



DESTINATION RISK:

Preparing for Vacation Travel Means More than Packing a Suitcase

Suitcase packed, dog kennel booked, and your out of office notification turned on – you're ready for vacation! Or are you?

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. The last thing you want is for your vacation to be ruined by a situation that could have been prevented.

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.



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



NATURAL DISASTERS

Depending on where you travel, natural disasters, like typhoons, hurricanes, and other unforeseeable ones, 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.



Review our emergency preparedness guide if there is a chance of severe weather where you are traveling.



CAR ACCIDENTS

Car accidents happen, everywhere. It's best to consult with your broker well in advance of planning your trip to ensure you're covered should you need to be the driver in a foreign country.



Typically, your auto insurance won't cover you outside of the U.S., but a personal umbrella policy may have coverage.



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.



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.

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 and observant of cultural norms. For the greatest peace of mind, connect with your broker to learn about insurance coverage options that can provide protection from unexpected situations.

Have a vacation around the corner?
[Connect with our Private Client team today.](#)

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