



Good Neighbor Insurance

Travel Safety 101

A guide to staying safe overseas

Unlawful detention

Corruption index

Avoid being robbed

Travel app security flaws

A real travel checklist

...and much more!

Why provide this information publicly and free of charge?

Good Neighbor Insurance is passionate about serving and protecting both individuals and organizations working overseas. We work hard to keep you safe when traveling while offering the best international medical insurance benefits for you and your family. We work closely with more than just one insurance carrier and with partners reflecting the same values that we represent. It is our belief that by being a “good neighbor” helping others, we are serving the greater good.

It is not unusual for us to show organizations insured through other firms how to save money, and how to stay safe abroad. We continue helping clients that may be with other brokers with their insurance questions that are not being answered by their current agent. It’s our “Good Neighborly” way of doing business.

Print or eBook .pdf?

We have the content of this *Special Report* in both electronic (.pdf) and printed in book form. If you wish, you may receive this report in either format upon request to info@gninsurance.com.

THANKS TO THE FOLLOWING INSURANCE CARRIERS FOR THEIR PARTNERSHIP:

AETNA | AZIMUTH | IMG

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Disclaimer

The authors and others contributing to this guide have been arrested and detained (both legally and illegally) in multiple countries. Therefore this information is experiential, rather than just theoretical. However the information presented is strictly an opinion. We are not offering specific advice, or a course of action, for any specific situation. This information is meant to help you form your own personal opinion should you be placed in danger or become a victim of kidnapping. We encourage everyone to contact law enforcement officials and other security professionals if seeking expert advice.

All of the information presented in this book was correct and reflected real and significant advice on how to travel safely at the time of its writing. We have tried to ensure that the information presented is correct.

If you have questions, please contact us at the email above.



Travel Safety 101



A guide to staying safe overseas

Travel 101: Staying Safe Overseas	pg 03
– How to Avoid Being a Target	
For Female Travelers	pg 07
A “Real Travel Checklist”	pg 09
Open WiFi Basic Security and VPNs	pg 14
Top Ten Travel Apps: All Failed Data Security Tests . . .	pg 17
RFID Truth or Fiction?	pg 19
Corruption Index: The Most Corrupt Countries	pg 23
In Case of Kidnap or Unlawful Detention	pg 26
Hostage Advice	pg 32
Increased Use of Date Rape Drugs Against Tourists . . .	pg 34
Understanding Emergency Evacuation	pg 36
Travel Insurance 101	pg 37

STAYING SAFE



TRAVEL OVERSEAS



How to avoid being a target overseas

At Good Neighbor Insurance, we take very seriously our role in keeping you safe overseas. However, great international health insurance (or travel insurance) is only one element in travel safety.

Therefore we have created a series of travel guides to help you in your overseas adventures:

1. **"The Top Three Risks When Traveling Overseas"**
2. **"Travel Safety 101: A Guide"** (*this guide*)
3. **"Medical Advice for Travelers"**
4. **"The Definitive Guide to Jet-Lag"**

All are available free at <https://www.gninsurance.com>. Some are also in print. All were written and designed to be extremely practical. We realize that the information in this guide covers a lot of subjects. It is pretty sobering subject matter when considering a trip. Try to put into practice at least one or two new things to keep yourself safer, as a result of reading this guide. And share this information with others!

Some items to consider before you go:

- Check online with government country reports and large travel forums specific to the country you are traveling to.
- Other expats can also help you interpret a situation (or "risk") that you might have heard about or need to consider.
- Always have the number of local 911, the embassy, a local trusted friend who speaks the language, etc. both written out and on your phone.

**ASK
DOUG**



GOOD NEIGHBOR INSURANCE QUESTIONS AND ANSWER ON TRAVEL INSURANCE

Ask Doug - Will the emergency medical evacuation take me or my wife back to the U.S?



Ask Doug - Will we be covered in more than one country?

Some Tips When Overseas:

- ✓ Always learn a few phrases in the local language.
- ✓ Learn how to say, "Can you help me?," "I need to call the U.S. Embassy." or "I need help to call ____." and show your paper/note with the number.
- ✓ Work hard to "fit in." Be aware of the *loudness* of your voice. Quieter in public is usually better.
- ✓ Do not wear obviously foreign or "tourist-y" clothes. Do not wear inappropriate clothing (or immodest clothing). If living overseas longer, purchase local clothing.
- ✓ Avoid backpacks and purses/bags that reflect wealth or that make you stand out – Use locally produced bags or locally available instead.
- ✓ Women especially should avoid single-strap shoulder bags which can be slashed and stolen. Backpacks are much harder to snatch in this way.
- ✓ Avoid using, or looking at, your smartphone/ipad in public (or on the street). *These devices are sometimes equal to a year's wages, and a great temptation to steal. They contain personal data such as passwords, billing/home address and more.*
- ✓ It is easy to be in an accident if looking at your phone rather than where you are going. Accidents are one of the most common travel-related risks. The Japanese call it "Aruki Sumaho." (Get our free guide, "**Top Three Risks When Traveling Overseas**" at www.dontgetstuckoverseas.com.)

Travel Tip From Scott Sanford

ONE 3X5 CARD WITH ALL NUMBERS

I write my passport number, all flight numbers, flight times, airline contact numbers, hotel phone numbers, travel insurance policy number and phone contact numbers, American embassy contact numbers (both business hours and after hours), in-country contact person name and numbers on ONE 3 x 5 index card and laminate it for water resistance.

I keep it with me at all times, with my passport, so that if I need to make contact in a stressful situation, I have ONE concise place to look for the information I need rather than dig through multiple bags and pouches.

I make a photocopy to leave at home with my wife.

I don't rely on just my smartphone. I go to third-world countries and electricity is not always available. I do not rely on electronics in those places. Because you can't always trust that they will be charged.

Some don't allow you to swap out batteries (like iPhones).

- ✓ It is best to make calls when in private. When your smartphone is on the table in a restaurant, it is easy for someone to spill something to divert your attention, while another person takes your phone.
- ✓ Because people often pull out their phone to check for directions, download a map of the city to which you are going to travel before you leave your hotel.
- ✓ Use your phone to figure out where you are going BEFORE you walk out the door of your hotel, guest room, or accommodations.
- ✓ Do not share your schedule with hotel staff unless it absolutely necessary for planning.
- ✓ Do not keep your phone in a back pocket!
- ✓ Beware scammers asking if you *would like a photo taken of yourself, or with friends*. When you hand them your phone and pose, they run off with your device.
- ✓ Keep money separated. A small amount in a wallet for everyday purchases, emergency money in a front pocket or under clothes. The rest of your travel money should be locked up in a hotel safe, secure and away from your person.
- ✓ Consider creating a "daily travel" wallet that has a couple of dummy plastic credit cards (that came in the mail with your name on them), some random business cards, and a little local currency you will need for the day. Maybe have a \$20 or two in there as well. *You may never actually be robbed, but if you are, this is the wallet you give to the thief.*

- ✓ Avoid going out alone, even to jog, especially in the evenings. Almost every jogger/runner is going to stand out due to clothing/attention/lack of other runners. (Especially in areas known for nightlife, bars, clubs, etc.)

Know and count on local people:

- ✓ Ask other expatriates and locals what health or safety guidelines should be followed.
- ✓ Locals know the areas of town to be avoided.

✓ Don't go places alone. Have you noticed how local people tend to travel together? Westerners are much more likely to travel independently or alone.

✓ Ask local people for help. In many cultures, hospitality to guests is highly regarded, as well as protecting them.

Travel Bags/Packing/Transport:

✓ Close and secure bags when traveling. Duct tape your zipper, or use a paper clip through zipper pulls. You don't necessarily need a lock to discourage casual pickpockets. With a little effort, they will look for an easier "victim."

✓ If carrying a bag with a strap on crowded public transport, set it on the ground with your foot through a strap. This keeps it away from the hands of pickpockets from the side or from behind you.

✓ If leaving your bags someplace: Realize that most zippers are not secure even if locked through dual zipper pulls. A ballpoint pen can defeat most zippers which can then be healed/rezipped without your ever knowing someone was in your bag. This is a VERY common tactic. (Search Youtube.)

Trust your "sixth sense"

✓ Many travelers suggest relying on your "sixth sense" (or the *Holy Spirit*) to warn you of danger.

It is surprising to us how many people mention trusting that inner alarm when something is not "right."

✓ Alter your location or the timing for an activity if it doesn't create a danger or great inconvenience.

Some security experts believe that we are hard wired to sense danger that we may not have the experience to interpret intellectually.

For moving overseas/living overseas:

✓ Carry bags and shoes are the biggest "tip-off" that you are a foreigner.

✓ Vary your daily method, time, and route of getting to and from work or school.

✓ Befriend local sellers, merchants, others on your street. If you are friendly and become a part of the neighborhood, they can and will often "look out" for you and warn you if something is amiss.

✓ Since most organized crime and abductions involve pre-scouting and watching your travel routes/behavior before a physical encounter, local merchants/neighbors can warn you of strangers hanging around the area and asking about you.

✓ ALWAYS tell someone where you are going, how you plan to get there and when you will check back in with them.

✓ Do a bit of a study of the different types of non-verbal communication (Facial Expression, Gestures, Paralinguistics, Body Language and Posture, Eye Contact (or lack thereof), Appearance and Touch) and how they differ from one culture to another. If you can learn to use the same nonverbal behaviors as the local people, you won't stand out in a crowd, and it will be appreciated.

✓ Discuss what to include in a "grab-and-go" bag or "bugout bag" for each family member in case you need to leave in a hurry. Many examples can be found online. Some are more "gun-and-threat-minded" while others "In Case Of Emergency."

From John Buerer:

On living in a city that is rated as one of the most dangerous places to live: I asked my friends what danger I was in, and they said, those things always take place in a certain part of town, and typically at night. They felt completely safe in other areas of town during the day, and in certain restaurant areas even in the evening. So ask the locals.

From Judy Thoren:

I think as a woman it is important to dress with respect to the culture you are traveling in. If it is a conservative, modest culture, then dress that way! It will cause you less hostility and potential violence. The local people also appreciate it!

✓ If you must drive overseas, plan on what to do in the event of a traffic accident (in some countries it is best not to get out of the car, but to drive to the nearest police office).

✓ Fit in by purchasing and wearing local clothing/shoes. Ditto for luggage. Locals have their own ways of carrying lots of stuff, but because it wasn't designed for the overhead of an airplane, it looks different. Many of the pieces of luggage you might see overseas are large canvas cubes with

Additional tips for female travelers:

Exercise extra caution with taxis and public transport and do not travel alone. In India, being molested by multiple attackers on public transport or by a taxi driver has become a problem for even local women.

"If you get bad vibes from a person, or group, while walking in a trusted area alone at night, I often pretend to get on the phone (sometimes covering my ear in an imaginary device) and talk loudly to a pretend brother, friend, boyfriend or husband with wording like "I'm coming, I'm right outside" or, "I'm almost there," or "Where are you? I don't see you..." in the local language. It gives the impression someone (preferably a guy) is expecting you and close by." – Katherine Allan



Think twice about going out in footwear you can't EASILY run in, especially in rougher or more broken roads. Most people think they can run in flip-flops, but regardless of what people think, you can't actually run in them. They easily break and are a liability.

Don't close or lock the door behind you when you leave your building/compound or your car without first checking that the immediate surroundings are safe. You might not be able to get back inside in a hurry.

Pay attention when people are paying attention to you – There is a difference between curiosity or leering and someone scoping you out.

Know how to yell "HELP" and "STOP" in the local language. These words will empower you and help you ask locals to step in.

In Muslim countries, a woman making eye contact with men is always misunderstood as being very forward. Though we are used to women mixing freely with men, this is a "cultural difference" that shouldn't be ignored. As a woman, you make yourself a target if you make eye contact with men... even if you think it is discriminatory.

heavy zippers and heavy straps. Samsonite sticks out in that environment and just asks to be stolen.

✓ If you must depend on motorcycle taxis or cabs: If you don't know the cabbie, make a rule to get dropped off near your home - Not at your door. This minimizes the amount of people who know where you live, minimizing your house from being targeted for theft. Is there a store, hotel, restaurant near your home? Get dropped off there!

✓ Consider what documents/files you are bringing into the country on laptops and smartphones.

✓ Avoid ATMs machines. Use banks to withdraw money. Not only are you a bigger target for theft at an ATM, but you may be filmed using your pin, may slip your card into an ATM "skimmer," or not have it returned to you if the machine has been tampered with.

✓ Do not carry or flash large denominations/currency. In many countries, vendors expect exact change or as close as you can come to it. They do not appreciate large bills being handed to them and you make yourself a target to crooks and scam artists who are nearby.

✓ Make copies of your passport, visa, and other important documents in the event the originals are stolen. Carry one copy with you and leave the other in a hotel safe or secure place along with your originals.

✓ Some countries require you to register with immigration police within 5-days of arrival. If that is the requirement, OBEY or you may find yourself in trouble or required to pay a bribe to be released.

✓ Deescalate the situation: Bring out the humanity in people. Stay calm. The majority of people are nice. But some have lived hard lives and grown up used-to being treated in a fearful, sub-human, or aggressive manner.

If you can, speak to people in tense situations with a calm voice, look them in the eye, tell them your first name, draw them into conversation, invoke empathy, ask to sit down to listen to their story or why they're upset; then amazing things can happen. Especially if you are with another person, and not alone! ■



Travel safe checklist

This is not your typical, “pack three shorts, two pair of pants, and sunscreen” type of travel checklist, but a travel checklist to ESSENTIALS if you are traveling internationally.

Photocopy it. Use it. Distribute it.
And help your friends be safe and better prepared!

NOTE: *We highly recommend making actual photocopies of all important documents for your suitcase and another copy to be left with a contact back home (they can always fax them to you as needed). We do not recommend simply taking pictures of these documents just in case your phone is stolen, dropped, or runs out of power.*

MEDICAL:

- Are your inoculations up-to-date? Including all immunizations that are required for the country you are traveling to.
- If you need additional inoculations, allow at least 4-6 weeks before any international travel for the medicine to be effective:
 - Hep B, rabies, malaria and Japanese encephalitis all are multi-dose at least 1-2 weeks before departure.
 - Tetanus, hepatitis A, typhoid, and polio are all single-dose vaccines. *However, if you are leaving too soon after, your body might not have time to develop protection after the shot.*
- Do you have a copy of your signed inoculation card? *Proof of immunization is a requirement for entering some countries.*
- General physical/Doctor’s health check-up before you leave?
- Talk to your doctor to adjust your medication schedule if you are crossing time zones?
- Do you have sealed prescriptions in original bottles? *Open or unlabelled containers may be risking trouble entering or exiting some countries.*
- Get prescriptions from your doctor for each medication at border checks? *Each prescription medication should have a note with Doctor’s name on stationary with medication, dosage and your name on it.*
- Ensure that your medications are not considered illegal substances under local laws.
- Dental check up before you leave?
- Have you checked with the Center for Disease Control on your country of destination?
(<http://wwwnc.cdc.gov/travel/destinations/list>)

IMPORTANT/TRAVEL DOCUMENTS:

- Is your passport expiration date six months after your return date?
- Does your passport have at least one blank page per country you will visit?
Some countries require that your passport contain one or more blank pages for stamps
- Is a visa required for the country you are going to?
- Do you have extra passport photos with you just in case?
- Need to hire a “Travel Expediter” for documents?
- Have you updated your driver’s license to RealID? Have Global Entry or TSA Pre-check?
The government requires every U.S. state to be in compliance with the REAL ID Act by 2017.
See: <https://www.gninsurance.com/blog/news-and-helpful-links/tsa-drivers-license-at-airport/>





- Have you checked with the State Department/Foreign Office/Department of Foreign Affairs and Trade on your country of destination regarding travel risks/health risks?
<https://travel.state.gov/content/travel/en.html>
<https://www.gov.uk/foreign-travel-advice>
<http://smartraveller.gov.au/Pages/default.aspx>
- Have you packed copies of any important letters of reference or letters of introduction?
- If your original documents are in English or French, Do you need to get any of them translated?
- Have you printed boarding passes and tickets? For both directions? *You may not have access to a printer depending on your destination (for the return trip).*
- Is your will up to date? Other advance medical directives? Power of attorney?

PREPARATION AT HOME

- Have you checked your cellphone providers "unlocking policy." Checked on roaming charges? Do you plan to buy a local SIM card? Is your phone GSM or CDMA? *International networks use GSM. You may need an international plan or have your provider "unlock" your phone.*
– If you're taking your smartphone overseas, we recommend you start this process at least a week in advance. Check <https://gigaom.com/2014/07/28/unlock-phone-att-verizon-tmobile-sprint/> and <https://www.fcc.gov/consumers/guides/cell-phone-unlocking-faqs>
- Have you decided if you want to receive email while overseas? *If you receive a lot of promotional emails or large attachments you may pay a fortune for data, or cause your phone to be unusable due to slow networks.*
- Called your bank or credit card company to let them know you'll be traveling? *Otherwise they might put a hold on your purchases overseas or require you to call and verify your ID in the middle of the night (based on time zone differences).*
- Checked if your magnetic strip credit card will work overseas? *Many countries have switched to chip readers so if you can, update your card before you leave.*
- Gotten our free "**Definitive Guide to Jet Lag**" in order to make the most of your trip/not waste time trying to catch up with local time? <https://www.gninsurance.com/free-guide-on-preventing-jet-lag/>
- Do you know a physical address where you will be staying during your first days? *Some countries require this information in order to be admitted at customs/immigration.*
- Downloaded vital (as well as popular) medical and travel apps depending on your destination/reason for travel? Skype? Whatsapp?
https://www.gninsurance.com/medical_apps_for_travel/
<https://www.gninsurance.com/essential-travel-apps/>
- Researched a WiFi VPN? Cyberghost? TunnelBear? EssentialVPN? *(See the article on VPNs in this issue)*
- Do you have local numbers for your embassy, the police, 911? Consular duty personnel are available for emergency assistance 24 hours a day, 7 days a week at U.S. embassies, consulates and agencies overseas. *Contact information for U.S. embassies, consulates and consular agencies overseas may be found in the State Department's Country Specific Information pages.*
- Do you have a way to contact your local hosting organization/contact 24/7?
- Create a prearranged way to ALWAYS tell someone where you are going, how you plan to get there and when you will check back in with them? *Via text, cell call, WhatsApp, Skype, Facebook Messenger,...* *(See the article on unlawful detention)*
- Downloaded any maps of cities or areas you be traveling in? *You may not have cell service or WiFi depending on your location.*
- Check the voltage and adapters for all electronics. *Your charger only works if you can plug it in!*

TRAVEL INSURANCE

- Will your domestic health plan will cover you overseas? Contact www.gninsurance.com **Note:** Medicare does not cover you abroad. *Neither do most domestic or employer health plans except in cases of life-and-death.*
- If your domestic plan does cover you, have you secured "emergency evacuation-only" coverage?
- Have you communicated all pre-existing conditions to your travel insurance broker?
Some plans will include pre-existing conditions, while others exclude them, or only cover "sudden and unexpected re-occurrences" so a trip to a hospital due to a kidney stone would not be covered.



**ASK
DOUG**



GOOD NEIGHBOR INSURANCE **UNDERSTANDING MY EXPAT MEDICAL INSURANCE**



Telehealth 101: What It Is and All Its Benefits on Expat Insurance

Top 5 things you do when you start your expat insurance policy or renew your expat insurance policy



480-813-9100



info@gninsurance.com



www.gninsurance.com



- Made sure your travel insurance plan will cover you for the region/things you will be doing on your trip? *Some insurance will exclude countries listed on foreign travel warning sites in the last 6 months.*
Some plans may also exclude certain sports, ziplining, riding motorscooters.
- If going overseas two months or more, your domestic insurance may cancel you for lack of residency. *Requiring you to secure overseas insurance and reapply for domestic insurance when you return*
- Do you have a printed copy of your travel medical insurance card in your wallet or purse? Can it be found easily if you are in an accident or are unresponsive? *(It doesn't matter if you know where it is, if you are unconscious.)*
- Have you taken a photo of it with your smartphone?
- Have you sent a copy of your policy to a loved one/emergency contact back home, Given a copy to someone else traveling with you?

PACKING

- Do you have your important medication in your carry-on (in case bags are lost or delayed)?
– Contact **TSA Cares** if you have questions. They assist travelers with disabilities and medical conditions. The TSA recommends you call 72 hours ahead of travel about what to expect during screening and questions about screening policies and procedures. Call **TSA Cares** toll free at 1-855-787-2227. Hours are 8 a.m. to 11 p.m. (EST), Monday through Friday and 9 a.m. to 8 p.m. (EST), weekends and holidays.
- Have you packed a power strip? *Most hotels often only have one or two outlets per room*
- Do you have a name/proof of ownership in each piece of luggage you are checking?
- Do you have an easy way to quickly secure your bags from pickpockets? *(Locks, duct tape, even a paper-clip looped through both zipper pull tabs to discourage theft?) This will discourage pickpockets, but it will also discourage people stashing things in your bags such as drugs to get through customs or security.*
- Did you pack hand sanitizer (kills 99.5% of germs!), sunscreen, insect repellent, mosquito netting?
- Do you have a minimal first aid kit, anti-diarrheal meds, pain killer/aspirin, anti-nausea, or if staying longer, A “bug-out bag” or “grab-and-go bag?”
- Consider packing Boudreaux's Butt paste/A+D Diaper Rash Ointment. *Many travelers have found baby bottom diaper rash crème to be a great comfort if they get diarrhea while traveling.*

LAST MINUTE

- If you have any prior medical condition or history that may increase your risk:* Do you have a card in your wallet describing what to do in case of emergency *(in case you are unconscious/unable to communicate)?*
- Have you taken smartphone photos of your passport, visa, prescriptions, reservations, other documents?
- Have you sent hi-res photos of your important documents to a loved one back home in case of emergencies? *Not just stored locally on the phone, not “on the cloud,” in case your phone is stolen or taken.*

- Have you attached a piece of regular masking tape to the backside of your passport, or put a card in your wallet with “name, blood type, any allergies to medications, required medications or medical conditions, and an emergency contact number?”

- Confirmed who will be picking you up at the airport? How to get from airport into the city?
- Do you and the person picking you up have clear instructions on what you will be wearing, sign they will be holding, where to locate one another?
- Do you have a plan on how will you connect with them if late or lost?

- Have you stopped or held postal mail, newspapers, housecleaners, the pool man,...?
- Unplugged and switched off items at home. *Remembered to turn everything off, or unplug them, to conserve energy and money such as thermostats, etc.*
- Arranged for lawn care? Landscape maintenance? Trash pickup while away?
- Emptied the fridge of spoilable items.
- Emptied the trash of spoilable items
- Given your house key to a friend or family member to check on pets, water plants, cut the lawn...?
- Let your neighbors know who will be stopping by while you are gone so they don't call the police?
- Turned-off or turned-on settings for irrigation timers, timed lights, etc. *Timers can turn on a lamp or two at night for a few hours so it appears as if someone is home.*

WHEN YOU ARRIVE/IN-COUNTRY

- Do you need to register with the immigration police within a certain period of time after arrival?
- Do you need to file (work) papers from/with a local organization?
- Let your local embassy know you are there/in-country.
- Are there any security/safety briefings or updates you need to attend or read?



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International Health Insurance • Travel Insurance • Supplemental Plans

- Practice safe eating Bottled water
- Read the rest of this guide so you do not become a victim.
- If you need to be seen by a doctor - Remember to call the number on the back of your medical I.D. or insurance card.
- Request and save all medical receipts. Document everything to submit later for reimbursement.
- Confirm your return flights
- Begin to prepare for reverse jet lag a couple of days early. *Using the techniques in the free "Definitive Guide to Jet Lag." www.gninsurance.com/free-guide-on-preventing-jet-lag/*
- Are there entrance or exit fees for the country you are traveling to? *If they are not included in your airline ticket, when leaving, these may need to be paid in local currency.*
- Departure: Is local currency needed for tipping?
 - While waiting in the airport?

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Have you looked into an online Travel Safety Course?



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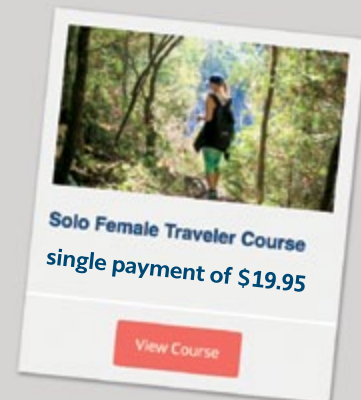
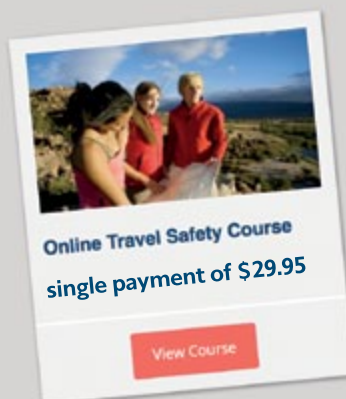


International Health • Travel • Life • Property & Casualty

DETAILS AT:
WWW.GNINSURANCE.COM/
GNI_PARTNERS/SARUS-GLOBAL/

Risk Management/Response
Crisis Management/Response
Corrupt Officials

Solo Female Travel
Pre-Travel Safety
Travel Health



Cut on dotted line and remove (or photocopy).



AZIMUTH OFFERS TEAM & INDIVIDUAL TRAVEL INSURANCE

Is it Important to Have Travel Medical Insurance?

Perhaps the better question is: **Are you prepared to risk your life without it?**



Most domestic ACA-health plans do not provide protection while traveling outside of the USA. Don't ignore the real risks you face overseas, even those that can strike completely by surprise.

Azimuth has affordable individual travel medical insurance, career and expatriate health insurance, and team plans for groups traveling together.

Enjoy the security of the finest team travel medical insurance protection available – Up to \$1,200,000 for one low daily rate regardless of age!

You can get Azimuth travel plans from www.gninsurance.com!



MORE AT:

<https://www.gninsurance.com/azimuth-assurance-short-term-team-insurance/>
<https://www.socialgoodinsurance.com/team-travel-insurance/>



**ASK
DOUG**



GOOD NEIGHBOR INSURANCE QUESTIONS AND ANSWER ON TRAVEL INSURANCE



Ask Doug - The emergency evacuation is still the same no matter what medical dollar limit I choose?



Ask Doug - What do we do if my wife or I need to be emergency medically evacuated?



"Open WiFi connections are VERY dangerous. In public settings such as hotel WiFi hotspots, I always run a VPN to protect myself. The best VPNs I have found are Express VPN, TunnelBear, PureVPN or CyberGhost. Also, I am very wary of who does my computer maintenance. If possible, get another expat to do the work. At the very least, go to a computer technician who is trusted by other expats."



Curious how a VPN works? Check out <http://computer.howstuffworks.com/vpn.htm>

OPEN WI-FI SECURITY AND VPNS

You are far more likely to be a victim of cyber crime (identity theft/data hijacking) worldwide than a victim of a physical attack. You may not even realize that you are a victim until it is too late.

And you may be paying the price for years to come, when criminals are shut out of your Amazon or bank account but still know your social security number, your address, your date of birth and even your most common passwords.

Only "coders" and "ruby-on-rails" folks ever read about data security, but we want you to read this article. So we'll keep the following to the point, and without a lot of jargon.

THE EASIEST WAY TO STOP CYBER CRIME?

- Keep your phone secure - *Follow the tips throughout this guide to keep your phone from being stolen.*
- NEVER use open/free WiFi locations, including the airport, coffeebars, museums, or hotels, without getting and using a quick, easy VPN solution.

PHYSICAL PHONE/LAPTOP THEFT:

Your phone and your laptop are probably your biggest liabilities overseas. They are a much larger risk than crimes against your person.

To a thief, stealing your device itself may be a better net gain than what you have in your wallet.

Depending on your location, your phone may be worth 1-2 years salary in the local economy. (*Imagine if that phone was worth maybe \$45,000-\$100,000 to someone like you or me, and you begin to get the picture!*)

Most overseas police departments are not going to be very helpful at recovering

your device. If the thief is "street smart," he'll know someone who will pay him to steal your data, then give him back the phone after unlocking it and "wiping it" so it cannot be traced.

IF YOUR PHONE IS STOLEN:

First, attempt to locate and lock the phone using your phone's GPS and "Find" software. Report this information to the police.

If unsuccessful, resort to wiping the phone remotely so that your private data stays that way. You backed up before your trip right?

Hopefully all you'll lose are some pictures and maybe your contacts until you can get your phone replaced.

If your phone is owned by your company, they may be able to remote lock or wipe your phone. Ask before you travel just to be sure.

Contact your provider and have your cell service and data disabled. Maybe, hopefully, the person who stole it doesn't want your data or doesn't know how to sell your data to a third party. Maybe they just want to make \$3000 worth of cell calls.

READ MORE:

Think like a thief: safeguard your most personal device from loss or theft (<https://blog.lookout.com/blog/2016/05/19/mobile-security-phone-theft/>)

For additional software and tips to secure your data if your physical device is stolen, see below.

INSTALL AND ALWAYS USE A VPN APP ON YOUR PHONE AND DEVICES

A **Virtual Private Network (VPN)** prevents hackers from stealing your personal passwords or your bank account and credit card details because all data goes through a third party site which anonymizes your data and keystrokes. This is the primary reason why you want to use a VPN – To protect your data from those trying to steal information traveling out of your computer or phone to the internet, AND to protect you from those trying to tunnel back into your computer or phone.



What's wrong with this picture?

Secure from malware:

All the best VPNs work on all devices and protect your device(s) from malware, phishing and spam sites.

All the sites listed below can be used to protect tablets, phones, computers, business/office equipment, and more.

Surf confidently on free/open WiFi without risk of hackers:

With a VPN you can surf privately because all your personal information and your location - IP address - is encrypted and totally hidden.

Get Netflix or read news stories/Visit sites without censors:

A VPN can also give you access to your services and content/news content from home (Netflix, ABC, CNN, Disney, etc.) that might be restricted from local overseas users either by the company itself, or by government censors.

Stop snooping on Skype and social media which may be subject to surveillance:

Twitter, Facebook, other social media sites are banned in some countries or heavily screened by intelligence services. Skype may be blocked by a telecom provider afraid of losing revenue, or the government may be monitoring/listening to your VOIP phone calls.

Access your own bank account remotely:

VPNs prevent you from being locked out of your bank account by your own bank. A VPN can keep you from being locked out of your own bank account(s) because you are overseas. Same with Paypal.



Primarily you want to use a VPN to protect you from data theft and hacking on open and free WiFi hotspots, including at your hotel.

With one click (or keep it constantly running) you can connect to WiFi securely and safely without fear of data thieves or hackers tunneling back into your accounts or stealing passwords or credit card info. Most of us do not know what our phones or laptops or iPads are storing locally. Even if iPay or Google Wallet has encrypted our payment data and sends only one-time credit card payment codes, having a VPN virtually guarantees your computer or phone is safe when on the internet or checking data/email **unless your phone or laptop is physically stolen.**

While some of the recommended VPNs are free on a trial basis, or allow a certain amount of usage free per month, **we recommend an annual paid plan since the cost is minimal and you will not have to worry about a free plan running out in the middle of your trip, or being "throttled"/slowed due to being a free account.** You may elect to try a couple of free plans or trials and depending on how they work locally, purchase one partway through your trip.

HOW TO CHOOSE A VPN?

All are extremely easy to use, and all are pretty inexpensive considering the alternative. We personally use two different accounts.

Check if your destination is listed below, or try a couple for free:

<https://www.expressvpn.com/vpn-server#locations>

https://www.purevpn.com/server_location.php

<https://www.tunnelbear.com/features>

http://www.cyberghostvpn.com/en_us/vpn-server

COST?

Try a couple of the apps or sites free, or purchase 1 month's subscription just for your trip. Or you may want to subscribe for \$50 (more or less) for unlimited data with a 12-month subscription. You can have up to 5 devices and let it run 24/7 at home or away, so you'll be protected, whether you run to the corner coffee shop, or use WiFi at home around town since thieves lurk in the USA as well as overseas!

Examples:

Tunnel Bear Free: 500MB of free data every month, \$7.99 month unlimited, \$49.99 a year unlimited

CyberGhost Free: \$10.99 billed monthly (up to 5 devices), \$109.92 annual unlimited

Express VPN Free trial, \$12.95 for 1 month, \$99.95 a year unlimited

PureVPN \$11.95 for 1 month, \$143.40 annual with 2nd year free.

Most of these services offer varied pricing and promotional offers especially if they know you are shopping around. There are many more VPNs, and reviews comparing free VPNs online if you Google them. We like these due to their worldwide coverage, their speed, their ease of use, and their reputation.

A FEW ITEMS ON SECURING YOUR PHONE OR DEVICE:

Lock your homescreen on your phone using a thumbprint or a code.

Encrypt your phone's data and/or SD card.
– iOS is automatically encrypted if using a lockscreen and the phone is sleeping/off.

– For Android, you have to go through Settings/Security/Encryption.) <http://www.cnet.com/how-to/how-to-encrypt-your-ios-or-android-device/>

WHEN ON WI-FI NETWORKS:

Consider using a local font and local language for naming or signing in your device. A "foreign" device name is always a dead giveaway (i.e. *Jack's Super-expensiveMac-BookPro* or *Sarah's Pink iPhone6+*) and will help thieves identify you in a café!

– Rename your iOS device: <https://support.apple.com/en-us/HT201997>

– Rename an Android phone: <http://www.wikihow.com/Change-the-Name-of-Your-Android-Phone>

NEVER use your phone or device as an "open" mobile hotspot. Secure it instead using these tips: <http://netsecurity.about.com/od/secureyourwifinetwork/a/How-To-Secure-Your-Portable-Wifi-Hotspot.htm>

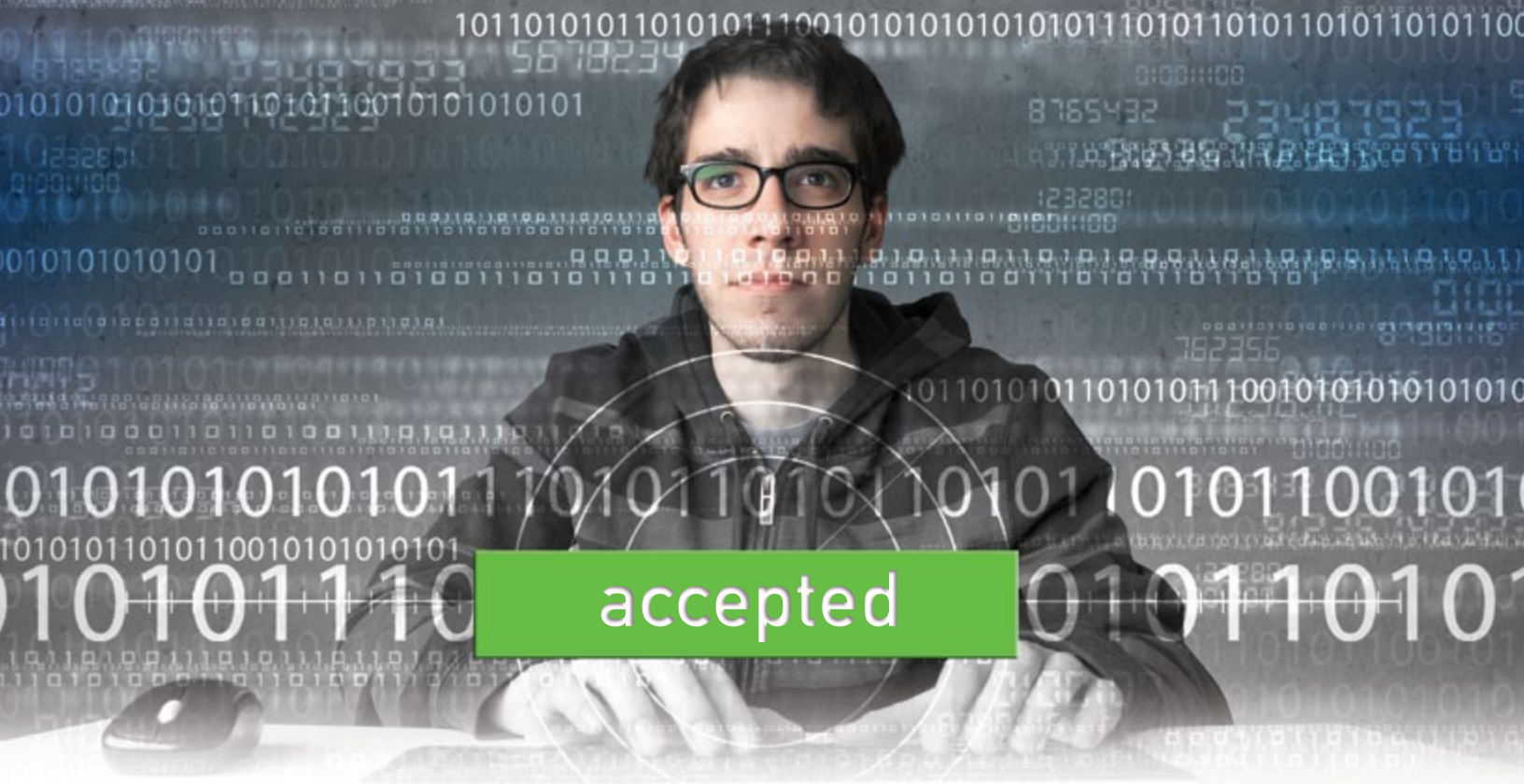
Realize that VPNs change over time and information and practices progress over time. Do your research to make sure you are using the latest and greatest VPN for your primary travel area, and are using the latest and best security practices.

WORK IN A RESTRICTED-ACCESS COUNTRY?

Need to make sure your VPN connection is really secure? Talk to your network administrators to make sure you are not doing anything to compromise your/their security.

Next, read <http://lifelacker.com/5902397/how-to-make-vpns-even-more-secure> and consider taking one or a couple of these extra steps. **They don't take a web administrator or security guru to follow.** ■

TOP TEN TRAVEL APPS: FAIL



The top, most popular travel apps on iOS and Android have critical security flaws that could put users data at risk, according to BlueBox Security Research in 2015 (“Can You Travel Safe With Your App,” Bluebox Security Research on Top Travel Apps, 9-15-2015).

SINCE THE TOP TRAVEL APPS ALL FAIL DATA SECURITY TESTS, HERE ARE A FEW SOLUTIONS:

BlueBox (since acquired by Lookout - www.lookout.com) did not name the top ten apps they tested, in order to discourage hackers from exploiting these holes. However, our smartphones already know far too much about us if stolen or hacked (<http://www.bloomberg.com/news/articles/2016-02-29/your-smartphone-knows-who-you-are-and-what-you-are-doing>). That information can be used not just while overseas, but social security numbers, your birthdate, address, and more can be used to request information years later, to open new accounts, or to steal from you over time without your even knowing it's happening.

Travel apps are a particularly sensitive target because these travel apps hold personal data,

financial data, loyalty program data, as well as travel itineraries. “You can extract enough information on a typical person’s phone that you can construct a virtual clone of that individual,” said Elad Yoran, executive chairman of Koolspan Inc., a communications security company.

“There’s probably more information about you on your phone than there is in your house,” Apple chief executive Tim Cook told ABC News last week. Since these apps are very useful, we’ll offer some solutions below you might try to keep your data secure.

SOME OF THEIR FINDINGS:

- 9 of 10 Android apps and all of the iOS apps fail to encrypt data at-rest. That means “sensitive data being

written from the app to the device is easily visible to attackers.” Data such as credit card numbers, email addresses, mailing address, user names, passwords, and API keys.

- 8 of 10 Android apps and 9 of 10 iOS travel apps do not employ certificate pinning. That means the “data in transit from the device to app servers is not sufficiently secured against ‘man in the middle’ attacks.”

- Problems with embedded server URLs and unhidden API Keys.

- Every app lacked anti-tamper and anti-debugging controls. In other words, “There are limited protections against manipulation of the app or creation of a malicious version of the app, similar to the recent Masque iOS attacks.”

- None of the apps provided sufficient device integrity or protection against jailbreak or root detection.

- An average of 70% of the code in all the apps was taken from third-party libraries, which introduces large attack surfaces and many potential security blind spots.

ENCRYPTION IS ALSO A MAJOR CONCERN:

Just one Android app of the ten, and none of the ten iOS apps, used any form of encryption on the data it saves to your smartphone or tablet; data such as your username, passwords, snail-mail addresses, e-mail addresses, and your credit card numbers. Bluebox says, “The impact is straightforward and potentially catastrophic – an attacker can easily steal sensitive user information once they have obtained access to data written to the device from the app.”



“THE POTENTIAL FOR MOBILE OS VULNERABILITIES WITH WIDESPREAD IMPACT IS AT AN ALL-TIME HIGH.”

— Bluebox Security Research on Top Travel Apps, 9-15-2015

WE OFFER SOME SOLUTIONS:

While you can never be 100% protected, we recommend:

1. Use travel apps for research, but not for purchasing. Don't put your social security number or private banking/financial data into these apps to reserve rooms or book/pay for flights.

2. Use unique log-ins and different passwords than for your personal banking, or Amazon, or places that have your credit card information and address.

3. Consider creating a new email address/password for travel apps and online reservation systems that simply forwards blindly to your regular email address.

4. Make sure you are always using a VPN whenever using your phone online. Although smartphones may have full-disk encryption built in, this doesn't protect data while the phone or tablet is being used.

5. Disable or delete any browser certificates/certificate authorities you do not recognize or trust.

Finally, travel apps should only be downloaded from the official app stores, and always make sure you have the latest versions of those apps to protect against latest attacks. ■

RFID



Truth and Fiction

- What is RFID and what is it supposed to do?
- Do RFID wallets work?
- Is it a real threat - should I be worried?
- Larger concerns over stolen credit card data
- Some solutions



Many people ask whether they should invest in an RFID wallet or passport case, that do not even take basic precautions to protect their data by using a VPN (see article this issue) or by doing a few other simple things to keep themselves safe and their data from being stolen.

*However, since many are concerned about data theft, and the use of "skimmers" and devices that can steal data, **We'll tell you what you need to know about RFID.***

RFID = Radio Frequency Identification Device

First some clarification: "RFID" is a completely separate information storage and payment system that works without direct contact with a card reader. Transit cards, employee ID cards, passports and some credit cards use this system. But RFID has nothing to do with the newer European-style EMV chip credit cards. Chip and PIN cards, or chip and magnetic-strip hybrid cards that must be inserted into a reader or swipped, are not RFID.

What "RFID wallet" companies offer is protection from an older type of technology that focuses on "contactless payments" and information embedded into passports, which has little to do with chips you're seeing on credit cards, or protection of information stored in magnetic strips.

So do you need RFID protection?

Do you have a credit card with RFID technology? It will show a little Wi-Fi symbol on the card. If not, you are wasting your money. RFID is pretty useless to thieves unless you have an older passport.

Most banks and financial institutions have moved quickly to "one time" contactless codes to make stealing RFID data worthless, such as Google

wallet, Android pay, iPay, etc. If your cards still have a magnetic strip, realize that your old-fashioned magnetic strip credit card is many times more vulnerable to fraud than a true RFID card.



So ask yourself is the cost to protect yourself from RFID skimmers really worth it? In our opinion, only if you are already following best travel safety practices outlined in this guide. Thieves are much more likely to use those easier, more common methods to steal from you.



Do RFID wallets really work? YES.

Tests by *Consumer Reports*, *MakeUseOf*, and others have found that RFID wallets work, although some RFID-blocking wallets work better than others. Aluminum foil also does the exact same thing.

That's what RFID "wallets" are made out of. A thin sheet of aluminum foil sandwiched between fabric or leather.

What you need to know about Magnetic strips, "ATM skimmers" and wireless payment options

EMV chips now send a one-time code for each transaction, so at best, a determined thief might be able to make a single pur-

chase by recording and replicating the signal he picks up from a given card. Even if that were to happen, the cardholder would not be liable for the fraudulent purchase under most credit card companies' policies.

From the thief's perspective, it's a lot of work for relatively little gain.

WHAT YOU SHOULD BE AWARE OF:

Skimmers installed on ATM or point-of-sale machines allow thieves to pick up much more usable information from a far greater number of cards. They may not give your card back after you have entered your PIN, holding it until the thief comes to collect it along with your PIN.

Unlike RFID skimming, **ATM skimming** is a more widespread problem both in the United States and elsewhere. *And no wallet will protect you from that.*

This is why we suggest you NEVER use ATM machines overseas. Take the trouble to go into the bank instead. ATM fees also vary with each card and bank per ATM request for cash. Depending on the card used, it may mean a 3% charge on top of what the bank will charge you!

TRAVEL TIP: *Many merchants, esp. in Asia, have moved to chip-enabled cards and may not be able to read your magnetic strip card at all. Same goes for your Starbucks card!*

Want to become an expert in ATM "skimmer" technology? Check out:

<http://krebsonsecurity.com/all-about-skimmers/>

**ASK
DOUG**



GOOD NEIGHBOR INSURANCE

UNDERSTANDING MY EXPAT MEDICAL INSURANCE



**Ultimate Guide to Renewing
Your Expatriate Medical Plan |
Ask Doug**

**Why should I work with Good
Neighbor Insurance for my
expatriate coverage?**



480-813-9100



info@gninsurance.com



www.gninsurance.com

Places of business overseas can grab your personal information overseas, or steal from you, especially if they take your card and then return it. Try to keep your card in sight overseas, by walking up to pay, or better yet, always use local currency when in doubt.

Be aware: Foreign hotels in developed tourist areas are much more likely to steal your data, or run a fraudulent charge, than a small street-side business.

Be aware: Foreign hotels in developed tourist areas are much more likely to steal your data, or run a fraudulent charge, than a small street-side business.

Many new credit cards and ATM cards in the USA have both magnetic strip AND chip-enabled (aka EMV-compatible) technology, so there is still a risk due to skimmers overseas, but it has nothing to do with RFID. (<http://www.pcmag.com/article2/0,2817,2469560,00.asp>)

SOME SOLUTIONS:

Wrap any cards you are concerned about before going overseas in a self-made foil sleeve. Do the same with your passport. Understand that RFID shields are already built into the covers of newer U.S. passports and provide reasonably good protection.

Understand that having your smartphone stolen during a trip, or someone tunneling into your laptop over WiFi overseas (if you are not using a VPN service) is a much bigger problem than RFID.

Still need to withdraw money from an ATM overseas? Always cover your hand as you input your PIN number with your other hand in case someone is recording your keystrokes. Obtaining the PIN is essential, since the criminals can't use the stolen magnetic stripe data without it.

If a terminal accepts NFC transactions, consider using Apple Pay, Samsung Pay, or Android Pay. Most people think these payment options are "LESS SECURE," but using these services means your personal information is never exposed or given to another person. If a criminal somehow intercepts

the information, he'll only get a useless one-time virtual credit card number that is already used.

If you are on a trip, even one fraudulent transaction is going to be a hassle. If you report a fraudulent charge, the bank will immediately place a hold on that card and/or cancel it altogether meaning you

may be stuck without a bank card until you return home and get a new one in the mail. Try to limit usage of bank cards and credit cards overseas as much as possible.

While it is always best to immediately report a card, be aware that doing this will cause immediate travel issues if you do not have a back-up card, esp. if staying in a hotel that requires a card at check-in or renting a car that requires a valid credit card. You may have to wait if it is lost or stolen, but you do not see any charges.

It is always a good idea to use a back-up card (with low credit limit) when traveling and transferring money into that account to pay off after your return, so that your primary card(s) linked to automated bill pay back home is not compromised.

TIP: Leave your primary credit card(s) at home

Your best bet may be buying a card locally after you arrive and using that to make local purchases. It can also go into a "wallet" that if stolen will not risk a bank card linked to auto-payments back home. *Lastly, always "Check the fine print, travel cards can have outrageous fees"* according to Rupert Kaufmann. ■

Understanding Your Needs. **Exceeding Your Expectations.**

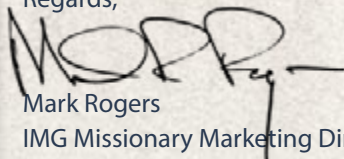
At International Medical Group® (IMG®), we understand the intricacies of worldwide health care delivery, and are especially sensitive to the needs of those in the international missionary market. IMG created an entire division in 1992 devoted solely to providing specialized products and services to the missionary community. We've had the privilege of assisting hundreds of organizations, and a big factor in earning their confidence has been our plan design and unique services which help provide affordable and stable premiums. While we provide a wide range of worldwide benefits that will follow your missionaries wherever they go, our group plan is designed to encourage them to receive medical care overseas when it is feasible, where the cost of medical care is comparatively less than in the U.S. Combined with other top-tiered benefits and services like our Medical Travel Management benefit and Medical Concierge Service, we are well positioned to help you and your members take more control of your health care costs, which lends itself to affordability and premium stability.

It is rare to find a company that offers specialized products and services for the missionary community. As much as we are proud of our history of helping missionaries throughout the years, it is we who consider ourselves blessed to have had the opportunity to contribute in some way to the well-being and peace of mind to those who are serving the great commission abroad.

There's an axiom that says if you focus on the needs of your clients first, positive results will follow. The attention that Good Neighbor pays to its clients on a regular and consistent basis is second to none. Individuals and organizations readily find they have a friend and an advocate when they entrust Good Neighbor to be their insurance representative. IMG is fortunate to have a partner like the likes of Good Neighbor in bringing our products to the missionary community.



Regards,



Mark Rogers
IMG Missionary Marketing Director
1.317.655.4664 or 1.800.628.4644,
ext. 4644
mark.rogers@imglobal.com



THE MOST CORRUPT NATIONS ON EARTH

The Corruption Index:

Understanding how corruption impacts you, and those you live among, overseas.

What is “corruption” when it is applied to living overseas, or to a nation?

Some have claimed that if we were to do nothing else but reduce corruption worldwide, almost every other need for charity and foreign development would cease to be an issue. Or would only require large, one-time “single-fix” solutions.

This is far too simplistic a claim, and far too generalized a statement, to be useful. However it does have an important bit of truth to it.

Curious which countries have the most “corruption?”

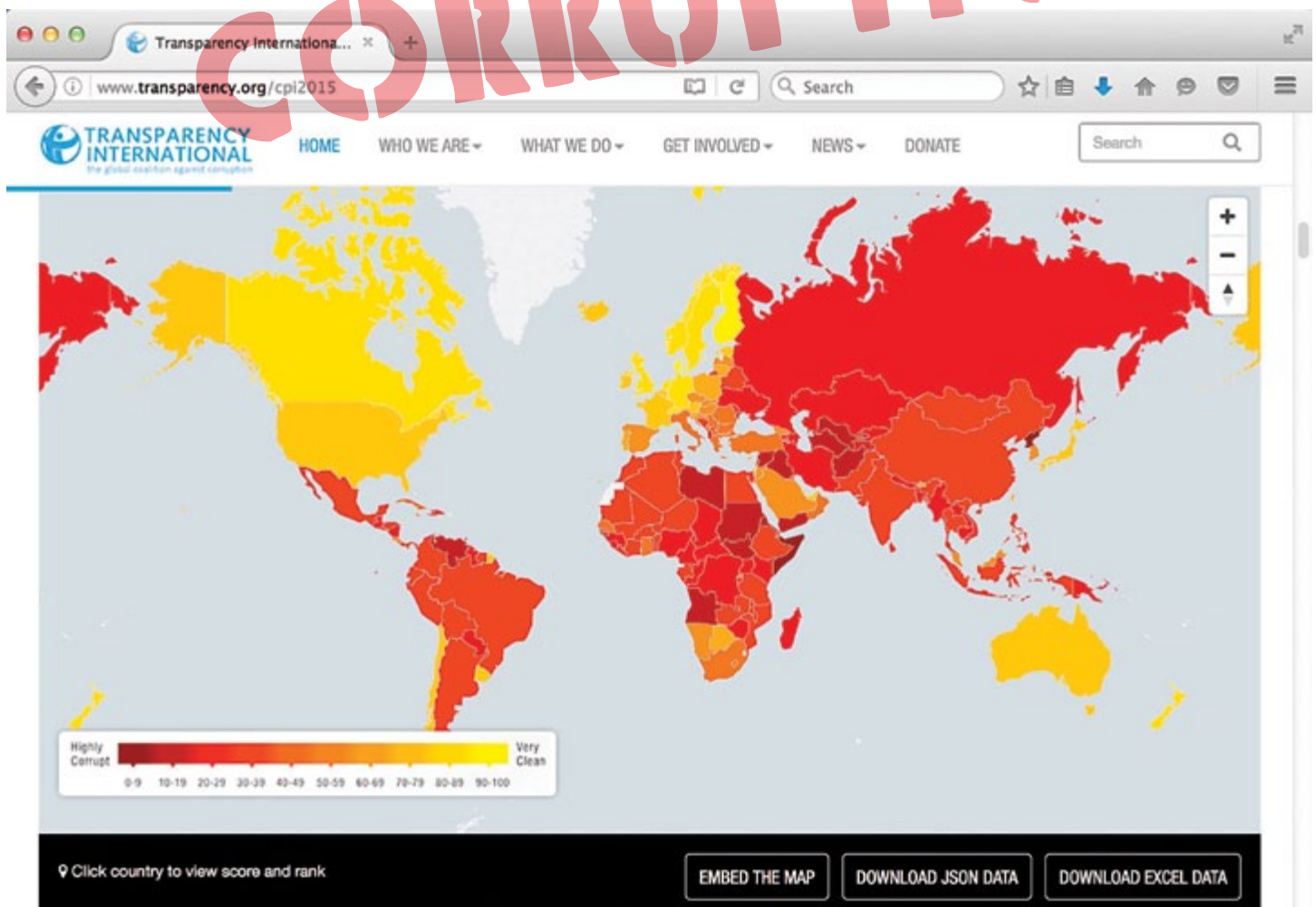
There’s an app for that: <http://www.transparency.org/>

The organization has studied practically every nation of the world, then RATED them as to how corrupt, overall, each country is in their economic, political, and other practices.

Learn how to counter bribery here:

http://www.transparency.org/whatwedo/publication/business_principles_for_countersing_bribery

And get their business toolkit, or corruption fighters’ toolkit at: http://www.transparency.org/whatwedo/tools/business_integrity_toolkit/0/



BRIBERY. GRAFT...

Corruption might mean being pulled over for no reason, or a minor infraction, in order to “donate” to the local police officer’s retirement fund.

It may mean unpublished “fees” when filing documents or to “move your request to the front of the line” at the public utilities office, for water, electrical, or internet hookup.

How does it impact local citizens? Additional fees for school or school teachers from poor students or their parents, flooding of farmer’s fields with sewage due to a new housing developer’s inadequate sewer lines. Lost jobs due to the practice of awarding contracts based on family connections, or the highest bidder. Bribes to the government in order to register a business or file necessary documentation.

It means wealthy or connected citizens go free, while others spend time in jail, often as scapegoats. It means the environment is polluted or destroyed to benefit those in power, or foreign corporations. Worker safety or health laws are neglected. Food prices go up due to the increased cost of delivery, or less food is in the supply chain. Making it more difficult for people to eat.

Money that could have gone into social services or increased effectiveness, is instead taken and hidden in off-shore tax havens (See <http://www.globalissues.org/article/54/tax-avoidance-and-havens-undermining-democracy>), which renders foreign aid ineffective.

And it isn’t just governments that are corrupt: Corruption impacts nations at almost every level, rendering assistance and services ineffective. Land use and land rights/ownership may be the most critical impact of corruption upon the poor, but is often the least talked about. (See <http://www.globalissues.org/article/7/causes-of-hunger-are-related-to-poverty>)

In addition, those working in the area of social justice and inequality find themselves subject to pressure, hostile search and seizure, and opposition (including false arrest and jail time). ■

For more:

<http://www.globalissues.org/article/590/corruption>



“We don’t have good schools for our kids. Our hospitals are in awful shape. Corruption is rife. These protests will make history and wake our politicians up to the fact we’re not taking it any-more,” a protestor in Brazil said. *“We need better education, hospitals and security, not billions spent on the World Cup,”* said one mother who attended a Sao Paulo march with her daughter.

Large protests have happened all over Brazil as public transport costs have gone up and residents complain over the money spent on hosting the World Cup and Olympics.

MAKE A DIFFERENCE

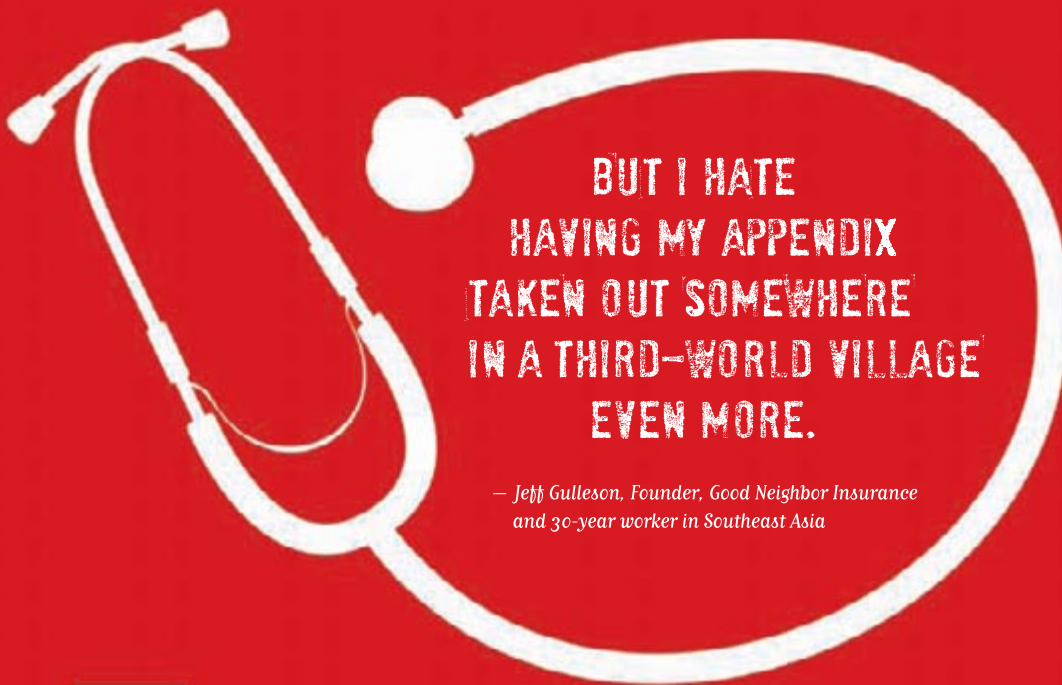
Learning how fighting corruption can impact humanitarian aid and can save lives:

http://files.transparency.org/content/download/2017/13080/file/2016_PolicyBrief1_HumanitarianAid_EN.pdf

I HATE INSURANCE

I hate feeling like I'm getting ripped-off by someone who knows more than me, and is making more than me. For a product I need, but hardly use. That's why I started Good Neighbor Insurance. As an overseas worker myself, I realized that volunteers overseas needed emergency medical insurance but they also needed medical insurance they could afford.

I saw first-hand what happens when people travel without good insurance. So I vowed that Good Neighbor would be different. Only what you need...but including emergency evacuation with every plan. Affordably.



**BUT I HATE
HAVING MY APPENDIX
TAKEN OUT SOMEWHERE
IN A THIRD-WORLD VILLAGE
EVEN MORE.**

— Jeff Gulleason, Founder, Good Neighbor Insurance
and 30-year worker in Southeast Asia

Because even a well-intentioned, experienced traveler can be injured by an elephant in Thailand or hit by a motorcycle in Taiwan, or rupture an appendix in a village in Africa.

www.goodneighborinsurance.com
www.gninsurance.com
#different #travelsafe #goodinsurance



WHAT TO DO IN CASE OF

KIDNAP AND UNLAWFUL DETENTION

Why this topic?

Instead of being confined to a handful of countries, today international business people, social good volunteers and tourists are now just as likely to be the victims of kidnap or violent attack as missionaries or State Department personnel.

As these dangers multiply, organizations are struggling to adapt.

Kidnapping and unlawful detention is happening almost everywhere, and by groups such as: Border guards, the police, ideological groups, organized crime, local thugs, and many more.

Public policy groups estimate there were more than 100,000 kidnappings around the world last year, including locals and foreigners. Countries with the most reported cases of unlawful detention or kidnapping...

Mexico:

You might be surprised that Mexico and India have higher risks of kidnapping than Iran or the Gaza Strip. In the last decade, kidnappings in Mexico have grown 245 percent, and that's just reported incidents.

India:

Especially for single tourists and females, kidnappings and violent attacks against foreigners as well as local residents have skyrocketed in India in the last decade.

As well as:

Syria/Iraq
Southern Russia/The Caucasus
Venezuela
Afghanistan
Pakistan
The Philippines
Columbia
Brazil
Nigeria
Kenya
Honduras

<http://www.vocativ.com/underworld/crime/places-youre-likely-get-kidnapped-vacation/>

SOME THINGS TO DO NOW:

Prepare yourself! Some risk cannot be avoided.
Read this entire section and consider additional training if you are going to an area of increased risk.

Does the U.S State Department do briefings for in-country personnel? Do they have a page alerting you to possible dangers on their website?

Have you taken a travel safety/travel security course?
Some like Sarus Global are online, affordable and can be taken at your own pace (www.SarusGlobal.com).

Maintain a low profile and a good reputation: Maintain a low profile in public and work to create a good reputation versus an "Ugly American" in dress, behavior, or speech.

UNDERSTAND THE HIERACHY OF SERIOUSNESS OF THE SITUATION found on page 31.



For organizations:

Share information!
With your staff, and with other agencies in the field.
The recent news that MSF did not brief Swedish or Peruvian workers, who were later kidnapped, regarding the kidnapping of Kayla Mueller in country six months earlier is disturbing. While we do not know the details regarding the decision to respect her safety, almost every security organization encourages transparency and frequent updates to keep staff on the ground informed of risk.

Are your actions putting local national staff or their families at risk?

Does your organization have a security policy?
A position on negotiation/ransom? Are signatures on these documents required by staff?

Do you have a hostage/kidnap training program all candidates must go through? A trained emergency contact/point person on your staff?

Defining our terms

- **Express kidnapping**
- **Unlawful detention**
- **Kidnap**
- **Forcible abduction**

Express kidnapping is when a person is taken for a day or two, to deplete bank accounts or max out credit cards, or to enter a PIN at the bank. There may be threats of violence, but the intention is to steal from you, not to keep you.

Unlawful detention or **unlawful arrest** is when you are being held/questioned and not allowed to go on your way even though you have not broken any laws.

This could be a simple bribery attempt, it could be a customs official at the airport, it might be a "shakedown" (aka **threat** or **grave threat**) of your business, being forcibly "closed," or brought in for questioning by the police.

Arbitrary detention is still considered a crime even if by a uniformed officer acting officially or unofficially.

We define **kidnap** as being forcibly or unwillingly taken someplace without your assent, held without knowledge of your location/destination, or ability to prepare/anticipate.

- If you are put into the back of a police car or unmarked car
- If your phone is taken from you
- If guns are drawn
- If you are being yelled at and not answered about your ultimate destination
- If you are not told the purpose of why they are taking you
- If you are drugged or hooded or knocked down or unconscious

Forcible abduction includes *kidnap* or *unlawful detention with lewd or sexual intent*. Crime may still play a part, but the intent is to remove you to another place in order to sexually assault you.



**ASK
DOUG**



GOOD NEIGHBOR INSURANCE QUESTIONS AND ANSWER ON TRAVEL INSURANCE



Ask Doug - Will the medical doctor or hospital bill my travel medical insurance company?

Ask Doug - What if the charges for emergency medical care get too high?



A story from a long-time expat in SE Asia:

A local clan chief influenced local police to arrest me on a trip to visit and assist refugees. It was fortunate that due to the nature of my trip I traveled with a bag that had much of what I needed to "rough it" in that situation.

I had a few changes of clothes, a shrinkable gel pillow and a thin hip-to-shoulder exercise mat (*because I almost always slept on someone's floor when in the refugee resettlement area*).

I always carried a small, but remarkably "maxed-out" first aid kit. It proved immensely helpful because I grabbed it when I was arrested and placed in a very spartan cell.

Though I was not able to take my entire bag into the cell, I was allowed to access it a couple times to get important items.

I had to wash my clothes in a small plastic cereal bowl provided by the police. My cotton clothes took forever to dry in the sweltering cell that had no meaningful ventilation. One pair of Columbia pants made of parachute material proved far more practical.

The exercise mat and pillow made it far easier to sleep on a tile floor. The first aid kit was helpful as the tiles on my cell floor were broken up, and when I paced around the cell to get some exercise the sharp tile shards lacerated my feet.

My meds and bandages helped to stop the bleeding and prevent infection.

Since that ordeal I've switched all the clothes that I wear to ExOfficio rip-stop parachute material—much quicker to wash and dry. And I always carry a good first aid kit that I personally stock (including butterfly closures in order to close gashes in case you can't get to a doctor who could stitch you up).

UNDERSTAND WHEN AND WHERE YOU ARE MOST AT RISK:

- Overwhelmingly, when traveling, and getting into and out of your car or transport
- When entering and leaving the country
- Entering or leaving your residence
- Times of crisis and civil unrest (*Especially after retaliatory U.S. drone attacks, arrests, or hostile press accounts.*)
- At a place you shouldn't be at, or at places frequented by Western staff or tourists
- Out late/after curfew
- Highway routes with checkpoints, unexpected armed checkpoints, tolls, vehicle blockages due to traffic/congestion
- When meeting individuals who are controversial, or are a person of interest by the government
- If criticizing an individual, the government or organization
- Acting in a way that draws additional to yourself moreso than others, behaving or wearing clothing that makes you a target
- Jogging at night or early morning hours
- Acting suspicious, using aliases, having a job that doesn't make sense
- If you are a journalist, foreign aid worker, community health or medical professional, missionary, U.S foreign service staff assigned overseas, international businessperson, a young single tourist, or "wealthy"

UNDERSTANDING THE PURPOSE OF YOUR DETENTION/DETAINMENT:

- Political – To stop you To intimidate To expel you Or to warn you to stop
- Lust – Lewd intent/sexual assault
- Theft – Using your credit cards or stealing identity and then released, being forced to go with thieves and enter a PIN, to lure others
- Profit/Ransom – To collect a bribe, to profit a group/faction/entity
- Political + Profit
- Ideological – To discover more about you, local nationals the government considers a threat, to punish, to threaten, to discover why you are really in-country (your motive)
- Protest against government policies, against U.S. policy

FIVE ITEMS TO CONSIDER:

1.) Introductions:

If at all possible, take the initiative to introduce yourself to local, political, and traditional leaders (“corrupt” or not.). Before long they will end up hearing about you anyway, and you won’t be able to control what informers may say about you.

If you already have a face-to-face relationship with them, they will have something firm around which to base their evaluation of you. (This small act of respect has kept people we know from being arrested by Hamas and other groups and in fact opened doors in the face of accusations.)

In traditional societies it is an established and important protocol for newcomers to come present themselves to local leaders. In many places this is slowly passing away, but the leaders remember it and appreciate it. When you respect them, they are more likely to respond favorably. If you honor them in this way, they may speak in your favor, which is important even if they cannot control government agencies or various factions. They can still help shape local attitudes about you.

Since almost every kidnapping (by non-law enforcement officers) begins with surveillance, having respected authorities looking out for you and warning you about people, or asking questions about you, is a very powerful tool to give you warning and stop a possible abduction.

However, be wise.

Sometimes introducing yourself to local power brokers may be “advertising,” letting them know you are a person of influence that they could kidnap, or to have a friendly third party kidnap, in order to get a kickback.

That leads us to the importance of the next two individuals who can help guide you through this process.

2.) A Local Advocate/Lawyer

In the case of NGO staff or a social entrepreneur staying overseas, you should try to identify a defense attorney you would call locally, before too long in that area—especially an area where there’s conflict or obviously intense, or dirty, politics.

We do not fully comprehend or appreciate how political it is to merely offer humanitarian aid.

It is always wise to ask around and identify a good defense lawyer or advocate (if possible, a sympathetic and trustworthy one from the majority faith and culture where you’re working, or from a well-connected family). If you’re working



UNDERSTANDING THE PURPOSE OF YOUR DETENTION AND OF YOUR ASSAILANTS WILL HELP YOU STAY ALIVE.



EMBASSY

UNITED STATES OF AMERICA



in an area where there's conflict or intense local politics, you probably should invite this attorney out for a meal and establish a face-to-face relationship with them early, before something happens.

3.) A Local "Fixer"

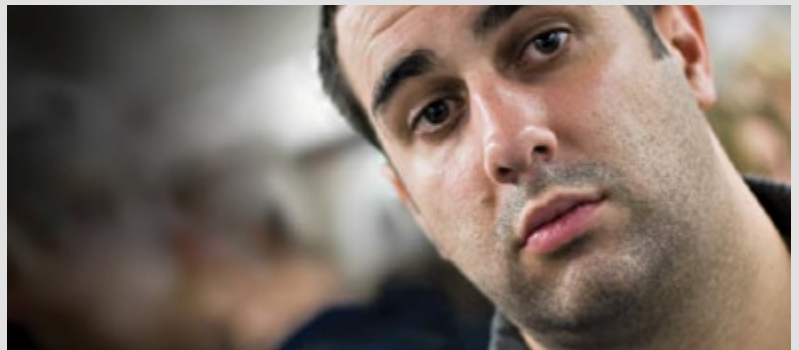
It is also wise to establish a local contact/ "fixer" who can run to government offices for you, avoid lines for required forms, drive for you, and advise you.

Journalists understand the importance of having a local guide and helper to get into (and out of) restricted areas, speak to various parties who might do you harm, use their extensive contacts to open doors or warn you of potential danger. They should be fluent in English so they can help translate in difficult or stressful encounters.

Depending on your location, their services can also be very expensive. Especially if you are competing with foreign journalists and aid agencies (<https://www.cpj.org/reports/2004/10/fixers.php>).

Working as a fixer can be dangerous. They can be seen as a "traitor" due to helping you, and they can become subject to reprisals in their communities (http://www.cjr.org/reports/the_thankless_work_of_a_fixer.php).

In some cases, fixers may need to drive, or take photos in order to have a clear "job" they are hired for. Respect their opinion when they warn you about the consequences of your actions or blowback/risk. Many cases of abduction could have been prevented by heeding their warning.



– Have a cellphone number for these people on you at all times. If people ask, stress that this isn't "my lawyer,"... but "A friend who can help clarify what you need from me/ what I have done, so that I can make things right."

4.) Create a "Bug-Out" Bag or "Grab and Go Bag"

Particularly if you are living overseas. In a situation where you are either arrested by corrupt cops or taken hostage: Overseas most jails will require you to provide for yourself, or for your family to provide for your needs. Therefore, having a "bug-out bag" or "grab-n-go" bag is critical ESPECIALLY if you are unwillingly detained.

See the sidebar from an expat field practitioner in SE Asia
>>[A story from a long-time expat in SE Asia:](#)

"What you need is someone who knows the country's politics, knows the country's history, knows the country's geography...This is something pretty impossible for someone who doesn't speak the language."

– Mohannad Sabry

You should not just consider younger men. Many older, well-respected men in their community will almost become a partner in your work.

Some best practices of hiring and working with a local helper:

<https://www.americanpressinstitute.org/publications/good-questions/global-guides-worldfixers-mike-garrod/>

5.) Consider Kidnap and Ransom Insurance or a Crisis Management policy

Either an individual plan, or as an organization. No one should know about this and in fact, your plan could be cancelled if coverage is disclosed. Understand that some organizations and individuals believe that Kidnap and Ransom insurance, and paying ransom increases the risk to everyone working in that region.

Where you, or your organization, refuse to consider ransom demands, a crisis management/crisis response policy is an option you may want to consider.

WHAT TO DO IF KIDNAPPED / DURING AN ATTEMPTED KIDNAP

If guns are not present or drawn, and you have some idea of your location/safety, RUN. You may be able to evade the perpetrators. Most security experts will say that the best chance to escape a kidnapping is during the initial phase. **RUN AWAY, or go limp, or make a scene to elicit local help.**



Create a scene, Try to elicit help from those around you, yell to others that those confronting you are sex slavers and bad people trying to kidnap you, whatever it takes. Yell for help in the local language.

If that does not work, and you cannot run, immediately fall to the ground while screaming for help.

Being completely limp, it is hard to be lifted or put into a car. It also makes it very hard to get into your pockets quickly. Most kidnapers will not shoot someone lying limp on the ground. Be careful so that you are not run over if they flee via vehicle.

“Going limp” and making them wrestle with each limb, to drag you into a vehicle, is often a much better response than trying to fight off abductors.

The most dangerous time is at the very beginning – Emotions, risk, being handled and transported from one place to a more secure place, when adrenaline is flowing. It is counterintuitive, but the more time that passes, the better your chances of surviving.

Once abducted or held, try to stay as calm as possible and assess your risk. Aggression now will most likely result in harsh treatment, lack of food or other forms of retaliation.

EACH SITUATION WILL BE DIFFERENT:

Establish rapport. Be rational. Be assertive without incurring violence. Avoid being baited into talking politics, or religion, or the “rightness” of their actions. Understand that the people holding/detaining you, may not be in charge. While they can make your captivity easier, they may not have the power to let you go, or to negotiate.

UNDERSTAND THE HIERARCHY OF SERIOUSNESS OF THE SITUATION

Assess the seriousness of the situation and what the perpetrators want. This may evolve over time.

UNDERSTAND THE ESCALATION OF VIOLENCE:

- Threatened? With Violence?
- How many people detaining you?
One, several, an organization with hierarchy?
- Are guns present? Guns drawn?
Guns aimed at you?
- Language – Calm? Yelling? Anger directed at the USA? At you? At something you did?
- Is violence implied or evident? Actual Physical Violence? Physical contact? Grabbing? Pulling?
- Violence against others trying to help you?
- Response to resistance? Dragging? Punching? Hands over face?
- Hooded, masked, drugged?
- Handcuffed? Hands tied?
- Is the violence to control, or to abuse/hurt?
- Are there continued threats of violence:
To create fear, or make you responsive?
- Do they act on their threats? How quickly?
- Continual violence against you?
- Have they acted out against others?
Violently? Deadly?
- Have they acted out against other Americans?
Violently? Deadly?
- Someone else in charge? Do they fear them? ■

SOME HOSTAGE ADVICE

Once apprehended or taken away from the public

- Cease struggling/fighting if outnumbered, or if they have weapons or represent the law.
- If detained or kidnapped as part of a group, become a "gray person"—neither resistant nor overly submissive.
- Do not draw attention to yourself.
- If you are the leader, take charge and let those holding you know that you represent the group and ask what you can do to make the situation bearable.
- Negotiate on behalf of the group to eat, use restrooms, better their living conditions, etc. *Willingness to allow restroom use, give you playing cards or a radio, a Bible or reading material, or better food or sleeping accommodations reflects a willingness from your kidnappers (or the government) to keep you unharmed, and helps you understand the motivations and the strictness of instructions given by your captors/those in charge.*
- Get everyone's names, place of work, nationality, health requirements/health conditions, length of captivity, where taken from, so that you can tell (on the phone, in a letter) loved ones or hostage negotiators, who is being held and their condition.
- Let the kidnappers know about any special medical conditions or needs.

- Catch on to captors' names, ask for small favors.
- Show appreciation when favors are granted.
- Help them see you as a person, not as a thing or a dollar amount. *Being on a friendly, talking basis could save your life. You don't have to like them, to do so. Your situation is temporary. Getting to know your captors is one way to stay alive.*

More "do's" and "don'ts"

- Do not give out the names of others, or other organizations and their work, residences, or any other information that could put them at risk. *Captors may trick you by offering release if you tell all you know about co-workers, their families, or the professions of family members back home.*



- Asking "What did I do?" may help you understand if you were simply taken for money, or for religious reasons, or because of your company.
- Do not try to speak the local language. *It will only get you into trouble. Even if you truly don't understand more than a few words they will think you are holding out on them.*
- Keep to a daily routine. Keep clean. Exercise.
- Do not sign "confessions" (especially in another language). Do not appear in videos (that can be edited or altered, or used against your wishes).

If police/soldiers come rescue you:

- Remember hands up/hands where they can be seen, and get down/lie down/go limp. *Rescuers are trying to sort through good guys/bad guys, threats and non-threats.*
- Running will get you shot.
- Understand you may be handled roughly at the beginning. Do not try rushing up to hug them during a raid.
- Do not stand up or yell anything.
- Go down. Stay down. Until told otherwise.
- Someone will verify your identity and help you. Be patient. ■



Understanding soft forms of unlawful detention/kidnap:

- Drugs/Sedation/Date Rape Drugs – *Not just against women, but increasingly used against political opponents, tourists, and expatriates (See article in this guide).*
- A public taxi driver or “friend” taking you someplace you did not ask to go.
- A group wanting to learn more about you or wanting you to meet their leader, or to issue a warning.
- A person offering/insisting on “helping.” Assistance you do not want. *And will not take ‘no.’ as an answer.*
- Being politely requested to appear, but having no option to reschedule/set another time.

Or not allowed to bring someone or to call someone to alert them.

Every time you are asked to appear, or go with an officer or official (and it appears that you are not allowed to reschedule), you should be prepared to be unlawful detained.

In every case, we recommend you negotiate to appear another time, and immediately notify others while they wait, even if over the phone, and even at the risk of their displeasure.

You should always try to arrange bringing along a “local friend.” You should insist on bringing a “grab-and-go” bag.

You should ask “How long?” “Where?” “Who is requesting me to appear?” and make sure this information is conveyed over the phone to another person before you assent to go with them.

This might still be coercion on their part, but at least you are better prepared, since you might be held or questioned for up to several days.

Hopefully, you will be allowed to leave soon. ■

From Anonymous:

When being called in for questioning or if the official looks “sleazy,” always seek to have a local person with you, or others in a group with you, and strongly, respectfully, insist on not meeting privately in another room or behind a closed door if you feel uncomfortable in the situation.

Respectfully ask for your statement to be taken at the Embassy or at your residence with others present later that day. In every case, you should forcefully refuse to go. I would immediately call someone to notify them unless they take my phone from me. Too many people have disappeared and too many women have been raped behind a closed door.

Do not settle into a routine. Most victims are caught unaware. Always vary your method of getting to work or your home, even if you have a driver.

Be especially careful when traveling at night, traveling alone, traveling with visible smartphones, valuables, traveling wearing clothes or hats that mark you as a foreigner.

Most crimes/violent crime against expats or tourists happens late at night and near red light districts, clubs, bars, and party areas.

From Mary and Ed Fox:

Talking regularly with local people also helps to keep us up on local and national events. Sometimes asking specific questions helps, such as, “Have you heard how the roadwork is going” or “if they’ve cleared that landslide yet?” “Do you think demonstrators plan to block the road tomorrow?”

The American Embassy occasionally sends out information of that nature, but it is usually too late to be of much help. Bulletins aren’t sent out on weekends or holidays, either. In short: “Listen to the local/national news and be in communication with local people, as well as with others who might be able to provide useful information.”

From Ron Weinert:

Treat EVERYONE with whom you come in contact with the respect you would like to receive. Seldom am I disappointed by doing so.

Everyone deserves statutory respect. Everyone has something good to offer. Be on your guard, but do not be suspicious. There is a difference.

Kindness and being friendly goes a long way. Even beggars deserve some consideration. Sure, they may be scamming, but sometimes just might help. Scams in the co may be depend

From Brent Knipper:

I am American and have lived in Egypt since 1993, and I would say the most common thing I tell Americans who are thinking about coming to Egypt is to not be afraid to come. The media sensationalizes isolated events which gives the impression it is unsafe here. So I say, “Come, and come expecting warm hospitality in response to your optimistic expectation.”

I have found 99% of visitors who came expecting warm hospitality found what they were expecting.



DATE RAPE DRUGS

NO MORE

GHB, ROHYPNOL, KETAMINE

DRUGS ARE NOW BEING USED AGAINST TOURISTS AND POLITICAL OPPONENTS OVERSEAS

“Date Rape drugs” and “drug-facilitated sexual assault” are no longer just a concern for women. Worldwide these drugs are being used against all sorts of travelers.

“Date rape drugs” are named as they are because they leave individuals unable to protect themselves. Both sexes should be aware that these drugs are being used to help people commit crimes such as robbery and physical assault, even “express kidnapping,” where hostages are taken for a day or two at most, just long enough to deplete their bank accounts or max out their credit cards.

These drugs are odorless, colorless and tasteless and can be added to ANY drink — even water. The three most common date rape drugs are Rohypnol® (flunitrazepam), GHB (gamma hydroxybutyric acid), and Ketamine, although Clonidine and Chloral hydrate are also popular across Russia and Eastern Europe.

ARE THERE WAYS TO TELL IF I MIGHT HAVE BEEN DRUGGED AND RAPED OR ROBBED?

- It’s not just alcohol, but travelers are being poisoned with spiked coffee, water or soda, sometimes in restaurants and cafes. Often in resort areas, high-class clubs and hotels.
- Most victims don’t remember being drugged or assaulted. The victim might not be aware of the attack until 8 or 12

hours after it occurred. Or may only realize it due to a loss of time or when your bank cards are rejected due to having reaching maximum limits. This is especially dangerous if you have told your bank you will be traveling and using your cards overseas as they may not stop payment when seeing lots of charges.



- India has come under special attention the last few years as cases of sexual assault and robbery have increased as well as use of these drugs.
- Qatar, Abu Dhabi, and Persian Gulf nations are fast becoming magnets for date rape as Western hotels and nightclubs draw western tourists.
- More recently cases of local women and prostitutes drugging Western businessmen in order to rob them have been on the increase. The real number of victims is high but few men report the crime due to fear of exposure cheating on their

wives or girlfriends, and due to overall embarrassment. The U.S. State Department is aware of the problem and has issued warnings for both men and women.

Russia is notorious for using ingestible drugs in the past to either knock someone out or make them violently ill so that they miss meetings with dissidents, or to search their rooms or luggage.

One more reason to be careful eating/drinking in Russian Hotel restaurants or dance clubs.

These drugs cause amnesia, extreme intoxication and sedation. After consuming the drug(s), the effects start to kick in after 20 or 30 minutes. You'll start to feel as if you're very drunk, have difficulty speaking/moving, and may eventually pass out.

PROTECT YOURSELF:



It is very easy for someone drugged by one of these substances to appear intoxicated. A local scammer or the secret police will use the occasion to explain to other patrons that they are escorting you to a taxi, or up to your hotel, often while appearing as your friend. Then, they will proceed to rob or kidnap you.

Victims will often stumble out with their attackers willingly. And not be able to recall their features or their own actions later.

- Do not accept any drinks handed to you from staff or strangers that you did not see the bartender or waiter prepare themselves.

IN ADDITION:

- Avoid going out at night especially to clubs/red light districts
- Request sealed bottled water that you open yourself
- Be wary if anyone offers to go to the bar to get you a drink
- Do not accept opened water bottles from helpful taxi drivers or on public transport
- Never leave your drink unattended
- Hold your glass with your hand over the top
- Bottles are much harder to drop drugs into than a glass
- Never go out on your own without friends
- Never accept a ride from the opposite sex or a “group of friends” of the opposite sex
- Realize that drinking alcohol in itself lowers your ability to reason well and protect yourself. ■

Yuri V. Tatarinov, spokesman for the Moscow Crime Directorate, has said “*There are so many crimes in general that nobody cares how many cases [like this] there are. We have a lot of other problems.*” The use of date rape drugs, and also “Mickey Finns” such as chloral hydrate has increased so much in the last few years that it has become a routine hazard of life in Moscow.

A package containing enough clonidine to knock out 10 men cost less than \$1.20. Most clonidine victims do not require hospitalization, and Russian doctors and ambulance drivers are so familiar with the symptoms by now that no special attention is given to victims.

Since these ‘club drugs’ have no color, smell, or taste, people often do not know that they’ve taken anything. They are especially dangerous overseas where pharmaceuticals and drugs are easily accessible and large dosages used.



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UNDERSTANDING MY EXPAT MEDICAL INSURANCE

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EMERGENCY EVACUATION:

An elderly man building a house in Latin America had a wall fall on him. He has no medical evacuation insurance. His family members each had to max out their credit cards to get him back to the USA.

A young man was hiking in China. He decided to go over an embankment to get a better view. He only fell a few feet, but broke his ankle. He had no medical evacuation insurance. Finally enough money was found to get him to Hong Kong.

Five teenagers in Central America were thrown out of a truck when it lost its brakes going downhill. All had serious injuries, but they had medical evacuation insurance. Within hours, five specially equipped planes were on the tarmac waiting for them. Within 24 hours they were in hospitals back in Texas.

International Medical Evacuation (also called emergency medical transportation) provides coverage for emergency transportation costs to the nearest center of medical excellence in the event that the treatment is not available locally.

What does it cost? For a young person, \$1 to \$1.50 a day. The plane ticket alone for a week-long trip may cost you \$1200. Choosing travel insurance with medical evacuation, \$15-\$20 more. That's a really good investment!

The price for not having insurance? \$36,000 for the hospital stay and \$36,000 for the evacuation? *"I didn't care if I had to mortgage the house,"* Erin said. *"I knew I needed to get him home."* With a language barrier, uncertainty over the quality of care, and the knowledge that a long rehab was ahead, the Catanias had no choice. Read more at <http://www.reuters.com/article/uk-travel-medicevacuations-idUSLNE-80J01H20120120>

Cruiseships? It's even worse if you have to be rescued at sea. Potential costs are very high for someone with a serious illness who is forced off a cruise ship that is in transit. Even if you are in the Caribbean or Mexico, You could pay less than a hundred dollars (for a policy) to get a \$30,000 helicopter ride out of there, or pay the \$30,000 yourself for the helicopter and crew, or more for an emergency jet.

Political evacuation? The insurance carrier will get you on the next transport out at no cost, but will not be sending SEALS to secure your hotel or to escort you through the hordes of people at the airport when the country's government has just collapsed. They will get you a flight out so you don't have to bribe half a dozen local agents to "locate" a ticket.

Political evacuation is not covered if the country in question has a State Department travel warning in effect. Medical coverage would still pay if you are hurt there, but they won't pay for political evacuation if you were warned before traveling. When something unexpected happens, this purchase will seem like the smartest decision you ever made. ■

What is emergency evacuation?

Emergency Evacuation is not "Search-and-Rescue." At the least, you need to know your location on a map/GPS. Usually, first responders are going to be first on the scene, followed by local medical transport to a care facility or hospital. Travel insurance should cover the costs.

Usually emergency evacuation is from one medical facility (not equipped to save your life or treat your condition) to the nearest facility that is equipped to handle your care.

In an emergency you don't want to spend 10 hours in the air, when you need life-saving treatment fast.

However, we do offer specific plans that will bring an injured member back to the USA to the hospital of their choice.

Emergency response staff at the insurance carrier also make arrangements with air traffic controllers, file flight plans, deal with customs and border patrol, and much more. Things rarely considered when you have an accident overseas.

They also help with translation assistance, and on-staff doctors can consult with local physicians regarding your care. They also recommend hospitals and local care providers so you don't end up in a dirty hospital ward being treated by someone with questionable medical qualifications.

Evacuation costs?

Without insurance, evacuation costs can quickly add up if a chartered plane is required (or removing rows of seats), or a helicopter is necessary. \$30,000 is typical. \$100,000 is not unheard of based on your situation.

How much should I choose?

It depends where you are going and your medical condition.

“Do You Need \$1 Million in Emergency Evacuation?”

No. Probably not. An automatic \$250,000 limit should be more than enough for emergency evacuation. Some policies have \$500,000 in emergency evacuation.

This benefit should be separate from your medical maximum limit, so you could buy a \$50,000 or \$100,000 policy and still receive the \$500,000 emergency evacuation benefit.

So don't think you need a plan with multi-million dollar emergency evacuation coverage.

Considerations:

Medical transport costs are going to increase the farther you are away from home, and how remote you are. Getting someone home from a resort near the U.S. may only cost \$20,000. At the other end of the scale, evacuating someone from a cruise ship in Antarctica to a hospital in Argentina, or to the United States, could total hundreds of thousands of dollars.

Choose the amount of medical evacuation insurance based on your destination and type of trip:

Adventure Sports? **Get more.**
Common trip overseas as a tourist? **Less.**

Missions trips or volunteering somewhere more remote? **Somewhere in the middle depending on your destination** - \$100,000 to \$250,000 should be adequate.

MAKING SENSE OF TRAVEL INSURANCE 101:

How to search? How to choose?

Generally overseas insurance can be divided into either **individual** or **group plans**; and either **shorter trips** (travel insurance) or **longer stays overseas** (international health insurance over one year).

Typical travel insurance plans are for a year or less although some are renewable year-after-year. If you are planning to be abroad over a year, consider a long term career/expatriate health plan.

If you have a group going overseas for less than a year, consider a team travel plan. That way you can apply once for everyone versus applying one at a time. We can even bill or invoice an organization, or each person can pay for themselves, whatever is more convenient.

A team or company or organization working overseas or sending staff overseas might consider a group/employer health plan. There are definite benefits to securing group health insurance and we can help even if you have as few as 3-5 staff overseas.

Ask the right questions to find the right plan.

Will you be covered if you scuba dive, if you rent a scooter, if driving a rental car? If you can't reach an agent, will you know for sure?

Defining terms:

Some sites offer very expensive **trip cancellation insurance** with minimal medical as “*travel insurance*.” There is a need for trip cancellation plans if you are required pay a large, unrefundable deposit up front and think you may not go on your trip. **Trip cancellation** protects your finances. Travel medical insurance protects your health.

Flight insurance is simply a death benefit or an Accidental Death and Dismemberment policy for the duration of the flight and only if the plane itself has trouble or crashes. Travel plans usually include it.

How much do you need?

This depends on your age, your health, if you have domestic health insurance, and the risk (Your destination, local conditions, remoteness). For short-term travel, we generally recommend \$250,000 and maybe a \$250 deductible (before the insurance pays). When you get quotes, you can check rates for a \$0 deductible or \$100 deductible. You may find it is only \$5 more. So ask before you choose. Call us for help if you are going overseas for more than a year and we can help you based on your destination and needs.

How to select?

Do you want more protection (“worry-free plans”) and are not worried if it costs \$50 more? Looking for the most affordable option even if it means cutting some corners/offers less benefits? A good site or company will point out these differences, so you know what you are getting. Canadians/Non-U.S. do not need U.S. coverage unless going to the USA. They can save by choosing plans without U.S. coverage.



Travel Safety 101

A guide to staying safe overseas

- Introduction to travel safety
- A "real" travel checklist
- Unlawful detention
- What to do in case of kidnap
- Date rape drug use against tourists
- Staying safe on the street
- The most corrupt nation on earth?
- Emergency evacuation: What you need to know
- Open WiFi and security: About VPNs
- Surviving an attack and more thanks to Good Neighbor Insurance and the following partners:

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