debit card transactions are protected under the Electronic Fund Transfer Act. To limit your liability to \$50, you'll need to report the bogus debit card charges to your bank within two business days. After that, you could be liable for as much as \$500 in unauthorized charges.	May be difficult to locate ATMs in rural areas or abroad. Charges for using ATMs outside your bank network. Can be appealing for thieves. Must report lost or stolen ATM cards immediately for protection. Watch and report inaccurate charges on statements quickly.
Prepaid Travel Card	Load the money from your bank account onto the card. Used like an ATM or credit card. Convenient to carry. Has a PIN for extra security. Can replace if lost or stolen. Good alternative for those without a credit card or ATM card.	Expensive to load money and activate. May be difficult to use abroad. Must track the balance on the card.

Getting There: Transportation

Transportation issues can create stressful situations for any traveler — particularly when you are using services outside your own vehicle.

Automobile rental is an option many travelers use. The renter's driving record will be checked by the rental company, but in some instances the renter may be asked to sign a contract stating a safe driving record. If you are asked to sign such a document, do not provide false information. Should you be in an accident and you lied on your contract, you will be in violation of that contract and your liability will increase drastically. It is extremely important to read the rental agreement. What might seem like an inexpensive rental might cost a lot more once additional costs and fees are added.

For air travel, delays and cancelled flights can create havoc for even the most organized individuals. If you find yourself in this situation, it is best to know what your rights are as a consumer. There are no federal guidelines regarding flight delays and cancellations, which leave policy decisions in the hands of the airline. These policies vary from company to company. Typically, if a flight is delayed you will be expected to wait. In this situation, you may ask for meal vouchers, but the airline is not obligated to provide you with these. If your flight is cancelled, you will be rebooked on the next available flight. If the next available flight is several hours away, you may ask to be booked on another airline for a flight leaving earlier. In the event a flight cannot depart because of poor weather conditions or because of security issues, the airline is not obligated to provide you with a lodging voucher.

If you are excused or bumped from your flight, either willingly or unwillingly, by federal law you have the right to be placed on the next available flight and to be compensated monetarily. Compensation varies depending on a number of factors, including price of the ticket and the length of the delay.

The law does not require airlines to seat adults with small children or those with disabilities in particular areas. However, many airlines have the policy to give bulkhead and aisle seating to those with special needs.



Safety First!

When traveling, personal safety should never be taken for granted. Some groups are particularly vulnerable, including single women, the elderly and women alone with children. Several precautions should be taken to ensure you are not a victim of crime while traveling. Some suggestions are:

- Stay in hotels in safer areas of the city.
- Avoid the first floor of a hotel and stay in interior rooms to discourage burglary.
- Use the main entrance of the hotel at night.
- Be observant in parking lots.
- Secure all doors and windows.
- Never allow strangers in your room.
- Use only well marked public transportation.
- Seek directions from hotels or the airport.
- Keep a low profile and avoid discussing your travel plans publicly.
- Do not display expensive jewelry or flash large amounts of cash.
- Keep your passport and valuables concealed under your clothing.
- Blend in with the population by dressing similarly, do not wear name tags, etc.
- Do not accept drinks from strangers.
- Travel in well-lit areas.
- Discuss what to do as a family in the event of an emergency.
- Always use good common sense.

Arriving At Your Destination: Your Home Away from Home

Be sure that you plan ahead for lodging or other overnight arrangements. Select accommodations which meet your needs, have a good reputation and are in a safe location. A guaranteed reservation will require you to provide a credit card to hold the room. For a guaranteed reservation, the hotel is obligated to reserve your room even if you arrive late. If the hotel does not have a room for you, this is a breach of the contract and the hotel must find you a room elsewhere, with transportation costs and room cost difference covered by the hotel. With a guaranteed reservation, you must cancel your room if your plans change, otherwise your credit card will probably be charged. Some hotels may give you a confirmed reservation without a credit card. Confirmed reservations do not require the hotel to hold your room after the agreed upon arrival time.

There are no limits on hotel rates, but a reasonable rate is expected. Some hotels may be required by law to charge visitor fees and bed taxes as part of the lodging cost. You can only be charged for telephone calls if you are told about such costs in advance. Many states require hotel rates to be posted in the room. Always check your bill to ensure the price you were quoted is what you were charged.

Whether you are staying at a high-end hotel property or in budget lodging, never assume you or your property is safe. Hotels are responsible for providing a reasonable and adequate standard of security. This means you should expect the doors to be locked and secured, your room number will be confidential and the property maintained in a way to protect guests from hazards.

You have the right to expect limited privacy in your hotel room. Under particular circumstances, the hotel staff does have the right to enter your room. Some of these reasons include:

- Suspicion of illegal activity going on in the room
- Suspicion of destroying hotel property in the room
- Disturbing other hotel guests

Theft is an unfortunate reality of the lodging industry. Hotels have limited liability should you experience a loss of property during your stay. Most hotels will only accept responsibility for loss if items are deposited into the hotel safe. Otherwise, hotels can only be held responsible for loss if it is considered negligent in its security practices. As a consumer, it is your responsibility to protect yourself.

There are things you can do to add more safety to your property while traveling. Follow these suggestions:

- Leave the television on when you leave your room. Turn the television sound up to where it is audible outside the door which gives the appearance the room is occupied.
- When you leave your room, use the privacy signs on the door to give the appearance you are busy, rather than away.
- For best protection, service the room yourself which prevents strangers from entering your room.
- Never place the “service room” sign on your door as it advertises your absence to would-be criminals.

Secure your valuables when you are not in your room. In some hotels, room safes are available. There may be some question as to the security of these safes; however, it may be the best protection for your valuables. A better option is to use the hotel safe. If you use the hotel safe, there is a limit to the amount of liability the hotel is responsible for, so check that amount if you go this route.

What to Do When the Unexpected Happens

Even the most experienced travelers encounter unexpected issues while traveling. It is best to try to resolve any issues before returning home. Even if you are unable to resolve the problem, have a record of your complaint to follow up on when you return home. Be sure to:

- Take notes. Include the names of people you speak with and the date, time and location of the conversation.
- Get receipts for any financial costs spent trying to resolve the issue.
- When you return home, decide if you would like to write a letter of complaint.
- Outline the issue in your letter and the steps you believe will rectify the problem.
- Be realistic in your requests.

Occasionally, medical and dental emergencies can occur and it is best to plan ahead should the need for assistance arise. When traveling in the United States, a high standard of medical and dental care can be assumed. You should be familiar with your health insurance plan to know the coverage limits and providers in the area where you are traveling. If you are traveling abroad, talk with your health provider about chronic health problems, pregnancy or immunizations, to avoid problems while traveling. Take medications with you in the original containers.

Medical care in developing countries may be below standard. It is a good idea to get the address and phone number of embassies and consulates in the country you will be visiting. If you need medical attention, these offices can guide you to safe medical treatment. You might also want to check if your medical insurance covers you while traveling abroad. If not, you might consider purchasing travel health coverage.

On a cruise ship, medical professionals are available for those who become ill. If you require major medical assistance it is a good idea to determine what your medical insurance provides. Additional insurance may be appropriate.

Make your travel experiences more pleasant by planning ahead to prevent some of the most common ailments. Here are some things you can do for common ailments:

- **Dehydration:**
 - Drink plenty of fluids.
 - Avoid caffeinated drinks.
- **Allergies:**
 - Pack your own pillowcase.
 - Request a non-smoking room.
- **Diarrhea:**
 - Avoid uncooked meat, raw fruits and vegetables and unpasteurized foods.
 - Drink only bottled water.
- **Arthritis:**
 - Take frequent walking breaks.
 - Pack aspirin, anti-inflammatory drugs, or any prescriptions normally used for arthritis.
- **Motion Sickness:**
 - Avoid reading while in moving transportation.
 - Book a room in the middle of the boat while on a cruise.
 - When flying sit near the wing of the plane.

For Additional Information on Travel Issues, Check these Resources:

• **UK Extension Publications:**

Bed Bugs, ENTFACT - 636 (<http://www.ca.uky.edu/entomology/entfacts/entfactpdf/ef636.pdf>)

Add Up the Savings When Eating Out

(http://www.ca.uky.edu/HES/FCS/FACTSHTS/AUTS_When_eating_out.pdf)

The Art of Tipping, HE2-103 (<http://www.ca.uky.edu/agc/pubs/fcs2/fcs2103/fcs2103.pdf>)

• **Other Resources:**

AAA Travel www.aaa.com

Transportation Security Administration: 3-1-1 for Carry-Ons <http://www.tsa.gov/traveler-information/make-your-trip-better-using-3-1-1>

US Customs and Border Protection: Know before You Go Top 10 Traveler Tips

http://www.cbp.gov/linkhandler/cgov/travel/vacation/kbyg/top_10_trvler_tps.ctt/top_10_trvler_tps.pdf

U.S. State Department: Travel Documents www.travel.state.gov

References:

- American Society of Travel Agents. (n.d.). Health & safety travel tips. Retrieved from <http://www.travelsense.org/tips/healthsafety.cfm>
- American Society of Travel Agents. (2009, October 5). Tips for women traveling alone. Retrieved from <http://www.asta.org/News/PRDetail.cfm?itemnumber=5905>
- American Society of Travel Agents. (n.d.). Travel complaints. Retrieved from <http://www.travelsense.org/consumer/complaint.cfm>
- Coffey, K. (n.d.). Travel safety tips for women travelers. Retrieved from http://www.kevincoffey.com/women_safety/travel_safety_tips_for_women.htm
- Federal Trade Commission. (2011, May 20). Travel tips: How to gear up for a great trip. Retrieved from <http://www.ftc.gov/bcp/edu/pubs/consumer/alerts/alt012.shtm>
- KathrynV (2010, October 18). Credit card benefits: 15 common consumer protections. Retrieved from <http://financialhighway.com/credit-card-benefits-15-common-consumer-protections/>
- Keegan, M. (n.d.) 33 travel safety tips. Retrieved from <http://ezinearticles.com/?33-Travel-Safety-Tips&id=31670>
- Kirschbaum, M. (2009). Learn about your rights with airlines, ground transit companies, cruise lines and hotels. Find out how these companies compensate inconvenienced customers. *Happy Living*, 1 (2). Retrieved from <http://www.happynews.com/living/money/consumer-rights-traveling.htm>
- Lanford, A. & Lanford, J. (n.d.). Travel scams: 10 tops to avoid getting taken. Retrieved from <http://www.scambusters.org/Scambusters87.html>
- Lankford, K. (2011, March 21). On vacation? Beware of ID theft. Retrieved from <http://money.msn.com/identity-theft/on-vacation-beware-of-id-theft-kiplinger.aspx>
- Lazarony, L. (2009, July 3). 15 ways to protect your money on vacation. Retrieved from <http://www.bankrate.com/finance/personal-finance/15-ways-to-protect-your-money-on-vacation-1.aspx>
- Parode, N. (n.d.) Should I take cash, travelers checks, a debit card or a credit card on my? Retrieved from <http://seniortravel.about.com/od/seniortravelbasics/f/TravelMoney.htm>
- Perkins, E. (2008, April 7). What are your rights as a hotel guest? Retrieved from <http://www.smartertravel.com/travel-advice/what-are-your-rights-as-hotel-guest.html?id=2544738>
- Schwab, M. (n.d.) Travel safety: Hotel security tips for your vacation or business trips. Retrieved from <http://www.best-travel-deals-tips.com/travel-safety-hotel-room-security.html>

Sunset Travel, Inc. (2004), April 11). Vacation packing list. Retrieved from <http://www.sunsettravel.com/PrintPackingList.html>

Tripadvisor. (2011, November 8). Tripadvisor announces 2012 travel trends forecast. Retrieved from <http://www.multivu.com/mnr/49249-tripadvisor-announces-2012-travel-trends-forecast>

Transportation Security Administration (n.d.). Make your trip better with 3-1-1. Retrieved from <http://www.tsa.gov/311/index.shtm>

WebMD. (2011, March 30). Travel health-Before you go. Retrieved from <http://www.webmd.com/a-to-z-guides/travel-health-before-you-go?print=true>

White, M. (2009). What are your rights as a consumer renting a hotel or motel room? *Happy Living*, 1 (2). Retrieved from <http://www.happynews.com/living/money/consumer-rights-hotels.htm>

Photo Credits: Microsoft Word; www.travel.state.gov

Brooke Jenkins-Howard, M.S, Magoffin County Extension Agent for Family and Consumer Sciences

Sally Mineer, M.S., Lewis County Extension Agent for Family and Consumer Sciences

Jennifer Hunter, Ph.D., Extension Specialist for Family Finance

January 2013

Copyright © 2013 for materials developed by University of Kentucky Cooperative Extension. This publication may be reproduced in portions or its entirety for educational or nonprofit purposes only. Permitted users shall give credit to the author(s) and include this copyright notice.

Educational programs of the Kentucky Cooperative Extension serve all people regardless of race, color, age, sex, religion, disability, or national origin.