



Protect Yourself While in High-Risk Countries

By AnnaMaria Andriotis
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AS THE FORMER senior advisor to Iraq's Ministry of Interior between 2003 and 2005, Steve Casteel survived rocket attacks, roadside bombs and shootouts. But he never would've guessed that dinner could do him in. According to Casteel, toward the end of his stay in Iraq, a group with ties to Al-Qaeda paid his chef — an Iraqi native hired by the U.S. government — \$25,000 to poison his food. The plot, he says, was foiled by an informant — the chef's brother.

In charge of rebuilding Iraq's police force at the time, Casteel credits his knowledge of Iraqi culture for saving his life. "I knew that [Iraqis] are very family-oriented people. I used to talk to the cook's brother and...as a result of [our] relationship...he trusted me enough to turn in his brother," says Casteel, who's now the senior vice president of international business development for Centreville, Va.-based GardaWorld, which provides security services to businesses around the world.

As the corporate world grows increasingly globalized, the number of Americans traveling internationally for business has risen significantly. According to the Office of Travel and Tourism Industries (ITA), 8.26 million Americans went abroad for business in 2006, an 18% increase over 2003. But, while such travel can have its perks (you get to see new places, experience new cultures) it can also be rife with dangers. A 2006 study by insurance broker Aon Limited found that the Middle East remains a "hotbed of terrorist activity," many countries in Africa are in economic turmoil, and the threats of kidnappings for ransom, terrorism, and disease are growing world-wide.

That's why it's essential that both you and your company take preventative measures to secure your safety and health before you board the plane. Here's what you should do to prepare.

Know the Customs

When in Dubai, don't make appointments with local businessmen on Fridays, the Muslim day of prayer and rest. And if you're invited to someone's home in Shanghai, make sure to bring a gift, such as fruit or flowers, and remove your shoes upon entering. It may sound trivial, but one of the best ways to stay safe — and welcome — on foreign soil is to become familiar with local customs. Speak with co-workers, friends or family who've traveled to the country, and visit web sites, such as Economist.com's Cities Guide¹ and Lonely Planet², which offer tips on local etiquette.

Research the Security Issues

Some countries may be prone to roadside bombings; others pickpockets. Knowing what to look out for when you arrive is essential. To help with your research, check out the Department of State's fact sheets³, which include information on crime, security conditions and areas of instability for every country. For breaking news that can affect your trip, check the department's travel warnings⁴. Also, consider registering your travel plans with the Department of State's free online service⁵. That way, if a crisis erupts while you're in another country, State Department consular officers can easily locate you to provide assistance.

In particularly theft-prone countries, consider having your company hire one or two locals, such as a translator and a driver, to escort you. A driver, for example, can help make a visitor less vulnerable to attacks by giving the impression that they're a bodyguard, says Dr. Gabriela Cora, a corporate consultant with the Miami-based Executive Health and Wealth Institute, which assists companies conducting business abroad.

Put Your Papers in Order

In addition to a valid passport, some countries require visitors to present a business visa before crossing their border. You can find a country's entry requirements on its embassy or consulate web site⁶.

Also, make sure to leave a copy of your passport and, if applicable, your visa with a family or friend in the U.S., and take an extra copy with you. If the originals are stolen or misplaced while you're abroad, go to the American

embassy or consulate immediately. The copies will help officials to reissue your identification, says Cora.

Take Some Preventative Medicine

Getting sick is probably one of the biggest setbacks you can encounter while traveling abroad. So make sure to schedule an appointment with your doctor before you leave. Depending on your destination and the duration of your trip, you may need one or more vaccinations. For example, even if you're staying in a major city in Thailand, chances are you'll need a typhoid vaccine, and if you think you may come into contact with animals in China, you'll need a rabies vaccine, says New York-based travel medicine specialist Dr. Gervais Fréchette.

However, in order for the vaccines to kick in, you'll have to get them approximately four to eight weeks before you leave, says Fréchette. If that's not possible, consultations are still recommended. For more information on the vaccines you'll need, check the World Health Organization⁷ (WHO) and the Centers for Disease Control and Prevention⁸ (CDC) web sites.

Watch What You Eat

Even when you're hard at work, chances are you'll want to take the time to sample the country's cuisine. But how certain are you that everything is sanitary? "I never assume [so]," says Fréchette. Tainted water and food can cause traveler's diarrhea — the most common problem for international travelers — for up to two weeks. As a rule of thumb, boiled drinks like sparkling water, tea and coffee are the safest. Also, stick to foods that you can cook, like chicken and beef, and fruits that you can peel, and stay away from raw vegetables and dairy, advises the doctor.

For detailed information on water and food supplies abroad, visit the WHO⁹ and CDC¹⁰ web sites.

Find a Doctor Abroad

If you experience a health emergency abroad, visiting a local doctor isn't always the best idea, says Scott Simmonds, an independent insurance consultant based in Saco, Maine. Instead, contact the nearest American embassy¹¹ or consulate, and ask them to refer you to reputable physicians and medical facilities. You can also find out if your hotel has its own doctor or nurse. And, in some instances, companies that conduct a lot of overseas work have doctors on staff in foreign cities.

Insure Yourself

Sadly, no matter how prepared you are, there's always a chance that disaster can strike. Companies that frequently send employees abroad should have an international insurance policy, which typically includes international auto, bodily injury and property damage coverage, says Simmonds. In addition, this plan usually provides extended worker's compensation coverage for medical bills, emergency evacuation to the U.S., and in case of death, returning the deceased to his or her home. If your company doesn't have such a plan, consider purchasing your own travel insurance policy, which are available through most travel agencies, says Simmonds.

It may seem extreme, but if you're traveling to a hazardous location, you may also want to consider kidnap and ransom insurance. (According to Aon Limited, Mexico — a common destination for business travelers — is the kidnapping capital of the world, with approximately 3,000 cases annually as of 2006.) This insurance, which is offered by many companies including AIG, Chubb and Travelers, provides money for the ransom and protection of company property. Premiums vary based on exposure and can range from \$2,500 to millions of dollars (for travel to places like Iraq) annually, says Simmonds.

Stay Cool

During multiple trips to India over the past few years, Howard Schiffer, president of Santa Barbara, Calif.-based nonprofit Vitamin Angels, which provides nutrition for children in underdeveloped countries, evaded kidnapping attempts and black market cons by keeping a cool head. Regardless of whether you're an American official in Iraq or a volunteer in the Congo, the key to staying safe is to exude a sense of calm and politeness toward locals while simultaneously being alert of any possible dangers, says Cora.

"Most people in these countries are wonderful and honest," says Schiffer. "You just want to be aware of the people who are not."

Links in this article:

¹<http://www.economist.com/cities/>

- ²<http://www.lonelyplanet.com/>
- ³http://www.travel.state.gov/travel/cis_pa_tw/cis/cis_1765.html
- ⁴http://www.travel.state.gov/travel/cis_pa_tw/tw/tw_1764.html
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