## Travel Disasters You Can Easily Avoid



While doing your initial planning of where and when you will travel, you should consider your funds; finding yourself out of town without proper funds can really be a disaster. Is your credit card, not debit card, paid off with a zero balance? Whether you are traveling



within the U.S. or abroad, you may need

an unexpected change of plans that requires you to spend more money than initially planned. Also, some rental cars do not accept debit cards, and, if they do, usually assess a higher charge than the car rental fee, which is collected at the rental time. Be certain before you leave that you have emergency funds ready to use if needed. In addition, most credit card companies want to know when you're traveling so that they know you are using your card and know it is not someone unauthorized to use your card making purchases. You should also contact your credit card company to review their rules as some bank credit cards will not approve usage in certain countries. Save yourself from a self-imposed disaster, and carry a credit card with a paid off balance. Using a credit card like American Express gives you comfort in knowing you will not be billed for charges that are not approved by you. Some cards also don't charge international conversion fees, which can add up quickly; be certain to check with your card company before leaving home to review your current credit card benefits. You may even need to get a new credit card that is more conducive to international travel before you travel. You should also be prepared by having some dollars on you—yes, just plain, old one, five, and ten dollar bills. This money can be used for taking a cab when you arrive, baggage gratuities, departure fees, or other minimal payments as needed. It's not always wise to use your credit card

when you're traveling; sometimes cash is best. These simple things can help you avoid big headaches when you return home.

Along with preparing your funds, you need to make sure your identification materials, such as your driver's license and passport, are updated. Are you traveling around your birth date? Check to be certain your driver's license doesn't need to be renewed and will not expire while you're on your trip. You also absolutely cannot rent any car with an expired driver's license. Are you traveling outside of the United States? Keeping track of your passport and the expiration date is essential for anyone wanting to travel outside of the country. Do you even know where your passport is or its expiration date? Look for it well in advance and avoid any disasters and, importantly, added unnecessary costs. If you need to change your name, plan to travel without your spouse, or plan to travel with minor children, the time to ask questions is not at the airport on your departure date but well in advance of your trip to allow time to make any necessary updates. Many people that I have encountered over the years have thought their passports were valid, and then at the last minute were not able to travel due to this one major mistake. Traveling to Miami to have a new passport issued the same day is expensive and time consuming. Another detail to know is whether a visa is required and if the countries you're visiting require a certain length of time between your trip and your passport's expiration. For example, some countries require more than six months validity on your passport for you to be able to enter even if you are scheduled to return before your passport's expiration date. So, make finding your passport, checking the expiration date, updating your passport as needed, and knowing pertinent international requirements your absolute first step in planning your overseas vacation.

Whether you are traveling in the U.S. or internationally, flying has some great advantages. One of the nicer conveniences of traveling by air is flying first class or at least economy comfort. Some may feel this is an extravagance or fee that is not necessary. Others that fly first class routinely disagree. Some companies allow their employees to travel first class for business when travel exceeds a number of hours so they arrive more relaxed and ready to attend meetings. Many international airlines have fold-down beds for sleeping, and some airports provide showers for first class passengers, allowing them to change clothes before leaving the airport. From the minute you arrive at the airport, you would check in at the first class line. Have you ever noticed how many passengers are in the first class line compared to passengers checking in traveling economy? First class passengers board the aircraft early, many times even prior to the airlines frequent flyer passengers. Once onboard, you're normally offered a beverage and

are situated, comfortable, and relaxed before the economy passengers even board. If your vacation is truly special and you're hoping for less stress, consider flying first class. For older passengers, especially those traveling

alone, and perhaps needing a wheelchair, consider first class. Next time you plan to travel, compare the costs. You might be surprised. Also, a rule to remember for delayed or cancelled flights is first class passengers are always accommodated first. Other potential perks when traveling by air are the fairly new options, the TSA PreCheck and TSA Global Entry. Save yourself some time and aggravation; for example, don't bother with taking off your shoes at the airport through this expedited airport security. Even checking in at the Tallahassee Airport can mean long, time-consuming lines. Other airports can be even worse. Both of these programs are fee based and valid for five years, and enrollment is required but easily obtained online.





Another area that has gotten completely out of control and often leads to travel disasters is baggage. Many passengers, wanting to travel with whatever they think they might need, over pack. Airlines charge for checked baggage in most instances and charge a lesser fee for carry-on bags. Witnessing what some passengers lug along with them is almost overwhelming. Most airlines have a weight limit for both domestic and international flights, and many passengers' baggage weighs the highest amount allowed. Do you need your baggage when you first arrive? Perhaps you are traveling with your wedding dress, bride's maid's dress and shoes, holiday wrapped packages, birthday presents, etc. What happens if the airline loses your baggage or your bag is rerouted to another city? Save yourself from a major disaster by shipping some items ahead of your flight. Why not pay the UPS or FEDEX fee and ship ahead knowing that even before you leave home, your necessary package has already arrived safely and without issues and is waiting for your arrival. Send it ahead to your family or friends' home address for safe delivery until you arrive. I've never know a hotel that does not accept pre-baggage, but call them to inform them that you have a bag being sent ahead of your arrival. Be certain to have your confirmation number and arrival date when you call the hotel directly and learn the name or employee I.D. number of the person you speak with. Now you can travel with a small carry-on bag and enjoy your trip without lugging heavy baggage through the airport. Also, always remember a good rule to follow is to travel with half the clothes and twice the money you had planned on taking with you.

I have mostly discussed self-imposed disasters. However, let's not forget that travel has many facets which can lead to many different types of disasters. Other common examples of potential travel disasters include having a flat tire on the way to the airport, your flight being cancelled, your flight being late due to another flight arriving late which leads to you missing your connecting flight that was on time, or bad weather interfering-especially during winter months. Those are just a few examples of frequent disasters that are out of your control. These are real disasters happening to

real passengers and are no way to start your journey. If you have reserved through your travel agent, your travel advocate, he or she can check on possible alternatives for you and make the necessary calls to rearrange your travel, including your car rental arrival times and hotel. If you've booked with an online travel app, you're on your own and will have to deal with the airlines, car rental, and hotel yourself.

Another important factor in avoiding disasters is purchasing travel insurance. Remember to purchase your insurance within a specific time. Normally, you need to purchase travel insurance within fourteen days of your deposit or payment to include "pre-existing conditions." This is very important, especially for those travelers who have a medical condition. Another important factor is to never purchase your insurance from a cruise line, tour company or airline directly. They are probably self-insured, and what you want is third party travel insurance. If the airline, cruise line, or tour company goes out of business, you are left with no insurance and no one to call. Most travel insurance agencies will offer travel insurance to their passengers and explain the benefits and costs, especially when taking a tour or cruise or when traveling outside of the U.S. What if you slip and have to go to a hospital while on vacation or your luggage is lost before your cruise? Purchasing travel insurance is a good investment to help you remedy many potential travel disasters.

Unfortunately, many of us know friends, family, or colleagues who have experienced or suffered through one or more of these disasters or have experienced them ourselves. To avoid experiencing travel disasters yourself, remember to plan ahead, visit or call your professional travel agency, and make prudent travel decisions so that you won't have any self-imposed disasters at any level. I hope you follow these tips to have safe and happy travels!

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