

- 1. Especially in winter, keep an hour-by-hour phone check with the cruise ship, tour bus and/or airline to get latest possible delays or cancellations due to weather.
- 2. Before you leave home, keep getting current info with your travel or insurance agent for understanding your coverage on various possibilities. This could include illness that prevents you from meeting travel schedules, insurance coverage if there's cancellation by the airline/cruise line because of weather. Also be aware of carrier liability insurance against loss or damage of your checked luggage.
- 3. If you have ongoing medical conditions that require you to carry prescription drugs, always have a letter from your physician with you detailing medical conditions and specific prescriptions in effect. If your trip is more than a day or two, carry copies of prescriptions in case you need refills along your trip.

  4. Use correct ID tags on all bags, including checked suitcases, carry-on or over-the-shoulder hand bags. For additional security, paste additional ID labels inside all bags with you or checked. It is more protective if you can key lock everything.
- 5. When traveling by air or other public transportation, wear coats with many pockets. Better if pockets can be buttoned or zipped closed. Put tickets, wallets, boarding passes and other items you'll need to take out quickly in those pockets. Don't put valuable jewelry, electronics and other such items in checked luggage. Put them in carry-ons or in pockets.
- 6. Take minimal amounts of cash. You can use your credit card for purchases, but it is much safer to take a supply of travelers checks for paying for purchases. Leave a written record of travelers checks numbers at home, so that if you lose any during your trip, the bank will refund them.