

Insurance

Get adequate and comprehensive travel insurance and check that it covers all the activities you plan to undertake. Be sure your policy provides for:

- * An air ambulance in case you need to be flown home.
- * All medical bills (which can be expensive).
- * Any pre-existing medical conditions.
- * Any potentially hazardous sports activities. Many insurance companies consider even basic canoeing to be a high risk activity.
- * Bringing the body home in the event of a death.
- * Bringing your family home in the event of your illness or injury.
- * Replacing and/or bringing your car home.

Money

- * Make sure you have enough for your trip and to cover emergencies.
- * Take traveller's cheques and keep a separate record of their numbers.
- * Before you leave, find out how your traveller's cheques and credit cards can be replaced if lost.
- * Check the expiry dates on your credit cards and make a separate note of their numbers.
- * Carry only as much money as you need for the day; if possible leave the rest in a hotel safe.
- * If you have to carry a lot of money, ask your partner or a friend to carry some of it for you.
- * Use a money belt or secure inside pocket.
- * Don't carry all your cards with you; if possible leave at least one in a hotel safe.
- * If your money, passport or anything else is stolen abroad, report it at once to the local police and obtain a statement about the loss as you will need to claim against your insurance. You will need to take steps to cancel any cards or traveller's cheques so take relevant phone numbers.

Plan to stay healthy

- * Check what vaccinations you need with your GP as long as possible before you travel. You may need a course of treatment over a period of time.
- * Check to see if you need extra health precautions for the country you are visiting (eg malaria zones).
- * Check if your medication is legal in the country you are visiting. Check whether you should pack it in your hand luggage.
- * If you are taking prescribed medication take a copy of the prescription with you in case you are questioned or need to replace it and find out if you will need to take a doctor's letter with you.
- * If you are travelling within the European Economic Area get an EHIC from a post office, www.dh.gov.uk/travellers or 0845 606 2030. Remember you will still need travel insurance.

Passports and visas

If you want to travel overseas, even journeys through the Channel Tunnel, you will need a passport.

- * Check that your passport is still valid for a minimum of six months at your return date and that it is in good condition. Make a note of its number, date and place of issue. Take a copy of the last page and leave it with family/friends.
- * Write the full details of your next of kin in your passport.
- * Check if you will need a visa. Travel agents can advise.
- * Children under 16 (including babies) not already included on a valid passport need their own individual passports. Children already included on their parents' passports can continue to travel on these until they reach 16 or until the passport on which they are included expires. When travelling to the USA, children must hold their own passports.
- * Take another means of identification (preferable with a photograph).
- * Keep your passport in the hotel safe if appropriate and carry a photocopy with you.

Avoiding troublespots

Before travelling, take time to find out about your destination. Talk to your travel agent or tour operator about possible risks. Read a good guidebook. Ask friends who have visited the area. Check the news for reports of problems in the places you plan to visit. Consult the FCO's Travel Advice which is regularly updated on the web at <http://www.fco.gov.uk/travel>. Things can change quickly and without warning. Make sure you are properly informed.

- * As you would at home, be alert and observant and report any unattended items or suspicious activity by individuals to local police or appropriate authorities.

When you are there

- * Never get involved with drugs. You could face massive fines, long prison sentences in grim conditions, even the death penalty.
- * Obey the local laws. In most countries the use of cameras and binoculars may be prohibited, particularly near military sites. Use of binoculars and cameras in such areas, even for innocent purposes such as birdwatching and plane spotting, can be misunderstood.
- * Do not leave your baggage unattended, especially at airports or railway or bus stations.
- * Never carry packages or luggage through customs for other people.
- * Don't cross land borders with people you don't know, eg hitch hikers.
- * Do not drive someone else's vehicle through customs or across a border. Be careful to whom you lend your vehicle.
- * Do not drink alcohol in a country where laws do not allow it.
- * Never hitch hike.
- * Telephone home regularly.
- * If you are going to arrive late at night, book your hotel before you get there.
- * Only change your traveller's cheques and money in banks or authorized foreign exchange offices.
- * Dress modestly and respect local customs.
- * Be security conscious. Avoid unlit streets at night. Carry only the minimum amount of cash when sightseeing.
- * It is normally safer not to resist violent theft.

What the FCO can do for you

- * Issue an emergency passport to get you back to the UK.
- * Contact family and friends and ask them to help you with money or tickets.
- * Tell you how to transfer money.
- * In an emergency, cash a sterling cheque for you worth up to £100 if supported by a valid banker's card.
- * Help you get in touch with local doctors, interpreters, lawyers and local British organizations.
- * Visit you in hospital and pass messages to your family if you wish.
- * If you are arrested they will visit you, advise about local lawyers and the local legal and prison systems and pass messages to your family if that is what you want. If you are under 18 they must inform your parent or guardian of your arrest.
- * As a last resort and as long as you meet certain conditions, give you a loan to get you back to the UK. This loan must be repaid. There is no law that says they must do this. Each case is dealt with on its own merits and circumstances. You will be asked to sign an undertaking to repay the loan.

... but they cannot

- * Intervene in court proceedings or get you out of prison. Nor can they give legal advice or get better treatment for you than is given to local people.
- * Pay your hotel, medical, legal, travel or any other bills.
- * Get you somewhere to live, a job or a work permit.

They are committed to helping British nationals in trouble overseas. The main Consulate is usually in the capital city. There are often smaller consular offices, including Honorary Consulates, in other cities and towns.

Carry a list of British Consular Offices and their phone numbers in the countries you plan to visit. You can get the addresses from your local library, from the Foreign & Commonwealth Office in London or from their website (see below).

Working hours in most British Consulate offices usually follow the local pattern but telephone first. Most British Consulates operate an answerphone service outside office hours, telling you the office opening hours and arrangements for handling emergencies.

In countries where there is no British Consular Office you can seek help from the Embassies and Consulates of other EU member states.

Travel information

Up to date information on problems affecting your safety around the world is available on the internet at www.fco.gov.uk and from the Travel Advice Unit, telephone 020 7008 0232/0233.

The Consular Directorate is based at the Foreign & Commonwealth Office, Old Admiralty Building, London SW1A 2PA.