

Destination Risk:

Vacations are all fun & games... until they aren't

Discovering and experiencing different places is what makes traveling so exciting. With so much preparation leading up to vacations, it might be easy to overlook the inherent risks that come with traveling. Whether you're traveling to another city, state, or country, safety should always be a primary consideration when you're in new and unfamiliar environments.

When you've worked hard and are looking forward to a break, the last thing you want is for your vacation to be ruined by a situation that could've been prevented. If you end up in a bad scenario due to variables outside of your control, being prepared can help you remedy or navigate the situation with more ease than if you're caught completely off guard.

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Before you go, consider the following risks:



HEALTH RISKS

Be mindful of what you eat and drink, and even where you swim and shower. If you're traveling somewhere that's at a much higher altitude than where you live, be prepared for altitude sickness. Make sure you've gotten all vaccinations you need ahead of your trip based on a country's requirements. Though COVID-19 restrictions are loosening, they're always changing, so stay up to date with all COVID-19 travel advisories.



Be sure you have your health insurance cards with you and, if you're traveling outside of the U.S., [consider travel medical insurance](#).



CAR ACCIDENTS

Be mindful of what you eat and drink, and even where you swim and shower. If you're traveling somewhere that's at a much higher altitude than when you live, be prepared for altitude sickness. Make sure you've gotten all vaccinations you need ahead of your trip based on a country's requirements. Though COVID-19 restrictions are loosening, they're always changing, so stay up to date with all COVID-19 travel advisories.



Typically, your auto insurance won't cover you outside of the U.S., but a personal umbrella policy may have coverage. It's best to consult with your broker well in advance of planning your trip to ensure you're covered.



NATURAL DISASTERS

Depending on where you travel, natural disasters, like typhoons, hurricanes, and other unforeseeable natural disasters, can arise. Always be aware of weather advisories in locations where you're traveling.



If severe weather is expected, make an emergency plan, including meeting places, emergency contact lists, and possible evacuation routes.



POLITICAL UNREST

Though this might be a less common risk, always be aware of political conditions in places that you plan to visit. It's best to avoid politically turbulent and violent destinations that could put your life at risk.



Check the [U.S. government travel advisories](#) for your destination before you plan your trip.



PICKPOCKETS, ASSAULTS, & ROBBERIES

Do your research before going to a new place to know which neighborhoods to avoid. Don't flaunt your wealth or walk alone at night. Never carry all of your cash or credit cards on your person. Use a crossbody bag for your personal belongings, and make sure the zippers are always closed. If you do encounter aggression, don't try to resist. Items are replaceable, your wellbeing isn't.



If you leave valuables at home while you're away, such as jewelry and watches, make sure to [safeguard your home before you leave](#).



SCAMS

Be mindful of what you eat and drink, and even where you swim and shower. If you're traveling somewhere that's at a much higher altitude than when you live, be prepared for altitude sickness. Make sure you've gotten all vaccinations you need ahead of your trip based on a country's requirements. Though COVID-19 restrictions are loosening, they're always changing, so stay up to date with all COVID-19 travel advisories.



[Take a look at these tips](#) about preventing cybercrime while traveling.

Safety begins with awareness of yourself and your surroundings. Always be sure to do your research before you travel, and when you arrive at a destination, try to blend in with your surroundings. Keep your belongings safe, and always be vigilant, especially in crowded, tourist spots. Be observant of cultural norms and don't behave in a manner that attracts unwanted attention.

For the greatest peace of mind when you travel, connect with your broker to learn of insurance coverage options that can provide protection from unexpected circumstances, whether they may be medical emergencies, natural disasters, or any other emergency.

HAVE A VACATION AROUND THE CORNER?

[Connect with our Private Client team today.](#)



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