



## Common Travel Problems and Solutions

Even the most seasoned traveler runs into problems occasionally and the horror stories could fill volumes. Here are some of those possible problems and how to deal with them.

### 1. MISSED CONNECTION

Travel delays can cause travelers to miss connections. In the days before you fly, watch weather forecasts for any city you will be flying in or out of; get a list of hotels near the airports; check in on your flight (most airlines now have [an app](#) for that) before you leave home. As I've suggested before, [bring snacks!](#) You want to be the cool, calm and collected traveler, not the guy at the ticket counter yelling because of low blood sugar. Guess who's more likely to get that last seat on the next flight?



### 2. LOST SMALL ITEMS

Left something important on the plane? Because it happens so often, the major airlines have time-tested procedures for reuniting you with your stuff, usually fairly quickly. Contact the baggage service office in your arriving city to see if the item has turned up already. If not, file an online report. Before leaving the plane do a quick check to make sure your wallet, phone, etc. didn't fall out of your pocket or purse. Look under the seat as well. Always, always, always double-check the seat back pocket in front of you before getting off the plane.

- **Lost Passport** - Make a copy of your passport. Write [www.travel.state.gov](http://www.travel.state.gov) on the copy. Keep your passport separate from the copy and your driver's license or other ID. If your passport goes missing find the nearest U.S. embassy or consulate and order a replacement passport. Let them know if you will be travelling in the next two weeks so they can issue an emergency passport.
- **Lost Identification/Credit Cards** - A little pre-trip planning can mitigate this. Get a backup ATM card, print out a list of all your bank and credit card accounts, make a copy of your passport, and put these in a different (preferably a carry-on) bag. If you lose your wallet, you'll have access to cash, a list of accounts to cancel, and an ID to prove you're you in case you must get a relative back in the U.S. to wire you funds.

### 3. LOST LUGGAGE

Each year millions of bags are lost, damaged, or stolen while in custody of the airlines. Your bag may be mis-tagged, loaded on the wrong plane, or just in the wrong part of the airport. Whatever the reason, it can add serious stress to your trip. There are a few things you can do to increase the odds your bag gets to where it belongs: Write your name and address on an outside tag but also leave the same information inside your bag in case the tag comes off. Leave a copy of your itinerary in the bag (in the event the bag goes to the wrong city, this will help get it routed to the right one fast). Take a picture of your tag and your bag to help the airline locate it faster.

### 4. CAR ACCIDENT

Ask your rental agency when you pick up the car what you should do in the event of an accident. Check your home auto insurance and contact your credit card company to see if your coverage includes a rental car. Learn the local rules of the road. Should you get in a crash, call the rental agency, file a police report, and don't forget to get the insurance information of the others involved in the accident. (See #7 Serious Injury)

### 5. NO RESERVATION

What happens if after a 16+ hour flight, a missed connection, leaving your wallet on the plane, dealing with lost luggage, and then a minor car accident you stagger into your hotel and are told, "We have no reservation for you?" Take out the printout of your reservation (hopefully NOT in your lost luggage) that you wisely made before you left home. If you made the reservation through an online booking site, contact them and let them know the situation. It's probably a simple misunderstanding or a data entry mistake. Even if you can prove you have a reservation the hotel may be full so ask the

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desk clerk what may be available in nearby hotels A good way to avoid this situation is to call the hotel a couple days before arriving and confirm your reservation. If you're going to get there in the evening, be sure to inform the hotel so they don't give your room away.

## 6. NATURAL DISASTER

Visiting the Caribbean, Gulf of Mexico or south Atlantic coast during hurricane season means possible hurricanes. But what happens if you're blindsided by an earthquake, tsunami, or flood? Obey the local authorities; if they suggest you evacuate, evacuate. Visit the State Department website or contact the local consulate or embassy. Use social media and email with family and friends back in the U.S., who may access to much more up-to-date information than you, depending on where you go.

## 7. SERIOUS INJURY

Are you covered if you break your leg skiing in the Alps? Make sure you understand your coverage to make sure you don't spend the next 10 years paying for a med-evac. If you are injured, your hotel and/or local consulate or embassy can be your best source of doctor recommendations.

## 8. LOST CHILD

Unlike a lost wallet, losing your child is a terrifying experience. For the safety of your child, remain calm and let authorities know immediately. Police officers or park security have dealt with this scenario before and should know what to do. Pre-loss planning helps as well. Take a picture of your kid each morning (or if they change clothes). Make sure your child has an ID card that include your cell phone number and where you are staying. It would also be a good idea to point out to them police and security personnel so your child can be proactive in their reunion with you.

## 9. ARRESTED

The most common reason Americans get arrested in other countries is drugs. Other reasons involve assault, [stealing](#), illegal [exportation](#) of an antiquity (some countries don't want cultural icons and antiques to leave the country, even if bought legally), [defacing](#) or [desecrating](#) cultural or religious sites or icons, possessing a [firearm](#) or [satellite phone](#) or [importing chewing gum](#). If you do run afoul of the law, intentionally or not, contact the nearest U.S. consulate or embassy. Though they can't get you released (you're subject to the laws of a foreign country) they can make sure your rights are observed and you get legal representation. Before you start your trip, make sure you understand the laws of the nation you're going to visit. Possession of certain prescription drugs (such as opioids), photographing protected buildings, and other seemingly harmless acts can land you in hot water.

While it can't bail you out of jail, **Travel Insurance** can cover accident and sickness medical expense, emergency medical evacuation/repatriation, trip delays, cancellation, interruption, missed connections due to severe weather or many other reasons outside the traveler's control.

As a [Big "I" Markets](#) agent, you can offer your clients travel insurance through our partner carrier Travel Insured International. The [TII travel blog](#) covers a myriad of travel related subjects including travel agent myths, bleisure, air travel tips, picking the right hotel, using a cellphone abroad, navigating hurricane season, and more.

The **Travel Insurance International** help desk can be reached at (800) 243-3174. Nancy Doherty can be reached by email [nancy.doherty@iiaba.net](mailto:nancy.doherty@iiaba.net) or at (800) 221-7917 x5389. Submit business online at [www.bigimarkets.com](http://www.bigimarkets.com).

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