



PERSONAL SAFETY WHILE TRAVELLING ABROAD

Understanding travel risks and how to protect yourself

Introduction

More Canadians are travelling internationally than ever before. Canadian travellers have more confidence and are venturing farther away from home for vacations, travelling for business and exploring the world.

Keeping safe is always important when travelling abroad. Unfortunately, Canadian travellers are increasingly at risk, making it even more important that they educate themselves about potential travel threats and how to ensure their personal safety in foreign countries.

The following explores Canadian international travel trends, the threats and travel risks for Canadians travelling abroad, how to improve personal safety when travelling in foreign countries and how travel insurance can help improve safety and minimize travel risks.



INTERNATIONAL TRAVEL IS ON THE RISE



Millions of Canadians travel abroad each year, and this number is increasing. Canadians are now commonly travelling farther away from home to see the world. They travel for a variety of reasons:

- Leisure and vacation
- Business
- Work
- Study
- Visiting family

NUMBER OF CANADIANS TRAVELLING ABROAD

In 2014, Canadian travellers made 27.6 million leisure trips, an annual increase of 1.9%, and all outbound trips to all destinations around the world grew by 1.5%, largely due to a 9.6% increase in trips outside the United States,¹ which is typically the most popular destination for Canadian travellers.

Travel in the 2015 summer season is anticipated to rise. Projections from the Conference Board of Canada found that more Canadians intend to travel outside the country this year than a year ago. The Conference Board found:²

- 49% of Canadian vacationers plan to venture outside the country
- Leisure travel is forecasted to grow by 2.0% during the summer of 2015, equating to approximately 14.7 million trips
- Trips to the US are forecasted to decline
- Trips to other foreign countries are forecasted to grow by 7.7%

"Even though slightly fewer Canadians (-1.1%) intend to take a vacation trip this summer, a much higher proportion of travellers plan to travel outside the country on their longest summer trip. Half of Canadians planning to take a trip this summer who have selected their destination intend to travel outside the country,"³ reports the Conference Board of Canada.

This is an upward trend for Canadian travellers. Since 2011, summer outbound trip intentions have been rising consistently:⁴

- 2011: 33%
- 2012: 36%
- 2013: 41%
- 2014: 39%
- 2015: 49%

Even with a slight dip in 2014, there was a sharp 10% rise this year.

WHERE CANADIANS ARE TRAVELLING

In addition to more Canadians planning outbound trips, they are also making more trips overseas. Since 2012, fewer Canadians are travelling to the US, opting to travel to Europe, the Caribbean and Mexico, and Asia.⁵ Here is a breakdown of where Canadians plan to travel during the summer of 2015:

- USA: 52% (down from 61% in 2012)
- Europe: 20% (up from 16% in 2012)
- Caribbean and Mexico: 20% (up from 14% in 2012)
- Asia: 6% (up from 5% in 2012)
- Other: 3% (down from 4% in 2012)

Which countries do Canadians frequent the most?

Data compiled by Statistics Canada show that the United States is by far the most popular outbound travel destination for Canadians, as expected. Here are the top 10 international travel destinations for Canadian travellers:⁶

1. United States (22.7 million trips per year)
2. Mexico (1.6 million)
3. Cuba (1.1 million)
4. United Kingdom (908,000)
5. Dominican Republic (766,000)
6. France (729,000)
7. Italy (375,000)
8. Germany (345,000)
9. China (314,000)
10. Spain (245,000)



CANADIANS ARE INCREASINGLY AT RISK WHEN TRAVELLING ABROAD

Travelling abroad can be dangerous, even for the most seasoned travellers. You always need to be aware of your surroundings, take precautions in unfamiliar areas and be prepared for anything. Statistics show that Canadians are increasingly at risk when travelling abroad and need to take personal safety seriously.

The Government of Canada tracks consular activity and distress cases filed by Canadian travellers. From 2006 to 2011, the number of distress cases rose consistently:⁷

- Arrests and detentions: 1,801 cases (up from 1,744 in 2006)
- Assaults: 224 cases (up from 190 in 2006)
- Medical assistance: 804 cases (up from 774 in 2006)
- Well-being/whereabouts: 662 cases (down from 788 in 2006)
- Children's issues: 462 cases (up from 165 in 2006)
- Deaths: 1,182 cases (up from 908 in 2006)

VIOLENCE AGAINST CANADIANS BY COUNTRY

A CBC report based on more than a decade's worth of data from the Department of Foreign Affairs found that China has the highest rate of violence against Canadian travellers, with more than seven combined assaults and murders per 100,000 Canadian visitors. The rates are based on the number of assault and murder cases reported to the Department of Foreign Affairs between 2000 and 2010.

Here are the top 10 most violent countries, with their combined assaults and murders per 100,000 Canadian visitors:⁸

1. China (7.76)
2. Jamaica (5.34)
3. Mexico (3.08)
4. Japan (2.65)
5. Australia (2.48)
6. Greece (2.08)
7. Dominican Republic (1.68)
8. Cuba (1.59)
9. France (0.85)
10. Italy (0.82)

The highest rates of assault occurred in China (7.38 cases per 100,000 visitors), Jamaica (3.61) and Mexico (2.81). The highest rates of murder occurred in Jamaica (1.73), China (0.38), Dominican Republic (0.34) and Australia (0.27).



TRAVEL THREATS AND FACTORS CONTRIBUTING TO CRIMES AGAINST TOURISTS

Canadians need to be aware of the common threats and factors that contribute to crimes against tourists in foreign countries in order to take safety precautions and reduce the risk of becoming a target.

COMMON TRAVEL THREATS

- Theft, pickpocketing
- Fraud (ATM/credit card)
- Identity theft
- Lost or stolen passport
- Burglary of holiday home or hotel room
- Random acts of violence
- Organized crime targeting tourists
- Terrorism and political unrest
- Injuries and medical emergencies

FACTORS THAT CONTRIBUTE TO CRIMES AGAINST TOURISTS

- Booking accommodations in unsafe areas
- Being unfamiliar with the surroundings
- Being in the wrong place at the right time
- Being too trusting and having the “It won’t happen to me” attitude
- Failing to abide by travel advisories
- Failing to understand local laws, customs and culture
- Failing to take safety precautions in unfamiliar areas
- Susceptibility to taking risks while on vacation (i.e., trying new things that are outside the traveller’s comfort zone)
- Leaving valuables in plain sight (purses, wallets, other personal items)
- Looking and acting like a tourist
- Organized crime groups that specifically target tourists



PERSONAL SAFETY WHILE TRAVELLING IN FOREIGN COUNTRIES

Personal safety is always an important consideration, and it's even more important in foreign countries and unfamiliar areas. Your personal safety when travelling starts with effective trip preparation, understanding the risks that exist, knowing how to minimize these risks and knowing how to deal with unforeseen circumstances should they arise.

TIPS FOR PREPARING TO TRAVEL ABROAD

Preparing for international trips adequately is one of the key factors to ensure your personal safety and travel without issue. Service Canada provides important tips to help individuals prepare for international travel:⁹

1. Make sure your passport is up to date and meets the requirements of the country you will visit.
2. Research the country you plan to visit.
3. Research travel visa requirements, and apply well in advance of your trip if necessary.
4. Check for travel warnings and advisories. Make sure to check again in the days leading up your departure.
5. Research necessary vaccinations and other health concerns.
6. Get travel insurance.
7. If you will be driving during your trip, apply for an international driving permit. Some countries require them for tourists.
8. Become familiar with the exchange rate and currency of the country you will visit. Exchange your currency before you leave.
9. Register with the Department of Foreign Affairs if you will be travelling for more than three months or if you will be visiting countries with potential issues (i.e., travel advisories, political unrest).

TRAVEL ADVISORIES: ASSESSING TRAVEL RISKS

Whether you are planning a vacation, visiting family or travelling for business, it's important to assess travel risks. Your risks will depend on the country or region you are visiting, current events and many other factors. Travel risks can change overnight, and this is why it's recommended that all travellers check government-issued travel advisories when they book trips and before departure.

The Government of Canada provides regularly updated travel advisories for all countries. The advisories provide information about current warnings, security, entry and exit requirements, health concerns, local laws and culture, potential weather issues and where to seek assistance.

"Country travel advice and advisories pages provide Canadians with official information and advice from the Government of Canada on situations that may affect their safety and well-being abroad. They may include an advisory for a country or

region where security conditions put Canadians at heightened risk. Country travel advice and advisories pages help Canadians make their own informed decisions in order to minimize risk while travelling abroad.¹⁰

Countries are assessed based on four main levels of risk:

Exercise normal security precautions – No significant travel concerns exist at this time.

Exercise a high degree of caution – There are identifiable security concerns. Travel with caution.

Avoid non-essential travel – There are specific security concerns, and you should rethink your travel plans to this country or region.

Avoid all travel – There is an extreme risk to personal safety, and you should not travel to this country or region.

Travel advisories can also impact your travel insurance policy. According to the Government of Canada:¹¹

"If a travel advisory is issued for your destination after you make your travel arrangements but before or during your trip, it may affect your travel health insurance or trigger your trip cancellation insurance. Make sure you understand any terms and conditions in the policy in regard to travel advice and advisories from the Government of Canada."

Make sure you read your travel insurance policy and are fully aware of its terms, conditions and exclusions before you travel. Remember, the decision to travel outside Canada is up to the individual, and choosing to travel to regions that may pose a risk is your responsibility.

HOW TO PROTECT YOURSELF FROM CRIME

Taking proper safety measures is the first step toward protecting yourself from being a victim of crime when you're travelling abroad. Keep the following in mind:

- **Be careful what you tell others:** Whether you are talking to other travellers, hotel staff or the bartender, avoid disclosing too much personal information. This includes being careful about the information you share on social media. Keep your travel plans to yourself.
- **Avoid doing typical tourist things, if possible:** Avoid doing things that will draw attention to the fact that you are a tourist, such as reading maps in public or looking lost.
- **Don't carry large quantities of money:** Carry only the amount of money you need that day and a few extra dollars for an outing. Keep the rest of your money stored securely in your hotel room.
- **Never leave your luggage unattended:** Whether you are in public, at the airport or even at your hotel, there is often a chance that someone could be looking for the opportunity to steal your luggage. Keep it with you at all times.
- **Dress modestly:** Leave expensive jewellery and other high-priced attire at home to avoid being targeted. Blend in with the crowd.
- **Be aware of local scams:** Reading up on local scams and petty crime threats can help you identify potential issues and steer clear from threats.
- **Avoiding going places alone:** Never travel alone. Thieves often target solo travellers.
- **Don't stray:** Avoid taking shortcuts and stay on main roads and in well-populated areas.
- **Get a safe for your hotel room:** Keep all valuables (money, passport, identification, travel documents) safely stored in your hotel safe.
- **Secure your hotel room:** When leaving your room or retiring for the night, make sure your door is locked. Also make sure all windows and balcony doors are secured.

DEALING WITH POLITICAL UNREST

Political unrest, demonstrations and protests can happen at a moment's notice, so it is important to remain up to date with the events of the country you will be visiting. International conferences, local issues and cultural tension can all put your safety at risk when travelling. Depending on the current political situation and your reason for travelling, it may be worth reconsidering your trip.

Always research your travel destination and understand the cultural and political factors you could be faced with. Before travelling, determine where the nearest Canadian embassy is located and keep emergency contact information with you.

In the event of civil unrest, riots or other dangerous situations, it's recommended that you go to your hotel and call the Canadian consulate for advice and further instruction. It is also recommended you call your airline to discuss flight availability. It's important that you refrain from going to the airport without first confirming it is safe to do so or without a confirmed flight.

WEATHER AND TRAVEL RISKS

The weather is one of the most common travel nuisances, often leading to travel delays and trip interruptions. It can also pose a risk to your personal safety. Natural disasters such as hurricanes, tornadoes, floods, typhoons, forest fires and volcanic eruptions can all affect your safety. They can also impact the availability of food and water, and transportation.

If a weather-related travel risk arises, listen to local news for updates and assess your safety and security before making the decision to travel to or remain in a country. Keep your family updated, and contact the Canadian embassy if the situation deteriorates.

If a state of emergency is declared and evacuations begin, contact your travel insurance provider for assistance. The Government of Canada may also assist with evacuation efforts in some instances.

Take note of the weather forecast for where you are travelling. If weather-related travel advisories are in place, reconsider your trip.



TRAVEL INSURANCE, PERSONAL SAFETY AND MINIMIZING TRAVEL RISKS

Travel insurance provides an extra amount of protection if you run into issues during your trip. A comprehensive travel insurance plan can reduce the risk of needing to pay out of pocket for emergency medical costs and alternative travel arrangements, and it can be a source of travel assistance.

Despite the benefits of travel insurance for long trips, many Canadians still choose to travel without it. The Conference Board of Canada found that only 50% of outbound travellers plan to purchase travel health insurance before their trip, up from 49%

in 2012.¹² They also found that 27% intend to purchase trip cancellation insurance (up from 24% in 2012) and 13% intend to purchase baggage insurance (down from 16% in 2012).

The Government of Canada recommends that all travellers get travel insurance, regardless of the length of their trip:

"If you plan to go abroad, even on a day trip to the United States, you should purchase the best travel insurance you can afford before you leave Canada. Your travel insurance should include health, life and disability coverage that will help you avoid large expenses, such as the cost of hospitalization or medical treatment outside Canada. If you are flying, being insured for flight cancellation, trip interruption, lost luggage and document replacement will save you from major disruptions and additional costs."

Without emergency medical insurance, you could also be putting your health at risk if you require medical attention when travelling abroad. The Government of Canada affirms the importance travel insurance:¹³

"Hospitals and clinics in some countries have been known to refuse to treat patients who become ill or have had an accident and who do not have adequate travel health insurance or the money to pay their bills. You could face years of debt paying off the costs of treatment for an illness or accident you suffered abroad. The Government of Canada will not pay your medical bills."

Travel insurance helps to improve personal safety during travel by providing assistance and coverage for common travel risks, including:

- Medical emergencies
- Trip cancellation and interruption
- Emergency evacuation
- Weather travel delays
- Lost or stolen baggage
- 24/7 travel assistance

Some providers also offer travel insurance with a medical follow-up in Canada, ensuring you receive proper medical care during your trip and after you return. Overall, travel insurance helps to reduce personal finance risks associated with travel issues and gives you the peace of mind in knowing you can get help if you need it while you're in another country.



Conclusion

Ensuring personal safety and managing travel risks come down to the individual. As more Canadians travel internationally with constant travel-associated risks, it's even more important for Canadians to understand how to ensure their personal safety through education, awareness and protecting themselves with a reliable travel insurance policy.





¹ The Conference Board of Canada. *Outbound Canada*. February 2015. A monthly report on Canadian outbound travel. Page 2.

² The Conference Board of Canada. *Outlook for Outbound Leisure Travel. Summer 2015*. What's Inside.

³ Ibid. Page 1.

⁴ Ibid. Page 1.

⁵ Ibid. Page 3.

⁶ Statistics Canada. 2012. Travel by Canadians to foreign countries, top 15 countries visited (2012). <http://www.statcan.gc.ca/tables-tableaux/sum-som/l01/cst01/arts37a-eng.htm> (accessed April 27, 2015).

⁷ Government of Canada. Statistics on Canadians Abroad. <http://travel.gc.ca/assistance/emergency-info/consular/statistics> (accessed April 27, 2015).

⁸ Ligaya, Armina. "Reality Check: How dangerous is Mexico for Canadian tourists?" CBC News, March 8, 2012. <http://www.cbc.ca/news/canada/reality-check-how-dangerous-is-mexico-for-canadian-tourists-1.1136003> (accessed April 27, 2015).

⁹ Service Canada. Travelling Abroad. <http://www.servicecanada.gc.ca/eng/lifeevents/travel.shtml> (accessed April 28, 2015).

¹⁰ Government of Canada. Country Travel Advice and Advisories – FAQ. <http://travel.gc.ca/travelling/advisories/faq> (accessed April 28, 2015).

¹¹ Government of Canada. Travel Insurance. <http://travel.gc.ca/travelling/documents/travel-insurance> (accessed April 29, 2015).

¹² The Conference Board of Canada. *Outlook for Outbound Leisure Travel. Summer 2015*. Page 6.

¹³ Government of Canada. Travel Insurance.

¹⁴The Blue Cross and Ontario Blue Cross symbols are registered trademarks of the Canadian Association of Blue Cross Plans, used under licence by the Canassurance Hospital Service Association.