

Enjoy

Preventing a Theft or Loss from Ruining a Vacation

Going to a new place on vacation can be an adventure. But the adventure *could* become a nightmare. The theft or loss of luggage, documents, credit cards, or money can cause problems and delays and pile on extra costs. Although preparing for your trip in advance can't *guarantee* that you won't have a problem, it can help keep problems from ruining your vacation.

Stopping Theft Before It Happens

Splitting credit cards, traveler's checks, and cash with a traveling companion can help prevent a thief from stealing all your financial resources. Wallets, tickets, and credit cards shouldn't be left in hotel rooms or carried in a purse or small piece of luggage. Purses and small bags can easily be stolen in crowded public places, such as train stations and airports.

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Emergency Information

If you do experience a theft or loss when you're on vacation, having a list of essential information can help prevent

additional problems. Items for your list should include:

- Phone numbers of relatives, friends, travel agent, insurance agent, lawyer, doctor, or anyone else you may need to contact quickly.
- The addresses, phone numbers, and dates of your complete itinerary in case you have to rearrange or call ahead because of a delay.
- The numbers of your traveler's checks, credit cards (including telephone credit cards), and health insurance policy. Traveler's check and credit card information should be carried separately from the checks and cards.
- Details about any prescription medicines you're carrying on the trip.

Back-up Money

Any emergency is likely to cost extra money while you're sorting things out. If the emergency is the loss of your wallet and credit cards, you'll need back-up



funds, which should be kept in a separate, secure place. That back-up can be extra traveler's checks and/or a different credit card to carry you through the trip if you lose your other cards. Ideally, the card should be one that can be used for withdrawing cash from ATMs where you'll be traveling.

Travel Insurance

A comprehensive travel insurance policy can provide emergency help replacing lost

baggage, tickets, documents, and cash through a 24-hour emergency hotline. Other coverage includes trip cancellation or interruption insurance, medical assistance, legal assistance, emergency evacuation, and accidental death and dismemberment benefits. Some credit cards include much of this coverage as a standard or optional feature. The cost of travel insurance varies greatly depending on the trip specifics and the options selected.

This material is intended for general educational purposes only.

