

Injuries, Accidents and Medical Problems while Traveling

Q: Why is this important?

A: The most common cause of problems and death while traveling is injuries/accidents or having a medical problem like a heart attack or stroke. Your regular insurance will usually NOT assist you during your travel or pay to get you to a good hospital or back the United States.

Q: Can I really do anything to prevent accidents or medical problems during travel?

A: Yes, good decisions can make injuries/accidents less likely. Also, you can purchase insurance for your travel that can assist you in getting good medical care and in getting you back to your home if you have an accident or a serious medical problem.

Q: What kind of things can I do to prevent trauma/accidents?

A: Motor vehicles are the most important cause of trauma/accidents. Seat belts, and car seats or booster seats for kids, are extremely important and should be used whenever possible. You may need to take booster seats or car seats with you on your trip. High speed, open road travel is the most dangerous. Avoid traveling at night. Try to minimize the amount of motor vehicle travel you do. Motorcycles and bicycles are particularly dangerous and should be avoided. If you need to use either of these you should make sure you wear a helmet (you might need to take this with you), and avoid busy roads. Traveling in the back of pick up trucks, in overcrowded cars, on the tops or buses or trains is extremely dangerous.

Children are at high risk around roads whether they are in a car or not. Children should be observed closely around roadways and older children need to be reminded that the traffic rules they know in the United States don't apply in the area they are visiting.

Drowning in water is a common cause of death in children. Most children are not swimming when they drown—they fall into the water. You should closely watch your children around water—being close enough to touch them if they are in danger. Being aware of the dangers and being careful around water is very important.

Small infants and toddlers who are crawling can get into many things like electrical wires, rat poison and other things, so again, close observation and checking areas they will be playing is important. Dog bites occur primarily in children, and most bites usually happen around the homes of friends or families or when walking along roads.

Q: What can I do to avoid medical problems?

A: There is not much you can do to avoid problems that may occur while you travel such as heart attacks or strokes. However, if you have medical problems like heart disease, high blood pressure, diabetes, kidney problems or others, you should check with your doctor before you go and take a copy of important medical information. For example, if you have heart disease you should bring a copy of your EKG and a list of your medications. You should carry these with you, for example, aboard the airplane. Your doctor or nurse can give you a letter stating you need these medicines in case you are

asked by customs agents. You should carry the medications (in the bottles they came in from the pharmacy) in your carry on luggage.

Q: Is there anything else I can do?

A: To get someone who is sick or injured back to the U.S. can cost tens of thousands of dollars without insurance. There are insurance plans that you can buy that will help you in case of emergency during your travel and will assure that you get to a good medical facility and can get home if you have an accident or a serious medical problem. You can contact one of these
Created by HP Center for International Health companies (below) and purchase the insurance for you and/or your family for the duration of your travel.

Finding Travel/Evacuation Insurance

There are many companies that offer this insurance and some perform better than others. There are internet sites that will allow you to compare prices (search for "Travelers Insurance").

There are many companies that supply travel/evacuation insurance to help to get you transported back to the United States even if you have a medical emergency. Most cover only US citizens, however, there is one company that will provide insurance and assistance to nonU.S. Citizens (i.e. those who hold a Green Card):

International SOS

International SOS Assistance, Inc.

3600 Horizon Boulevard

Suite 300

Trevose, PA USA 19053

Phone: 1-800-523-8930

www.internationalsos.com/buymembership/