

The PERRIN REPORT – Safety Check

How to Protect Yourself and Your Money

After George Bush declared that war in Iraq was imminent, we polled *Condé Nast Traveler* subscribers to find out what worries them most about traveling overseas in troubled times and what increases their sense of safety. The good news: Many readers are taking smart precautions to safeguard their trips. The bad news: Some are in danger of stepping into the latest travel traps.

Seventy-three percent of poll respondents check the State Department's travel advisory for the country they are headed to—one of the sources they should indeed consult, though not heed entirely, counterterrorism experts say. Almost half (48 percent) hire an English-speaking guide—also smart. More would stay in luxury Western-brand hotels (32 percent) than not (27 percent)—another wise move, experts say, since these properties have the best security.

What are the traps that travelers need to be wary of? Almost one-quarter of respondents (23 percent) think they are safer traveling with a tour group, even though experts warn that Western groups, being more conspicuous than individuals, are more likely to be the target of terrorists. Almost one-quarter (24 percent) believe that they safeguard their investment by buying travel insurance. Such coverage can keep you from losing what you paid for a trip if you cancel for medical reasons, but it seldom protects you if you cancel because of war or terrorism.

Here are some suggestions for steering clear of trouble on the road and protecting your pocketbook in the current atmosphere.

- How do you avoid unfriendliness because you're American?

In countries that depend on tourist dollars, locals may dislike U.S. foreign policy without disliking American travelers. If you're among the 66 percent of respondents who worry about standing out as an American, dress to blend in (choose earth tones, avoid logos). Of course, in some places it's impossible not to stick out. How can you evoke a warm response in countries that are perceived as being unfriendly toward the United States? Engage in relaxed, polite one-on-one interactions with locals you encounter. You don't need to know the language: A big smile and a greeting such as "Hello. How are you?" in the native tongue are a good place to start. Show that you're a fellow human being, as opposed to a symbol of the USA. In my experience, once that connection has been made people often decide that you're okay and not like those other Americans.

- How seriously should you take U.S. State Department travel advisories?

These bulletins (posted at travel.state.gov) are politically influenced. Sometimes they don't warn about a dangerous country for fear of offending it, says Neil Livingstone, chairman of GlobalOptions Inc., an international risk-management firm. Sometimes they make a country sound more dangerous than it is in order to send a message to that government. Advisories are also a way for the U.S. government to protect itself, says Livingstone. If an American citizen gets hurt in a country, at least "there was a warning telling them that they shouldn't have been there to begin with." State Department bulletins may be flawed, but they are a good place to start your research. Just don't end it there. For a different take on the situation, check out the travel advisories posted by Britain (fco.gov.uk), Canada (voyage.gc.ca), and Australia (dfat.gov.au) and read the International Herald Tribune (iht.com) and an English-language newspaper at your destination (which you can find via news.directory.com).

- Are group tours safe?

The 36 percent of poll respondents who think that it's safer to avoid group tours are right, says Malcolm Nance, director of special operations for the antiterrorism consultancy Special Readiness Services International. "A bus full of Westerners is a collective representation of the enemy." And, he points out, "there's always going to be somebody in the group who gets you in trouble—the guy who gives the wrong person a dirty look or who doesn't really respect the culture."

- How do you find a great English-speaking guide?

A private guide can keep you out of trouble (major and minor) and can act as a cultural interpreter, which should reassure the 63 percent of poll respondents who believe that not knowing local customs and nonverbal signals puts them at risk. If you want a guide or a driver for a day or two, or in just one city, ask your hotel concierge; the finer the hotel and the better it understands what Americans want (as Western chains tend to do), the better the guide will be. If you are planning a long, elaborate itinerary, you can find good guides through tour operators Geographic Expeditions and Abercrombie & Kent.

- How can you avoid losing your money if you have to call off a trip or the travel company goes bankrupt?

If you're looking for the freedom to cancel at the last minute because of war or a terrorist incident and get your money back, travel insurance probably isn't the answer. To be able to cancel for any reason at the eleventh hour and get a full refund, book with a travel company (such as Tauck World Discovery, Collette Vacations, Island Destinations, or Travel Impressions) that sells cancellation-penalty waivers (from \$40 to \$200, depending on the cost of the trip). There are also a number of companies nonverbal signals puts them at risk. If you (such as Grand Circle Travel, Apple and Far & Wide) that sell waivers guaranteeing full credit toward a future trip, rather than a refund. With cruise lines, however if you purchase the cancellation-penalty waiver, you typically get credit for only 90 percent of the amount you can paid. Those that do offer full-credit include Silversea, Radisson Seven Seas (for European sailings only), Oceania Cruises, and Uniworld; SeaDream Yacht Club gives passengers full credit at no charge. Before booking with a company that promises a voucher toward a future trip, ask by what deadline it must be used, whether it is transferable or can be used for a different itinerary, and what administrative fees will apply. Keep in mind that cancellation-penalty waivers which are sold by a travel supplier won't protect you if that company goes bust. Insurance purchased from a third party will, but only if your travel company is on its list of approved suppliers—a list that varies from one insurance provider to the next and changes frequently. Go to a couple of insurers' Web sites—say, accessamerica.com and travelguard.com—to check their lists: If the travel company you're considering booking a trip with is not listed, this could be an indicator of financial instability. Ultimately, your best protection when it comes to bankruptcy is always to pay with a credit card and to do so within 60 days of your trip-return date, since 60 days is the legal time limit for disputing a charge with your credit card issuer.

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