



## **Travel Security**

No matter where your holiday destination, there are certain things you should always do to protect yourself and your finances.

Here are some useful tips on how to stay safe whilst abroad...



## Protecting your finances

Unfortunately, with the numbers of people travelling all over the world these days, the number of tourist scams has significantly risen. However, there are plenty of ways you can help protect yourself – some of which can even be done before leaving the country. First of all, if you are planning on using your credit or debit card while abroad, you should let your bank know the dates and destinations of your holiday so that they are able to keep track of any payments and will be able to alert you to any obscure transactions as soon as possible. Secondly, make a note of the numbers of the credit and debit cards you'll be taking with you (along with the phone numbers to report their loss) and make copies of these, leaving one with a trusted friend or relative at home, and keeping the other with you – carry it on your person, but in a separate place to your credit/debit card.

If you are purchasing traveller's cheques in the currency of the country you are visiting, make sure you only sign the second authorisation signature when you are in front of a bank cashier ready to exchange the cheque for cash. It is also worth taking a note of the serial numbers on the traveller's cheques, so that if you do lose them, you can claim for them. Finally, when carrying cash on you, don't keep it all in one place. It is never advisable to carry too much cash on you, but no matter what the amount, split money up, so that if for any reason you lose your wallet or have your bag stolen, you will still have some cash left.

## Personal safety

If you are in a new or unfamiliar place, take time to become familiar with your surroundings and don't wander out alone at night. Most accommodation offers the use of a safe – whether this is in your own room or behind the reception desk. Leave any valuables or important documents in the safe to avoid carrying these around with you on a daily basis. When you are out and about, keep your possessions on you at all times and don't leave bags unattended. Men should avoid carrying their wallet in their back trouser pocket and any women with handbags should wear these strapped across their body and not just on one shoulder, as this makes it easier to be snatched. Ideally, it is wise to invest in a money belt to wear under your clothes, as this is the safest way to carry your valuables.

Use your common sense when walking around. Keep clear of any dodgy looking areas and try to avoid straying down empty side roads. In the unfortunate event that you are mugged, don't resist – it is not worth putting yourself in danger for things that can be replaced. Always inform the police if you are involved in a crime, especially if you are hurt or if you have possessions stolen, as you will need the police crime number to claim on your insurance. You should also call your bank to report you cards as stolen, and the same for any traveller's cheques you may have.

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Usually your cards and money will be able to be replaced within 24 hours. Foreign currency – it can sometimes be difficult to calculate exactly how much you are spending when you are constantly having to convert prices into your own currency and are handling notes and coins that are unfamiliar to you. However, don't be pressured into rushing and always check your change carefully. Also, where possible, avoid using high denomination notes for small purchases and try to provide the correct change, especially in smaller shops or on public transport as this will be appreciated.

## Passports and visas

Before you travel check that your passport is valid and will not expire while you are away. If you require any visas, make sure you have all the necessary documentation. Remember, the rules for different visas around the world can vary greatly, so check with the specific country's embassy.

Before departing on your holiday, check that the emergency contact page of your passport has been completed. It is advisable to make two photocopies of the photograph page of your passport – one to keep on you for emergencies and the other to be left with family or a trusted friend in case yours is lost or stolen. When on holiday, keep your passport in a secure place, preferably in a safe, if possible. If you have to provide ID for hiring a car or other such services, ask if they will take another form of ID, such as a driving licence.

## Luggage security

If your passport is lost or stolen you must report the loss to the police immediately. You must then report the loss to the British Embassy and provide the police report. It is more than likely you will have to pay for a new passport, but can claim this back on your insurance.

If you have a dark luggage case, then it is a good idea to attach something colourful or distinctive to it, so that you can easily identify it on the baggage carousel. Take a moment to remove any old baggage labels from your suitcases, as while this should, if necessary, be done at check-in, it helps to save time and ensures that there will be no confusion for baggage handlers. Complete the address labels on your luggage and also include a copy of your forwarding address inside your baggage in case the outer tag is lost. Make sure your suitcases are securely fastened with padlocks and tie any loose straps to avoid these being caught in the baggage conveyers.

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