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**Travelling Abroad: Important Things That Needs Your Attention**

**By Chris Snow**

International travel can be an exciting experience, especially if you have never traveled abroad.

Different cultures offer many new sights to see and things to try. But, you need to be aware of the potential dangers of traveling as well. It's important to consider all of these details before you travel. Knowing ahead of time will make your trip more enjoyable.

If you decide to travel internationally, you may want to consider taking out insurance. Travel insurance is available to protect you from last-minute changes in your plans such as flight cancellations. International flights tend to cost more than domestic ones so it would be a benefit to have this type of insurance in case anything happened. Aside from flight coverage, it is good for other things as well. A crucial point to remember is medical insurance. If you have a medical insurance plan, find out in advance if it covers you for international travel. Some plans do not cover expenses in foreign countries. A travel insurance policy will cover these unforeseen medical costs that can crop up while you are traveling.

When preparing for departure, be sure to arrive at the airport well in advance. With all the safety and security measures in place nowadays, it can take a long time for get to the gate. You want to leave yourself enough time to check your bags and account for security delays. It's better to have more time to kill than not having enough time and waving good bye to your plane as it takes off. To facilitate your ease going through security, make sure you have your boarding pass and passport convenient at all times so you can take them out when necessary. This way you don't have to stop and search through your bags every time someone asks to see your identification.

First time international travelers should beware of scams. Many times, thieves pounce on unsuspecting passengers. In order to keep yourself and your belongings safe, keep your bags close at all times. Check bags that you will not need during your flight. The most important thing you will need is your wallet with your passport and boarding pass. Try to avoid taking unnecessary items with you.

Another good idea before leaving on your trip is to make copies of all your documents. Photocopy your passport as well as boarding pass and any other travel vouchers you may have. Also include credit cards, medical prescriptions, and your medical insurance information. Credit cards with your photo on

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them may help locate them in the event your wallet is stolen. Having photocopies will also provide you with the numbers for everything as well as expiration dates. Copying prescriptions gives you the exact information should you need to refill the prescription if the original has been stolen. As mentioned previously, make sure that you have medical insurance that will cover you in another country. If not, then certainly make sure you take advantage of travel insurance before you depart.

When traveling to another country, it's good to know the currency conversion rate between the dollar and the currency of where you are going. Even if you travel with credit cards, make sure that they will be honored as payment. Find a place to exchange your cash for local currency. Sometimes going to a bank machine offers the best rate since it will be current. Otherwise, going directly to a bank would be a good idea. Either way, it's good to do the research before you travel anywhere. It will help prevent you from potentially getting ripped off. Another option is traveler's checks, which can be purchased from your local bank prior to your trip, and can be used anywhere.

Bottom line when you travel; you want to make sure your time abroad is well spent and enjoyed. Make sure you handle the necessary preparations before leaving home so that you don't have to worry about these details on your vacation. So see as many sights as possible and don't forget to take your camera.

For a collection of articles on passport, insurance resources about travelling abroad visit

<http://www.comprehensive-travel.com>

### **Will You Need Travel Insurance?**

**By Peter Sterling**

Most people book a vacation thinking that it will be a relaxing getaway. This isn't always the case – you can end up paying incredibly overpriced medical bills or lose a significant amount of money if you lose your wallet.

#### 1. Travel Insurance

Insurance makes sure that if you do encounter an unexpected circumstance you will be reimbursed. If you don't have travel insurance, your trip might even be cancelled. Insurance can even be useful if you don't end up travelling due to illness. Instead of losing a lot of money you will get a full refund for your tickets.

#### 2. Travelling Abroad

9 times out of 10, any and all insurance that you currently have is not going to be applicable when you travel internationally. You won't be covered on your medical expenses, in an emergency, or other dangerous situations. With the proper travel insurance you can rest assured that you will get the treatment you need if you get into things as small as a car accident or as large as a natural disaster

when travelling abroad.

### 3. Terrorism

Terrorism isn't limited to the US, it occurs around the globe. If a terrorist act suddenly breaks out in an area that you have booked a flight to, the airline is not required to provide you with a refund if you choose not to travel to the area because of terrorism – that is, unless you have travel insurance. These events are completely random and can't be predicted, so it's better to have insurance and be safe than sorry. Even if you don't get hurt at a local cafe by someone blowing themselves to pieces, your flight can be cancelled at any time and it would be very good if you could get your money back.

### 4. Lost Luggage

One of the most common problems when travelling is lost luggage. You might pile thousands of dollars of goods onto a flight, especially if you are moving to a new country. Travel insurance will surely be a good investment. Travel insurance acts to insure whatever items are lost or stolen so you are able to replace your belongings.

For more great insurance related articles and resources check out

<http://travel-informer.info>



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