



THE USAA
EDUCATIONAL
FOUNDATION®

Good Information for Good Decisions.®

SAFETY

TRAVEL SECURITY



OUR MISSION

The mission of The USAA Educational Foundation is to help consumers make informed decisions by providing information on financial management, safety concerns and significant life events.



TABLE OF CONTENTS

May 2010

| | |
|--|----|
| What You Should Know | 2 |
| Making your travel experience safe | |
| Preparing For Travel | 3 |
| Planning for your absence from home | |
| Transportation Options | 8 |
| Keeping safety in mind when traveling by air, sea, train or vehicle | |
| Hotel And Lodging Security | 15 |
| Protecting yourself and your belongings from crime and other emergencies | |
| Maintaining A Low Profile | 20 |
| Minimizing your vulnerability to crime | |

2 WHAT YOU SHOULD KNOW

Travel can be an enjoyable and rewarding experience. However, if you do not take reasonable precautions that protect you and your belongings you can become a victim of crime.

Unsuspecting travelers are often targeted by thieves. Why? Because many travelers may carry large sums of money, expensive jewelry and electronic equipment that makes them easy targets.

Criminals also look for predictable behavior patterns and routines of travelers for crime opportunities. So whether you are traveling for business or pleasure, it is important to take every measure to ensure you have a safe trip.

This publication includes the following information to help you in your travels.

- Preparing for your absence away from home.
- Planning your travel for maximum safety.
- Obtaining documents and other items you will need.
- Obtaining the appropriate vaccinations and medications for traveling abroad.
- Keeping safety in mind when traveling by air, sea, train or vehicle.
- Avoiding unsafe situations in public places.
- Securing yourself and your belongings while staying in a hotel.
- Getting help for emergencies abroad.

FOR ADDITIONAL SAFETY INFORMATION, CONSIDER ORDERING ANY OF THE FREE PUBLICATIONS LISTED ON THE INSIDE BACK COVER OF THIS PUBLICATION.

Secure Your Home

Safe travel begins before you depart. Take these steps to protect your home while you are away.

- Leave a copy of your itinerary with a relative or trusted friend.
- Arrange for a house sitter and pet care.
- Notify your home security company of the dates you will be gone.
- Advise a trusted neighbor that your home will be unoccupied.
- Stop your newspaper and mail or have a trusted neighbor pick it up if no one is staying in your home.
- Set a timer for outside and inside lights or arrange to have a trusted neighbor turn them on and off.
- Put valuables in a safe deposit box.
- Back up your computer files.
- Notify the local police department.
- Do not tell others you will be gone if they do not have a reason to know.

Planning Your Travel

Research general facts about your destination whether you are traveling in the United States or internationally.

- Leave a copy of your travel itinerary with a loved one or friend.
- Keep your personal affairs up to date. If possible, leave a power of attorney with a family member or friend should anything happen to you.
- Do not pack sensitive or proprietary information in your checked luggage.
- Take plenty of prescription medication with you, as well as an extra set of eyeglasses or contact lenses.
- Know the laws for your destination and understand the culture and protocol.
- Confirm flights or other transportation schedules 72 hours before departure.
- Obtain current travel advisories for your destination from the U.S. Department of State.
- Carry important phone numbers with you.
- Determine if you will have cell phone service at your destination. Consider renting a Global System for Mobile Communications (GSM) cell phone which will allow access into the local cellular system and give you a standard number for others to reach you.
- Gather emergency numbers for the destinations you will visit and put them on speed dial.
- Consider getting a calling card that will work at your destination.

- Know the location and phone numbers of the U.S. Embassy or Consulate, and register your travel with the U.S. Department of State through a free online service at <https://travel.registration.state.gov>. This makes it possible for you to be contacted in the event of a family emergency or because of a crisis in the place you are visiting.
- Understand the local currency and exchange rate.
- Carry small bills in the local currency for tipping, taxicabs and meals.
- Check the weather forecast and the times for sunrise and sunset for your destinations. It is generally safer to travel during daylight hours.
- Review your health care insurance policy. If your Medicare supplement or other medical insurance does not provide protection while traveling outside the United States, consider obtaining worldwide travel assistance and international travel insurance for your trip.
- Obtain immunizations and medications as advised by the Centers for Disease Control and Prevention for your destinations.
- Verify all your insurance coverages. Carry all insurance contact information with you, including toll-free numbers if available.

If you plan to carry a laptop with sophisticated software or other highly technical information outside the United States, check with the Bureau of Industry and Security of the U.S. Department of Commerce to determine if an export license is required.

Packing Tips

- Pack lightly to avoid being hampered by large bags while traveling or if exiting a hotel room in an emergency.
- Take a small flashlight with fresh batteries.
- Make sure you have enough of your medications for your trip and that medical prescriptions are clearly labeled. Carry them in their original prescription bottles, not a pill case or other plastic bottles. Check to see that the destination country permits the medications you are taking.
- Take an extra pair of eye glasses, contacts and ample contact solution.
- Check local laws and transportation regulations regarding mace and pepper spray. If transporting them, put them in checked baggage, along with pocketknives and other objects that could be construed as a weapon.
- Take appropriate battery chargers and power converters/adapters for electronic equipment.
- Use covered luggage tags, addressed with an office or relative's address. Use ordinary luggage that does not denote affluence or femininity.

- Give your bag an identifying mark, such as a colorful luggage strap, to avoid confusion over bags that may appear identical.

Photocopy the following important items and pack one copy in your carry-on bag. Leave another copy with a relative, trusted friend or co-worker and request they keep them in a secure location until you return.

- Your passport and the passport of any children traveling with you.
- Automatic Teller Machine (ATM)/debit card and credit cards you are taking.
- Health insurance card.
- Driver's license.
- Airline tickets and boarding passes.
- Itinerary.
- List of emergency contact numbers.
- Travel visa.

Passports To Travel Outside The United States

A passport is an internationally recognized travel document that verifies your identity and nationality. A valid U.S. passport is required for U.S. citizens to enter and leave most foreign countries.

If you already hold a passport, check the expiration date before you travel internationally. Some countries require that your U.S. passport be valid at least six months or longer beyond the dates of your trip. If your passport expires before the required validity, you will need to apply for a new one. Check with the Embassy or nearest consulate of the country that you plan to visit for their requirements.

To obtain a passport for the first time, you need to go in person to a passport acceptance facility. This may include federal, state and probate courts, post offices, some public libraries and county and municipal offices. Before you go, check with the U.S. Department of State for the latest policies and procedures.

Protect Your Passport

If you lose your passport during travel, report the loss immediately to the local police and the nearest U.S. Embassy or Consulate. They will help you obtain a new passport.

Most governments require a personal interview with a consular officer. Some will also require an identifying witness — someone traveling with you. If you are traveling alone, the embassy or consulate may request information from relatives, friends or co-workers back home.

It will be easier to obtain a new passport if you make at least two copies of your passport before you depart. Leave one copy with a relative, trusted friend or co-worker. Request they keep it in a secure location until you return. Take the second copy with you, but store it separately from your passport. If you have a photocopy of your passport, bring it with you when you visit the consular office. If you have lost both your original passport and the photocopy, instruct your relative, friend or co-worker to fax their copy to your hotel or directly to the consular office.

TO APPLY FOR A PASSPORT, YOU WILL NEED THE FOLLOWING.

- Two identical photos, (2x2 inches) of yourself.
- Proof of U.S. citizenship such as a birth certificate.
- Proof of identity, such as a valid photo ID or driver's license.
- Applicable fees. Check to see how payment is accepted.

A NEW PASSPORT IS NEEDED IN THE FOLLOWING SITUATIONS.

- Your expired U.S. passport is not in your possession.
- Your previous U.S. passport has expired and was issued more than 15 years ago.
- Your previous U.S. passport was issued when you were under age 16.
- Your current U.S. passport has been lost or stolen.

Passport Cards

A passport card is a wallet size travel document that can only be used to reenter the United States at land border crossings or ports-of-entry from Canada, Mexico, the Caribbean and Bermuda. U.S. citizens are allowed to use a passport card for this purpose only.

Visa Requirements

Some countries require visas, especially for extended stays. If the country to which you will be traveling requires a visa, you can usually obtain one from a foreign consular representative before going abroad. Allow sufficient time for processing your visa application, especially if you are applying by mail. Most foreign consular representatives are located in large cities and in many cases, travelers may be required to obtain visas from the consular office nearest their residence.

Parents Traveling With Children

- Take copies of documentation proving the children are legally yours, such as birth certificates, adoption papers and children's passports.
- If you are a non-custodial parent, you should have a notarized, dated and signed letter from the custodial parent granting permission for the minor child to travel with you.
- Carry extra photos of your child in case they are separated from you. You should also carry an extra copy of your child's passport in the event their passport is lost.

Immunizations

- Detailed health information may be obtained from your local health-care provider or by contacting the Centers for Disease Control and Prevention (CDC) at (800) 232-4636 or visiting their Web site at www.cdc.gov/travel. Other travel health information for your destination can be found in Yellow Book, a resource published by the CDC.
- According to International Health Regulations, a country may require International Certificates of Vaccination against yellow fever especially if you are traveling from an area of the world that is infected with yellow fever. Some countries may require vaccinations for other diseases. Preventive medication for malaria and certain other preventive measures are advisable for travel to some countries.
- Immunizations are not required to return to the United States.

8 TRANSPORTATION OPTIONS

Traveling By Air

Air travel is generally safe and airports well protected. But because an airport is a busy public place where harried travelers and their belongings are easily separated, remain vigilant while at the airport and on the plane.

IN THE AIRPORT

- Arrive at the airport at least 2 hours before your scheduled flight.
- After receiving your boarding passes, move quickly through passenger security screening and remain in secured areas.
- Keep your luggage with you at all times.
- Do not leave any of your belongings unattended, and do not give them to strangers.
- Be cautious in heavily populated areas such as gift shops, restrooms and restaurants. Thieves use a variety of ploys to distract travelers, such as asking directions and then stealing the travelers' luggage.
- Never drape handbags or carry-on bags over hooks inside restroom stall doors where a thief can grab them and run. Select the end stall, next to a wall, where there are fewer angles from which a thief can grab your belongings. If the end stall is unavailable, place your luggage on the floor between or close to your feet.
- Never accept packages or baggage from strangers.
- Keep passports, boarding passes and other identification handy so that you are not distracted.

When approaching the security checkpoint, follow these steps:

- Place items on the conveyor belt only when you are ready to walk through the metal detector.
- Before walking through, make sure your last carry-on cannot be grabbed from the belt.
- If possible, walk through as your bags go through the X-ray machine. In most cases, you should be able to retrieve them as soon as they come out.
- If security personnel request to search one of your bags, collect all of your belongings from the conveyor belt before submitting to the search.

ON THE AIRPLANE

- Comply with carry-on bag size and content restrictions. For the most current guidelines, go to the Transportation Security Administration Web site at www.tsa.gov.
- Stow luggage under your seat or in the overhead bin across the aisle from your seat rather than in the bin directly above you. You will be able to keep an eye on your belongings during the flight.
- Listen to the safety briefing and familiarize yourself with the emergency procedures and exit locations.
- Keep your seat belt fastened at all times while the aircraft is moving or airborne.
- In the unlikely event of an evacuation, leave all personal belongings on the airplane.
- After the flight, go directly to baggage claim so that you can be there to pick up your bags as soon as they arrive on the conveyor belt.

IF TRAVELING ON BUSINESS

- Avoid discussing your specific business or travel plans with anyone.
- Keep confidential and proprietary business documents out of view of other passengers.
- Make sure you collect all documents, including compact discs (CDs), when departing the airplane.

Traveling By Sea

With plenty of destinations, sizes and styles of ships and onboard amenities to choose from, cruise travel is very popular for today's vacationers. Reduce the risk of a bad cruise experience by following this advice.

- Choose major cruise lines when booking your trip.
- Check for health and safety issues pertaining to cruise ships of interest prior to making reservations.
- Keep your guard up. Know your surroundings and avoid darkened hallways. Notify the Purser's Office of any suspicious activity.
- Locate your Personal Flotation Device (PFD) or life jacket in your stateroom. There should be one for each passenger. Be prepared shortly before sailing to take your PFD to your assigned lifeboat (muster) station and participate in the lifeboat drill.

- Protect valuables. Keep your cabin door locked at all times. Use the cabin safe deposit box for small everyday items such as your address book or cash. Use the ship's safe deposit box for expensive jewelry, passports and other travel documents.
- Avoid overconsumption of alcohol as it may impair your judgment and increase the likelihood you will be victimized or injured. Do not accept drinks from individuals who are not well known to you. If a bartender is preparing a drink, watch closely. Do not leave drinks out of view.
- Be cautious in casinos. Take large winnings directly to the ship's safe deposit box; do not draw attention to yourself and consider asking for an escort.
- Stay with other passengers. Never agree to accompany a member of the crew to a "crew-only" section of the ship.
- Be careful on your shore excursions. The cruise lines' organized shore trips offer some assurance of quality and security.

Traveling By Train

Train travel is a low-stress and cost-effective way to travel both domestically and abroad. Ensure your safety on a train with these tips.

- Make reservations in advance to avoid long lines. Be prepared to board the train 30 minutes before departure. Make sure you board the train car that is going to your destination.
- Travel light. Check unneeded luggage into the baggage car. Allow only train agents to handle your luggage. If you leave your seat during the trip, take your carry-on bags with you.
- Safeguard your tickets. Do not discard your ticket until your trip is completed and you have left the area.
- Board the train carefully. Stand back from the edge of the platform. Assist children, the elderly and disabled both on and off the train. Take special care when crossing the gap between the train and the platform.
- Stay alert and report suspicious behavior to police or security. If you have a private compartment, keep the door locked. Do not open the door to unknown individuals.
- Consider carrying the currency for each of the countries through which you will be traveling. Keep your passport available for border authorities if necessary. In some countries, it may be necessary to carry your own food and water.
- Avoid scheduling a late night or early morning arrival so you are not stranded at the rail station with no available public transportation.

Traveling By Vehicle

The following tips can help you stay safe and less likely to be a victim of crime.

- Get into or out of your vehicle quickly. Do not leave your vehicle door open while putting away your keys or cell phone.
- Drive with the windows rolled up and the doors locked.
- Add or remove items from the trunk of your vehicle quickly.
- Park in brightly lit and high-traffic areas.
- Always approach your vehicle with keys in hand.
- Check underneath and inside your vehicle before getting in.
- Avoid isolated places such as rural and less-traveled roads.
- Avoid high crime areas and traveling after dark.
- Keep computers, cell phones, purses, wallets and other valuables out of sight.
- Avoid eye contact with pedestrians and other individuals.
- Do not roll your window down for someone who approaches your vehicle except those you know and confirmed law enforcement officers. If suspicious about police impostors, show your driver's license against the glass, rather than opening the window.
- Do not leave your vehicle on the street overnight if possible.
- Do not park next to vans. If entering a vehicle parked next to a van, enter your vehicle from the opposite side of the van.
- Keep at least half a tank of gas in your vehicle while en route to a destination.
- Keep your cell phone ready to call 9-1-1 if necessary. If traveling to a foreign country, know the emergency telephone number for that country.
- If you think you are being followed, drive to a brightly lit public place, such as a gas station or police station.
- If threatened outside your vehicle, give up the vehicle immediately.
- If attacked while inside your vehicle, draw attention by sounding the horn.

VEHICLE TROUBLE

If your vehicle becomes disabled, it is essential that you protect yourself.

- If possible move the vehicle off the road and out of traffic as soon as it is safe.
- Get as far off the traveled roadway as possible.
- Turn on your hazard lights to signal other motorists that you are in need of assistance.
- If the vehicle is on the shoulder of a busy highway, exit from the passenger side.
- Raise the hood or tie something white to the antenna or drape or hang it from the driver's window as a signal to law enforcement that you need help.
- Do not stand near your vehicle.
- If you can leave the vehicle and get to another location safely, do so.
- If your vehicle is in a safe location, stay inside and lock the doors.
- Be cautious. If someone stops to offer help, open your window slightly and ask them to call the police.
- Do not exit your vehicle or get into another vehicle with someone you do not know.
- If you have access to a cell phone, try to contact a roadside assistance service, a tow company, the state patrol or other law enforcement in the area.
- Some state's freeways have emergency call boxes located along the roadway. You might be able to walk to an emergency phone, but use caution when walking along busy highways and roads.

RENTAL VEHICLE SAFETY

- Choose a common-looking vehicle. Make sure all the vehicle locks are working. Inspect the vehicle for prior damage, spare tire, tools and jack.
- Be cautious of problems, such as flat tires, that occur within the first 24 hours. Rental vehicles are generally checked prior to leaving the rental lot and such problems may indicate tampering with or sabotage.
- Talk with your insurance company to verify what coverage you have when renting a vehicle.

Recreational Vehicles (RV)

To ensure safe, trouble-free RV travel, thoroughly check your RV before each trip.

- Make sure that all electrical and plumbing systems are ready for use.
- Check fluids, brakes and tires.
- Adjust all mirrors.
- Check hitch and coupling system.
- Check fire extinguishers and smoke alarms.
- Leave your itinerary with relatives or a trusted friend in case of emergency.
- Verify your insurance coverage. Carry all insurance contact information with you, including a toll-free claim service number if available.

Plan to arrive at the campground a few hours before dusk to allow enough time to choose a campsite, inspect the area and set up camp before dark. Clear away rocks and other debris that could cause accidents.

If campfires are permitted, build them in a spot where they cannot spread. Make sure someone remains with the fire until it is extinguished. Keep water or fire extinguisher nearby in case of an emergency.

During inclement weather:

- Park in a sheltered area. Avoid parking in low areas that are prone to flash flooding as a result of heavy rain.
- Avoid trees or power lines that could fall on your vehicle.
- Stay inside your RV if lightning is present.

For additional Emergency Education information regarding tornados, hurricanes and other weather-related disasters, visit www.fema.gov.

Traveling By Public Transportation

You can protect yourself from crime when riding in taxicabs, subways and buses by following these guidelines.

- When arriving at airports, strongly consider being transported to and from the airport by a trusted escort or through a prearranged reservation.
- Use only taxicabs that are clearly identified with official markings. Be cautious of unmarked taxicabs.
- Do not share a taxicab with strangers.
- Know the route of your destination, the location of the U.S. Embassy and your hotel.
- At subway and bus terminals, avoid being in deserted areas for a long period of time. Stay in brightly lit areas.
- Have your money ready in your hand or in an easily accessible pocket so you do not have to open your purse or wallet.
- On a subway or bus, ride as near to the front as possible and try to sit in an aisle seat. Remain alert at all times.
- When traveling by subway or bus, plan your route ahead of time. Know where you are going, when you need to be there and how long you may have to wait.
- Avoid unoccupied subway cars. Remember the middle of the subway cars generally have more passengers. Otherwise, sit in a car that is occupied by a conductor.
- Watch for suspicious passengers and activity. Report unattended packages on board or in mass transit stations to security personnel immediately. Never attempt to move such an item by yourself.
- If a passenger leaves a bag unattended at a subway or bus terminal, draw their attention to the situation. If they ignore you, immediately contact security personnel without panicking other passengers.
- If a security threat arises, stay calm and listen to directions. Evacuate the area as quickly as possible and encourage other passengers to remain calm.

Protect yourself and your belongings from crime and other emergencies while staying in hotels in the U.S. and abroad by following these safety guidelines.

- Choose to stay in well-known chain hotels whenever possible.
- Avoid the ground floor and top floor rooms. Generally, floors below the second level are easier for thieves to access. Floors above the seventh level surpass the level that ladder trucks are able to reach in the case of fire. Try to obtain a room that is in the main building of the hotel.
- When traveling with the elderly or young children, consider staying in the lower level floors in the event you have to make a quick exit due to a fire or other emergency.
- Stay alert upon arrival and departure. Do not let your guard down once you arrive at the hotel. Criminals target arriving and departing guests who generally have cash and valuables with them.
- Keep a mental inventory of your belongings.
- Do not accept deliveries to your room unless previously arranged and you are certain of the source and contents. Contact the front desk if you have any concerns.
- Meet visitors in the lobby, not your room.
- Do not leave sensitive documents or equipment unattended in your hotel room.
- Your laptop computer is a major target for theft. When not in use, secure it in a locked suitcase or a hotel safe deposit box.
- Never announce your room number in public. Keep your key with you when away from the hotel. Never allow the front desk to present your room key announcing the room number. Request two keys to give the appearance that you are not staying alone in the room.
- Never leave your luggage unattended after it has been packed.

Checking In

Arrange travel plans so you will arrive at your hotel during daylight hours if possible. When registering, sign only your last name and first initial and consider using your business address and phone number. Do not use titles, ranks or degrees before or after your name.

Ask for another room if you feel you may have been put in one that is unsafe, such as at the end of a hall or on a ground level.

Arriving At Your Room

Upon entering, inspect your room. Be sure to check the locks on the entry door, the windows, the doors connecting to adjacent guest rooms, and sliding glass doors to make sure they lock. If not, ask to be moved to another room.

Be cautious of balconies where someone can climb from one to another and enter through an open window or sliding door.

Ensure that the door closes securely on its own. Try this a few times to be sure that the door latches without any effort.

If the room has a safe, make sure it is securely bolted down and the bolts are not visible on the outside.

In Your Room

If someone knocks on your door claiming to be hotel staff, a delivery person, or a maintenance worker, call the desk and verify the identity of the individual and determine if he is there for a legitimate reason.

Always use the deadbolt lock in addition to the regular door locks while in the room. Employees have keys that access all rooms, but not necessarily the dead bolts.

Keep the doors and windows locked at all times and keep the curtains closed when the room is not occupied. Never prop your room door open.

Place a flashlight next to your bed in case the electricity goes out.

If you receive a phone call and the caller indicates they are with the hotel and need to come to your room to deliver or repair something, get the caller's name and call the front desk to verify that it is a legitimate call.

Do not put anything in the trash that can identify you. Throw it away elsewhere or use the hotel's shredder.

Place your room key in the same location, such as the bedside table, every time you return to your room so you do not misplace it.

Hang expensive clothing underneath other clothing in the closet.

In The Hotel

Avoid stairwells, as they are an easy place for criminals to carry out an attack.

While in an elevator that is occupied by others, be the last to select your floor. If someone in the elevator makes you uncomfortable, get off (if you are in a public area of the hotel), or push a button that will take you to a public area of the hotel, such as the lobby or rooftop restaurant.

Do not flash cash — especially when you visit the hotel's cashier, bar or front desk.

If you lose your key, ask that the lock or electronic key card be changed immediately or request a new room.

Going Out

Do not leave a tag on your door requesting housekeeping service. That announces the room is empty. Instead, ask housekeeping to clean up your room while you are at breakfast. Then display the "Do Not Disturb" tag for the rest of the day, regardless if you are in or out of your room, to give the impression that the room is occupied.

When leaving for a period of time, leave a few lights on and the television on with the volume up to give the appearance that the room is occupied.

Obtain two business cards with the hotel name and address on them. If you are in a location where you do not speak the language, you can show it to a taxicab driver and the driver will know where to take you.

Do not leave valuables in your room unless they are secured in a safe. Do not use "traveler locks" on dresser drawers, as they show the thief where your valuables are.

Keep two different credit cards with you during your stay. If one is lost or stolen, you will have a back up. Store the cards in separate places.

When looking for a taxicab from your hotel, let the concierge arrange a taxicab for you. If the hotel does not have a concierge, have the desk staff call a taxicab for you.

Take only a minimum of cash and travelers' checks for each outing. Remember to take your IDs, and if traveling overseas, take your passport.

Do not put all your valuables in one pocket, but keep the most important valuables in the tightest pockets.

Do not turn in your hotel key when you go out for the day. If you have an envelope for a key card, make sure it does not have the room number or hotel name written on it.

Secure your passport in the hotel safe or deposit box for safe keeping.

If you return to your hotel after dark, use the front doors where there is more light and security.

Hotel Fire Emergencies

Look for information in your room about fire safety and read it to become familiar with the nearest fire exit and stairway. The door should open easily and the exit signs should be illuminated. Note the number of doors away from the emergency exit and the location of the fire extinguisher and fire pull box.

If the fire alarm sounds, check the door first before opening it. If the door is hot, do not open it. Call for help if you can; fill the tub with water; block the bottom of the door with wet towels; keep windows closed; unlock the door and unhook the chain and stay low to the floor. If the door is not hot and the hallway is not smoke-filled, place a wet towel over your face, stay low and go to the nearest fire exit. Do not attempt to use elevators.

Hotels abroad may not meet the same safety and fire codes as those in the United States. Follow all the previous procedures. Stay in the most modern hotel you can find or choose a U.S. chain hotel and develop an escape plan as soon as you check into the hotel.

Checking Out

Check your room carefully to be sure you have all of your belongings, particularly your money, travelers' checks, credit cards and keys (including your hotel keys/card). Check to be sure you did not leave anything with your name, home address and telephone number to avoid future unwanted contacts. Do not leave copies of itineraries, reservations or anything else that could let someone know where you are from or your next destination.

WOMEN TRAVELING ALONE

Choose a hotel in a busy area. A tearoom in the hotel might indicate that there are many women guests. Smaller hotels with small lobbies and reception desks near the entrance or elevators deter criminals from loitering.

- Request a room that is not at the end of a hallway or directly across from a stairwell.
- Accept the services of the bellman when available, which gives you an escort to the room. Wait at the door while the bellman delivers your luggage and turns on the lights.
- Avoid opening your purse or wallet. Be prepared with cash gratuities for porters and doormen.
- When entering your room unescorted, exercise the following steps.
 - Look right and left for anyone in the hallway.
 - Insert the key in the door, open it quickly and place your suitcase against the open door.
 - Quickly turn on the lights, look behind the drapes and other potential hiding places such as closets and shower curtains, and check under the bed.
- Immediately close and double lock the door.
- When ordering room service, exercise the following steps.
 - Know exactly where you want the food to be placed in the room.
 - Answer the door with pen in hand and direct the waiter to step in with the order.
 - With your back against the open door, advise the waiter to place the order at the predetermined location.
 - Have the waiter return and step out the open door. Sign the bill, tip and thank the waiter, close and secure the door.

20 MAINTAINING A LOW PROFILE

You can minimize your vulnerability to crime by maintaining a low profile. Pay attention to the way you dress when traveling.

- Avoid clothing with logos, such as fashion brands, country flags, city names and sports teams.
- Be aware that baseball caps, while popular in the United States and Canada, are not common in most countries around the globe.
- Do not wear expensive looking jewelry or anything that projects affluence.

Walk with purpose and confidence.

- Avoid walking with a map or a camera in your hand. It not only immediately identifies you as a non-local, but it also may encourage individuals to approach you under the guise of assisting you.

Be careful when conversing.

- Avoid political or religious conversations, especially when traveling in a foreign country.
- Do not criticize anything local. Keep negative comments to yourself.

Know the cultural conventions.

- Certain hand gestures may be perfectly normal in your home country but may be viewed as offensive in another.
- Know if public displays of affection are acceptable.
- Dress appropriately, keeping in mind cultural taboos against shorts, tank tops, bathing suits, etc.

Avoid getting involved in local affairs.

- Do not participate in protests or demonstrations. If you see a large gathering, go the other direction. Never agree to distribute or sign political or religious items or leaflets.

Touring Safely

Both business travelers and vacationing tourists are frequent targets of crime. Protect yourself with these tips.

- Use establishments recommended by your hotel or tour guide.
- Travel as a group.
- Know your surroundings at all times. Stay in brightly lit areas.
- If walking at night, consider carrying a flashlight and a whistle.
- Be aware of parked vehicles with individuals inside or vehicles that pass by slowly.

- Be cautious when entering public rest rooms.
- Men should keep their wallet in a front pants pocket or inside jacket pocket.
- Women should carry a handbag with an inner zippered pocket and a strap too thick to be easily cut. Thieves may use razor blades to cut purse straps or to slit a purse, taking valuables or the whole purse and escaping into a crowd. Wear the strap across your body and the bag against your torso. Consider wearing a concealed money belt around your waist.
- Carry handbags and shopping bags away from the street side.
- Consider wearing a simple wedding band to discourage unwanted advances.
- If asking directions is necessary, seek out families or women with children.
- Be alert to individuals bumping into you or distracting your attention.
- Remove ID badges after meetings.
- If traveling in a foreign country, know some emergency words in the local language.

Assault Situations

If you are assaulted, follow these tips to maintain your safety and that of others.

- Do not panic. Remain calm. Take no risks.
- Obey the instructions of the assailants. Give them what they want.
- Do not try to resist. Do not make any motion, movement or statement that would cause the assailant to harm you.
- Be alert and observant.
- Get a good look at the assailant so you can describe the assailant to the authorities.
- Take whatever cover is available.
- Call the police as soon as possible.

Other Dangerous Situations

If a bombing occurs, leave the area immediately to avoid the risk of subsequent explosions.

If you hear gunfire, do not run. Get down and stay down until you know it is safe to move. Or crawl to a safe location.

If you notice an influx of uniformed security officers or police officers — such as in an airport — quickly find shelter in a protected area (for example, behind a support column, vending machine or furniture). Locate the nearest emergency exits.

RULES FOR SAFE USE OF ATMS

Remember these tips when using an ATM:

- Be cautious of your surroundings, especially at night.
- Use ATMs at banks, hotels or stores.
- Memorize your personal identification number (PIN).
- Stand near enough to the ATM so that no one can see you enter your codes or PIN.
- Avoid counting your money at the ATM. Move to a safer location.

Business Travelers

- Travel anonymously. Do not wear or carry anything with a company name or logo.
- Use cell phones wisely. Digital cell phones offer better security than analog phones, but a call between a digital phone and a landline is not secure. In public places, speak quietly and use veiled speech.
- Guard your laptop and other electronics. Laptops are often targeted due to their high value, relaxed approach to security by many owners and the ease by which thieves can take them.

Tips To Guard Your Laptop And Data

- Acquire and use an antitheft device. There are various types of active and passive systems including cable locks, alarms and tracking software.
- Record the make, model and serial number of your computer. Store the information in a secure place that you will remember.
- Permanently mark or engrave a name or number onto a visible area of the laptop.
- Make sure that the laptop has been registered with the manufacturer. In the event that the laptop is stolen, report the theft to the manufacturer.
- Use a nondescript carrying case.
- If traveling to a foreign location, know the local laws regarding computer use. If you are traveling on business and have technical data such as manufacturing processes, technical designs, software and specifications stored on your computer, check to see if a U.S. export license may be needed in that country.
- Do not leave your laptop unattended in a hotel room. Place it in a safe or take it with you. If you absolutely must leave it in the room, do not leave it in plain sight; lock it in a suitcase or to an immovable object.

- Never leave a laptop in plain sight in a parked vehicle.
- Never check your laptop as baggage; keep it with you on the flight. Avoid storing your laptop in the overhead compartment.
- Maintain current backups of your data. Keep backups separate from the computer.
- If your laptop contains confidential, proprietary or other sensitive information, consider using encryption software.
- Memorize your passwords. If you must write them down, keep them separate from your laptop. Do not use default “save password” features.
- Laptop thieves often use distraction techniques when targeting victims in public areas such as restaurants, waiting rooms or airports. Be cautious of incidents such as someone dropping coins near you or spilling something on you to distract you.
- When riding in a taxicab, keep your laptop with you — do not place it in the trunk.
- At airport security checkpoints, wait until the last possible moment before placing your laptop on the conveyer belt and try to keep it in sight.
- To avoid unauthorized access to sensitive information, remove the hard drive and carry it with you or store it in a safe deposit box. Business documents should also be saved only to a disk and kept with you.

SECURITY AWARENESS FOR FAMILIES TRAVELING WITH CHILDREN

When traveling with children, parents and guardians should ensure their safety by following these guidelines.

- Make sure the children memorize and can recite their full name, home address and telephone number.
- Teach children the emergency numbers of the host country and how to dial them from public telephones and cell phones.
- Teach them basic phrases in the country’s national language that could be helpful in emergency situations.
- Know your children’s whereabouts at all times.
- Children should always remain with trusted adults or in groups.
- Instruct children to contact security personnel if they believe someone is acting suspiciously.
- Help children identify police officers and security personnel.
- As a family, establish a code word that must be used whenever a child is picked up by someone other than the parents. Instruct children not to go with anyone who has not stated the secret code word.

Personal Crises While Abroad

There are 160 U.S. Embassies in capital cities all over the world, 60 U.S. Consulates General and 20 U.S. Consulate regional offices. Consular officers issue visas to foreigners and help U.S. citizens abroad. The Office of American Citizens Services and Crisis Management administers the consular information program. You should register your travel with the U.S. Department of State through a free online service at <https://travelregistration.state.gov>. This makes it possible for you to be contacted in the event of a family emergency or because of a crisis in the place you are visiting.

If you lose your passport, the U.S. Consulate can issue a replacement — often within 24 hours. Report theft of a passport to the local police and obtain a copy of the report.

In the case of illness or injury, the U.S. Consulate can give you a list of local physicians, dentists and medical specialists. The consulate will inform your family at your request.

Consular officers can help you contact your bank in the event you lose all your money and financial resources. They may also contact your family or employer to arrange for funds to be sent to you.

If your family needs to reach you in an emergency, they should call the U.S. Department of State Overseas Citizen Services at (888) 407-4747.

If arrested, you should ask the authorities to notify a U.S. Consulate who will protect your legitimate interests, provide a list of attorneys, inform you of local laws and contact your family.

When an American citizen dies abroad, a consular officer notifies the American's family and informs them about options and costs for the disposition of remains.

For addresses and telephone numbers for the U.S. Embassies and Consulates, visit www.usembassy.gov/

Evacuation Contingency Planning

In the unlikely event you are involved in a natural disaster or civil disturbance, leave the region immediately. Consider evacuation from the country, and if possible, contact the nearest U.S. Embassy or Consulate for assistance.

Remember to notify your relatives that you are safe. You may contact a U.S. Embassy or Consulate who will communicate that message to your family through the State Department's Office of American Citizens Services and Crisis Management.

RESOURCES



The USAA Educational Foundation offers the following publications.

MAKING YOUR HOME A SAFER PLACE (#531)

PREPARING FOR DISASTER (#524)

RECOVERING FROM DISASTER (#522)

IDENTITY THEFT (#520)

BICYCLE SAFETY (#542)

INTERNET SAFETY FOR ADULTS (#572)

INTERNET SAFETY FOR TEENS (#573)

MANAGING YOUR PERSONAL RECORDS (#506)

BUYING A VEHICLE THAT MEETS YOUR NEEDS (#505)

SAFE ON THE ROAD (#570)

KEEPING YOUR CHILD SAFE (#549)

CHILD SAFETY IN AND AROUND VEHICLES (#555)

To order a free copy of any of these and other publications, visit www.usaaedfoundation.org or call (800) 531-6196.

Information in this publication was current at the time it was printed. However, the Foundation cannot guarantee that Web sites, physical addresses and phone numbers listed in this publication have not changed since then.

If a Web site address, physical address or phone number has changed since you received this publication, log onto a search engine and type in keywords of the subject matter or organization you are researching to locate such updated information.

THE USAA EDUCATIONAL FOUNDATION®

WWW.USAAEDFOUNDATION.ORG®



USAA is the sponsor of The USAA Educational Foundation.

The USAA Educational Foundation www.usaaedfoundation.org is a registered trademark of The USAA Educational Foundation.

© The USAA Educational Foundation 2010. All rights reserved.

No part of this publication may be copied, reprinted or reproduced without the express written consent of The USAA Educational Foundation, a nonprofit organization.

