

# SAFETY ABROAD

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## Insurance

Prior to departure, residents and student traveling abroad should check on personal insurance coverage. Travelers represent one of the least insured in our society, and special care should be taken to review one's own policies for property, health and other insurance provisions covering travel abroad. Some healthcare policies, Medicare and Medicaid for example, will not cover any type of healthcare outside the United States, and much property insurance does not reimburse for loss or theft abroad. Supplemental traveler's insurance policies may be purchased easily, but contracts should be carefully read when considering one of the several classes of travel insurance:<sup>1</sup> (Figure 1)

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## Money

The U.S. Department of State advises travelers to carry traveler's checks and major credit cards abroad instead of cash, and to note limits on each credit card. U.S. citizens have been arrested for innocently exceeding credit limits in some countries.<sup>2</sup> Expensive jewelry, irreplaceables, and

unnecessary credit and bankcards should be left behind. A telephone calling card with a fixed rate from the country of origin of travel has obvious advantages. Such cards may reduce expenses from expensive pay phones. Telephone companies in many countries may charge high rates, and hotels frequently have hidden and exorbitant fees. The access number for the card of choice for the country to be visited should be written down prior to traveling.

Carrying large amounts of cash may be avoided by changing traveler's checks as currency is needed, remembering to countersign checks only in the presence of individuals cashing them. However, in remote areas, traveler's checks are often not exchangeable. When purchasing tickets or exchanging money, dealing with authorized agents only will help avoid being defrauded as well as getting into trouble with local police.

## Injuries

The major causes of morbidity and mortality in the traveler are not infectious. Rather, traumatic injuries, in particular, motor vehicle accidents, are leading causes of death and disability in the developing world. Travelers may be at 7 to 13 times the risk of motor vehicle related death in developing countries than in the United States<sup>3</sup>. It is advisable to drive defensively at all times and reputable local drivers and vehicles should be used whenever possible. Before driving, one should become familiar with the "rules of the road" as well as local nuances in the country being visited. Driving at night should be avoided whenever possible.

<sup>1</sup> Much insurance info. obtained from: Epicurious Travel's webpage (travel.epicurios.com)

<sup>2</sup> "A Safe Trip Abroad". Publication of the U.S. Dept. of State, 1998.

<sup>3</sup> Health Information for International Travel, 1996-97

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Car renters should keep in mind the reliability of rental agencies. Inquiries should be made about safety devices such as seat belts and airbags, and the functionality of basic automobile components such as brakes, headlights and spare tire prior to securing the rental. One emergency room physician's survey noted that less than 20% of rental agencies in foreign countries offered child car seats, and fewer than 10% of their rentals possessed airbags<sup>4</sup>. Inquire through a travel agent or car rental agency prior to departure may help locate required rental resources.

The following advice may help avoid crime on the road: Exotic cars should be avoided; cars that follow local preferences draw less attention from would-be thieves, as do those that are not clearly marked as rental vehicles. Thieves in some developing countries are noted for roadside hold-ups and robberies through the open windows of stationary vehicles, so one should keep doors locked, windows up, and eyes peeled. Other criminal ploys, especially when stopped at a traffic light or waiting in a parked car, include masquerading as a good Samaritan offering assistance, flagging down a motorist to ask for help, and creating a "fender-bender" to make a targeted motorist pull over, after which the victim's belongings or car are stolen.

### Figure 1: Types of Travel Insurance:

- **Medical Insurance.** Check with regular carriers for verification of emergency and hospitalization coverage abroad. If not, policies covering medical expenses including emergency care are available from several companies, with terms similar to U.S. policies. Adventurous travelers especially should read fine print of contracts, since injury and illness caused by certain activities may not be covered.
- **Medical Evacuation or Repatriation.** Readily available and generally affordable, this type of insurance pays for medically necessary evacuation to the nearest appropriate medical facility or back to the person's home country. Repatriation covers the return of the covered individual's remains in the event of death abroad. Two popular insurance companies offering this type of coverage are listed in Resources below.
- **Luggage Insurance** provides coverage in the event of loss, damage or theft of one's belongings abroad, often costing roughly \$50 to insure \$1000 of personal property for a week. Check property/homeowner's insurance to avoid redundant coverage.
- **Trip Cancellation Insurance.** The most common type, covers unexpected needs to cancel one's travel abroad. Costs are approximately 5-7% of a trip's price on average. Consider obtaining if your trip is a costly package deal, of long duration, or if there is great uncertainty about the safety and stability of your destination.
- **Accidental Death Insurance** is often paired with "dismemberment insurance", a gruesome title for the coverage of limb or eye loss. It may be advisable for a traveler with dependents. Life insurance policies should be checked for coverage.

<sup>4</sup> HealthLink, Medical College of Wisconsin Physicians and Clinics webpage

## References and Resources

1. For travel insurance including evacuation insurance: International SOS, P.O. Box 11568, Philadelphia PA 31685; Tel. 800-523-8930. Council Travel, [address, telephone, etc.] For online travel insurance advice: <http://travel.epicurios.com/epitravel/travel/cplanning>

Council Travel issues International Student Identification Cards (ISIC) and International Teacher Identification Cards, which come with a several benefits, the most significant of which is evacuation insurance and a small health insurance policy (at \$20/year it is a ver good deal.) Information is available online at <http://www.counciltravel.co>

2. U.S. Department of State: A source o publications and a web page keeping the traveler updated on country stability, safety tips, and resources for travel to the developing world. Write: Superintendent of Documents, U.S. Government Printing Office, Washington, D.C., 20402 to receive particular documents which you review at the website: [www.travel.state.gov](http://www.travel.state.gov)
3. Consular Affairs Bulletin Board (also from the U.S. Department of State): Travel warnings and public announcements are available at 13 regional passport agencies, U.S. Embassies/Consulates abroad, or by sending a self-addressed, stamped envelope to: Overseas Citizens Services, Rm. 4811, Department of State, Washington, DC 20520-4818. The same information can be accessed 24 hours a day by calling 202-647-5225.
4. Lonely Planet has excellent developing country travel and safety information and a well-organized travel health section, [www.lonelyplanet.co](http://www.lonelyplanet.co).
5. Sabbatical Travel Tips: For longer term travelers, such as faculty on sabbatica

leaves of absence , or students and residents taking a longer break from training, this web site offers health, safety and other advice, ranging fro finding a home overseas to income tax issues and other money matters, for longer stays abroad: <http://omni.cc.purdue.edu/~alltson/sabbat.html>