



Be Aware, Alert and Confident

Tips for Women to Minimize Risks While Traveling





Travel, either domestically or abroad, poses risks for anyone. However, for female travelers, especially for those traveling alone, these risks are heightened — making it important to be aware and prepared.

Sisters, Mothers, Daughters and Wives

Whether they are business leaders, students or stay-at-home moms, this empowering travel guide contains tips to minimize risks and help women make their journey safe and enjoyable. Travel, either domestic or international, poses risks for anyone. It is possible to become a victim of a crime, experience a medical emergency or become impacted by a natural disaster. Travelers may not be familiar with the language, culture, or security threats of a particular destination, leaving them vulnerable to potential harm.

In fact, according to a Maiden-Voyage Women in Business Travel survey:

24%

of women travelers suffered an adverse situation when traveling on business (e.g. theft, physical assault, sexual harassment or attack, attempted kidnap, and intruders in hotel rooms).¹

67%

were uncomfortable on public transit and walking in an unfamiliar city.¹

55%

said they didn't feel safe alone in a cab.¹

51%

of women felt vulnerable during a hotel stay alone.¹

31.4%

of female business travelers have encountered sexual harassment while traveling.²

77%

of female business travelers believe that their company's travel programs should take better notice of their gender needs.²

Yet only **5%** had received female business traveler safety training and **31%** said their employer didn't adequately take care of them.¹

Whether they are novice or seasoned travelers, women need to take extra precautions in order to be aware, alert and confident; especially when traveling by themselves. Women may be at a higher risk for being a target of a crime, kidnapping or other adverse situations. Below are specific travel tips for women.

Plan Ahead and Be Prepared

If you are a female traveler, research your travel destination(s) to familiarize yourself with local laws and customs, security and health issues, transportation and accommodations, and getting around in order to be prepared. The world is an unpredictable place, and while you can't be prepared for everything, knowing and planning for potential hazards can help you feel confident that you present yourself as a less desirable target for criminals and conmen.

As a woman, you need to understand these details before traveling because everyday activities and actions you do in your home country may be illegal for women in other countries. Many societies are male-dominated, which affects professional and social customs in many parts of the world. Not knowing or disrespecting local customs might cause you to be the recipient of aggressive behavior from locals.

- Consider learning martial arts or taking women's self-defense classes. Seek out travel safety training through your employer or other resources.
- Know the security risk level of your destination and be vigilant about your safety at all times even if the destination's risk level is low.
 - Know how to say a few key words such as "police" and "help" in the language of the country you are visiting. Also, learn hostile phrases such as derogatory terms for "women" or "foreigners" and remove yourself from the situation if you feel threatened.
- In some countries, customs based on religious and moral beliefs strongly influence the way women dress, pack accordingly to comply with local dress codes and weather.
 - Some countries' religious customs require women to cover their head with a scarf.
 - If you plan on visiting beaches pack appropriate swimwear.
- Understand local customs and consider your actions.
 - Know what is the acceptable personal space with women as well as men.
 - Shaking hands with members of the opposite sex is not a universal custom.
 - Avoid discussing issues that include religion, politics, salary, sexual preferences, health or other sensitive topics. Certain cultures consider discussions about these topics to be insulting.
- Prior to leaving for your trip check to see if your medical insurance covers where you are going and make sure you have been cleared by your doctor to travel.
 - Carry at least a two-week supply of any medication you are taking in their original bottles with the prescription and any special medical ID bracelet or tags. Also, confirm if you need any vaccinations or treatments.
 - If you are pregnant or planning to become pregnant consult with your healthcare provider before traveling and consider postponing travel to any area where the Zika virus transmission is ongoing. Zika can be spread from a pregnant woman to her unborn baby and has been linked to birth defects, such as microcephaly – smaller-than-normal head size and incomplete brain development. [Read AIG Travel's Health advisory on Zika.](#)
 - Pack your preferred brands of sanitary items, since it may be difficult to find them in developing countries.
- Pack wisely and only bring the absolute essentials so you can move quickly. Whenever possible, try to avoid checking in a bag and only bring a carry-on that meets the airline's requirements.
 - Wear modest clothing and avoid wearing expensive jewelry, watches, purses, luggage or other accessories. Generally, you don't want to seem like you have valuables that someone could steal.
 - Wear shoes designed for comfort and mobility.
 - Consider a decoy wallet — if someone riffles through your bag, that's the one they will take.
 - Don't forget to carry chargers for your digital devices and a travel plug adapter if you are traveling internationally.
- Prepare a list of your emergency contacts (including family, friends and coworkers), and contact information for insurance and emergency travel assistance, local hospitals, police, and embassy; bank or credit card; and office, hotel and transportation.
 - Carry a hard copy and e-mail the list to yourself and save the contacts on your cell phone.
- Activate travel notices with your bank and credit cards; familiarize yourself with local currency and the closest banks and ATMs.
- Map out travel routes near the hotel or location you are staying and if available, view 360-degree images on [Google Maps with Street View](#).

Be Aware



Crime, Kidnappings and Abductions

Be vigilant in following these tips in order to always be on guard and be a less desirable target for criminals and commen.

- Follow your intuition; if you feel a bad vibe from somewhere or someone, listen to your gut instinct and remove yourself from the situation.
- When walking on sidewalks, keep your bag away from the street side, wear the strap cross-body and tuck it securely under your arm to make the bag more difficult for thieves to steal.
- Walk facing traffic so you can see approaching cars. If you think a car is following you, do a quick turn and start walking in the opposite direction. If you think you are being followed on foot, cross the road, and if the person follows, go to a busy shop or other public place.
- Avoid unlit streets and areas that seem deserted, and being caught in an unfamiliar area after dark.
- If you hear any sort of disturbance, head away from the threat or commotion.

Abductions often fall into two categories: for profit or sexually motivated

- Avoid using ATMs at night since they are frequently targeted for express kidnappings.
- If you are abducted, try to do the following:
 - If the abductor has a weapon, it's still better to fight. If they have a gun, run away in a zig-zag motion.
 - Make a scene.
 - Grab onto people and/or objects.
 - Do whatever you need to get away: bite, scratch, kick, hit — whatever inflicts pain. Aim for sensitive spots: eyes, groin, nose, throat, or kidneys; stomp on the top of your attacker's foot or into their knee with your heel.
 - Your elbows, knees, palms and fists are good striking weapons.
 - Be aware that throwing a punch if you aren't trained is more likely to break your hand than hurt your abductor.
 - Do not stop until there is no chance that the attacker will have the ability to continue attacking.
 - Call on your mobile phone for help. If you can't call immediately, silence and hide your mobile phone.
 - Look for cameras, and tell your abductor he is being filmed.
 - Lie if it gives you an advantage.
 - If you are abducted and put in the trunk of a car, see if there is an emergency trunk release to open the trunk from the inside or kick out the lights.

Accommodations

When choosing accommodations, staying in a well-known and reputable hotel is generally safer than using unknown hotels, hostels or privately rented homes. Some hotels offer women-only floors, always ask before you book. Try to find a hotel with these features:

- 24-hour front desk and security staff.
- Individual hotel rooms can only be accessed from within the hotel building.
- Located in a busy area with a well-lit entrance on a main street.
- Contains a restaurant, room service or a 24-hour market or a place to get food so you don't have to leave the building.
- Read reviews of the hotels and neighborhoods they are located on established sites such as [TripAdvisor](#), [Booking.com](#), [Hotels.com](#), [Hostelz](#) and [Oyster](#).

Staying safe in your hotel:

- If the front desk clerk mentions your room number out loud, and other guests overhear, request a different room. Ask the clerk to write your room number on a piece of paper or on the key sleeve, rather than saying it out loud.
- Take a hotel postcard from the front desk with the hotel's name, address, and phone number and keep it with you.
- Request a room between the second and fifth floors, near the stairs or an elevator, so that you do not have to walk through empty corridors at night. Do not stay in a room on the first floor or near exit stairways since they are more accessible and prone to theft.
- Ask for two hotel room keys and keep one in your bag and one on yourself.
- Know where the emergency exits and fire escapes are located.
- Check the room upon arrival and make sure it has a peephole, deadbolt and working locks on the windows, adjoining door and balcony door. If there are any issues, go back to the front desk and request a new room that is secure.
- Consider carrying two door wedges with you; always lock and wedge the hotel room door. Also wedge the door to the adjoining room.
- Lock valuables and important travel documents in the hotel safe and carry copies of your passport and necessary visas.
- Keep the curtains in your room closed.
- When you leave your hotel room, make it seem as though someone is in the room. Leave lights on, and the closet and bathroom doors open. Hang up the "Do not disturb" sign and leave the television or radio on.
- Always check the hallway through the peephole before you leave the room.
- Do not hang up signs asking for the room to be cleaned, as these announce that there is no one in the room; contact housekeeping or reception and submit your request.

- Call reception to confirm the identity of anyone who comes to your room, claiming to be hotel staff, before opening the door.
- When you return to your hotel room always check the closets, bathroom, balcony and underneath the bed upon arrival to make sure that the room is empty. Secure the windows and the adjoining room and balcony doors before locking yourself in.
- If the door to your room is ever open or unlocked when you return, do not enter the room. Go back to the front desk and inform them of the security issue.
- Organize your belongings the same way every time so you know if something has been tampered with or moved.
- Do not work out in the gym alone, especially late at night.
- Never invite people back to your hotel room.

Many travelers enjoy alternative accommodations, such as hostels, dorms, privately rented rooms or homes especially when traveling solo. These alternative accommodations may cause additional travel risks, especially for women. When researching alternative accommodations:

- Read all reviews and research the neighborhoods in which they are located.
- Research places to avoid and local scams.
- Only stay at well-respected and highly recommended hostels.
- Try to stay at women-only rooms in hostels or dorms.

Staying safe in your alternative accommodation:

- Check the room upon arrival and make sure it is safe. If you do not feel safe, notify the renter or staff. If they are unable to find you a safer room, do not hesitate to go elsewhere, even if it means losing money.
- If you do not feel comfortable with your roommates, ask the hostel staff if there are any other rooms.
- Since alternative accommodations are not likely to have a safe, keep your valuables on you at all times, such as in a travel waist pack, even while you are sleeping.
- Ideally, only backpack with a group of trusted friends and use the “buddy” system, so no one is ever alone.
- Try to do most of your activities with another person.
- Always notify family or friends of your location and address.

Transportation

Using reputable taxi, car or shuttle services is generally safer than street taxis, public transportation or ridesharing services.

Research ahead of time and try to reserve transportation to and from the airport before flying:

- Pre-book a reputable taxi, car or shuttle service (avoid public transportation).

- Some countries have discrete car services for women only.
- Some private taxi services supply you with the driver’s name and a code word beforehand. When you are picked up, the driver will tell you the code word to ensure confirmation and avoid unsolicited drivers.
- If you need to get a taxi at the airport, make sure you go to the supervised taxi line and not with a solicitor in the baggage claim area or around the airport exit.
- If you are in another country and do not know the language, have your destination written in the local language to show the driver.
- Before you get in the vehicle, always check the driver’s identity via the ID card displayed in the taxi. Take a photo of the license plate or taxi identification. If the driver objects, say your company needs it for receipts.

While you are in the vehicle:

- Be guarded during your conversation with the driver. Do not say you are traveling alone.
- If you are traveling alone, make a fake (or real) phone call during the ride to pretend someone is waiting for you.
- Stay alert to your surroundings and track the destination on your smartphone map, so you can tell if the driver is going off route.

Before exiting the vehicle:

- Confirm it is the correct destination and be dropped off at the entrance.
- Make sure you have all your belongings.
- Make sure someone knows who you are traveling with and where you are going.
- Always tell someone where you are going, that you are arriving by taxi, and find out how close you can be dropped to the door.

Rental car tips:

- Try to reserve a car from a rental car agency that is open 24-hrs with staff onsite. Reserve a car with a navigation system.
- If you arrive at the airport at night, rental car agencies and hotels can arrange for someone to accompany you to and from parking lots.
- When you first get to the car:
 - Confirm all locks and windows are secure.
 - Learn how to use the car’s basic features, such as headlights, hazards, navigation and locks, before you leave the parking lot.
 - If there are any issues with the car’s security or functions, go back to the rental car staff and request a new car with everything in working order.



Be Alert

- While using the rental car:
 - Always lock the doors.
 - Always know where you are going, enter and map out the route on the navigation system before driving.
 - Maintain gas (¼ tank minimum).
 - Take valuables with you or keep them out of sight in the car in order to avoid a “smash and grab” theft from the car.
 - Never pick up strangers.
 - Avoid rural or secondary roads.
 - Stay alert to your surroundings. Pull over and park in a populated area if you become lost and need to re-route the GPS.
 - Park in well-lit and busy areas and try to park “nose out”. Try to use valet parking as much as possible.

If you must use public transportation:

- Study all the passengers around you after the train leaves the station.
- Try not to sleep on the train or the bus; if you do, sleep and ride with any bags that are against you — use them as footrests and pillows.
- On buses or trains, sit close to the front and close to other women.

Sightseeing, Exploring and Getting Around

It is key to take some basic precautions to be a confident and alert traveler as a woman sightseeing and getting around. Looking like you belong is the key to making yourself a difficult target.

- Keep your head up while walking.
- Stand and walk confidently.
- Survey your surroundings and pay attention to who is around you. Take note of potential escape routes wherever you are.
- Follow the advice you would give to your loved ones; if you don't want them walking alone at night, don't walk alone at night yourself.
- If you are traveling with others, exchange contact information in case anyone becomes separated.
- Try to do most activities with another person or within earshot of each other.
- Avoid listening to music on noise-cancelling headphones while you are out and about. Although, wearing headphones with no music will provide you with an excuse to ignore unwanted attention!
- If you need to use your mobile phone in public, try to stand still with your back to a wall or window, since walking and talking

might limit your awareness.

- Walk with the crowd and act as if you're part of the pack.
- If you become lost, try to find a shop or café to safely view a map, away from prying eyes or criminals preying on vulnerable travelers.
- If traveling alone, do not reveal this fact. Inform inquisitive strangers that you are expecting to meet with your spouse or coworker. Try to make it appear as though you have company if you are at a restaurant or public place; place your coat on the back of an opposite seat.
- Carry a local paper or a magazine in the local language to avoid looking like a tourist.
- Do not hang your bag off of chairs or place it beneath your seat; put the leg of your chair through your bag strap if possible.
- Don't eat or read facing the wall.
- If traveling or backpacking solo, try to use group tours and use the “buddy” system, so no one is ever alone.
- Never hitchhike!
- Avoid alleys or unpopulated areas. If you become suspicious, change locations quickly.
- Be skeptical of strangers who are being too nice, helpful or seem overly interested in you.
- To ward off unwanted male attention, especially in male-dominated countries, wear a wedding ring regardless of whether you are married.
 - Other tips include signing your name or making reservations as “Mrs.”
 - It is also a good idea to avoid making prolonged eye contact with any males; it can be seen as a sexual invitation in some countries.
- If someone asks if this is your first time here, respond with, “No, we visit often!”
- Don't feel pressured to go along with the group, especially if you are the only female traveler and the plan makes you at all uncomfortable.

Staying Healthy

Consult with your doctor before traveling to obtain specific travel health recommendations and vaccinations, and medical clearance as required, especially if you have recently been sick or find yourself coming down with an illness close to your travel date. It is also worth inquiring whether it is necessary or advisable to get a dental check-up. This is particularly important for people with chronic or recurrent dental problems.

- Be sure your medical insurance covers you where you are going.
- If possible, pack a double supply of any medication in the

original bottles with a copy of the prescription, as well as any special medical ID bracelets or tags.

- Carry documentation that lists your doctor's contact information, medications and blood type in case of an emergency.
- If flying, or if you will be at a different altitude during your trip, know if different altitudes might affect your medication.
- Women who are more than 36 weeks pregnant should consult a doctor before flying.
 - Consider postponing travel to any area where the Zika virus transmission is ongoing. Zika can be spread from a pregnant woman to her unborn baby and has been linked to birth defects, such as microcephaly – smaller-than-normal head size and incomplete brain development. [Read AIG Travel's Zika Health Advisory.](#)
- If drinking alcohol is legal, limit or avoid alcohol consumption.
- Avoid having any manicures, pedicures, acupuncture treatments, piercings or tattoos done while you are traveling.

Below are some useful items that you may wish to include in a travel medical kit or purchase at your destination:

- Bandages, sterile dressings, gauze, tweezers, digital thermometer
- Alcohol-based hand sanitizer or hand wipes
- Insect repellent
- Sunscreen
- Aloe gel for sunburns
- Pack your preferred brands of sanitary items, since it may be difficult to find them in developing countries.
- Medicine for pain or fever
- Cold and flu tablets and throat lozenges
- Antihistamine
- Anti-diarrheal medications
- Motion sickness medicines. For longer journeys, such as a cruise, a doctor may prescribe patches for motion sickness.

- Electrolyte powder packets for treatment of severe diarrhea. This is particularly important when traveling with children.
- Antiseptic cream

Social Media and Cyber Safety

Be smart with your social media accounts and digital devices. Strangers or social hackers connected to your social media network may obtain access to your social media accounts.

- Travel with clean digital devices that have very limited banking information, sensitive data, personal photographs or compromising information.
- Before traveling, ask family, friends and colleagues to respect your privacy and security by refraining from posting information about your travel.
- Never post information about upcoming travel dates. If people know you are traveling, then your home becomes an easy target for burglars.
- Do not publish your arrival or whereabouts real-time online (in the press, on your company websites or on social media). You can share details after you are safely back home.
- Turn off geo-location settings on social media apps and do not "check-in" to locations.
- Cyber stalkers can also track your movements and have been known to follow women on their travels or outings.
- In many countries, there is no expectation of privacy at internet cafes, hotels, airports, offices or other public spaces.
- Be aware of potential avenues for cyber attacks; avoid using free Wi-Fi in public locations and do not open unfamiliar emails. Do not respond to unfamiliar text messages in order to avoid "phishing" scams.
- Do not post photos of your boarding pass to social media sites. This will help reduce the likelihood of personal information being made easily available to opportunistic individuals.

AIG Travel recognizes that in addition to the safety, medical and security needs of all travelers, women have unique travel considerations, please visit www.aig.com/travel/forwomen. With a reputation for providing a complete range of travel insurance and global assistance services, we have products and options to help women prepare for the unexpected when exploring the world. Share this guide with your mother, sisters, friends, daughters, wives or anyone who may be interested in learning tips to minimize risks while traveling.

Contact AIG Travel 24/7 with any travel questions you may have. We are available to assist customers before, during or after their travel. Some AIG policy holders may also have access to the Travel Guard® Assistance website or app. Log in to view more in-depth safety and security tips for female travelers.

Sources:

¹ <http://www.maiden-voyage.com/News.aspx>

² <http://www.maiden-voyage.com/Feature.aspx>



Be Confident



www.aig.com/travel

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