



## TRAVEL TIPS

# Precautions before you live on a trip

**Loss or theft of luggage, there are precautions to be taken before leaving to avoid losing everything. Here are the simplest and most effective tips.**

### **Photocopy your passport and credit cards.**



In case of loss or theft, you will have the the basic information that will accelerate the production of new documents. Keep photocopies obviously at a different place where you keep your originals.

On site, when you go for a walk or a tour, secure your passport in the hotel safe or your room, then leave with the copy.

### **Note the international phone numbers.**

On the back of a business card that you slip into your wallet, enter the toll free phone numbers of the issuers of your credit cards and travelers checks and also very important the number of the client services of your insurance company. Test them before leaving. You can also send you an email Hotmail or Gmail where you'll note all these details, along with the email address of your travel agent. Wherever you are on the planet, you can retrieve this information through the Internet.



### **Check if the Canadian government maintains a presence wherever you go.**

You go to an isolated destination? Check if Canada has a consulate or a business office at: [www.international.gc.ca](http://www.international.gc.ca) Through its agencies, the Government of Canada is required to help you abroad if you have problems. For example, if you need to replace a stolen passport, lost, damaged or expired (anticipate fees). It must also provide a list of doctors and hospitals in the region where you are and offer advice and contact police and medical services in the area if you are a victim of robbery, sexual assault or other violence.

"If you need emergency financial aid, offices of the Government of Canada can assist for a transfer of



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unds." Surely you must refund on your return, but at least you have been helped.

Visiting countries where Canada has no official presence? Note if another member of the Commonwealth State has an embassy, a consulate or a business office. In Burma, for example, the Australian Embassy can assist you.

### What to do in case of loss or theft of luggage.

#### Lost luggage

It may happen that the airline lose track of your luggage between two connections. If this occurs, immediately report the incident to your carrier or airport. Contact the airline representative which, in some cases, will pay for the purchase of urgent commodities. The carrier should find your luggage quickly and deliver them to your hotel.



#### Theft of luggage

But if, unfortunately, your luggage is stolen, how should you react ?

#### If you are on vacation in an « all inclusive »

Notify immediately the representative of the tour operator.

"Normally, there is a local representative in the region, he knows how to react and probably has contacts with the Canadian Consulate."

#### If you are traveling without any representative.

Go as soon as possible to a police station and report the theft. Indeed, your insurer will ask for a police report. If you do not understand the language, ask a police officer who speaks English or French to translate the document before it is printed. Make sure it is complete and no details have been omitted. If any items are missing from the report, you will have a lot of difficulty to reach full compensation from your insurer.

Finally, take the necessary measures to have your passport replaced. You must demonstrate that you are a Canadian citizen, hence the importance of having minimally a copy of your passport.

#### Property insurance

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If your homeowners insurance does not cover your luggage abroad, you can add a rider to that effect. You are a victim of theft? Your insurer can then compensate you, but on presentation of a police report. You must obtain this precious document as soon as possible. Normally, the settlement of claims is concluded while you are still abroad.

### How to claim

- As soon as you become aware of the loss of your property, call your travel insurer helpline to report the problem. "The representative will help you gather the necessary information to be able to present a complete claim.
- Wait for the approval of the insurer before buying personal effects to continue your journey. Keep all your bills to get a refund.
- Make sure the procedure is clearly explained. For example, do you need to fax the police report on the spot or can it be presented on your return?
- Remember that insurers do not offer protection against theft of cash.

# ATTENTION!

**Should you bring your cellular phone, i phone or similar devices.  
Be extremely vigilant.**

**«These and other electronic units are very popular and valued by thieves»**