

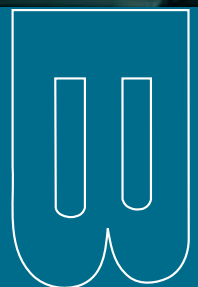
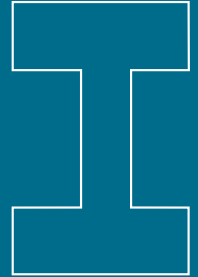
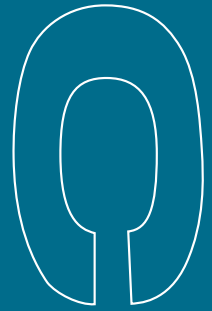


Managing Travel Risks

*Tips on International
Business Travel*



The Ackerman Group LLC
International Security Consultants



MANAGING TRAVEL RISKS

**TIPS ON INTERNATIONAL
BUSINESS TRAVEL**

Prepared by

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For The Chubb Group of Insurance Companies

CONTENTS

Introduction.....	5
Air Travel	7
Hijacking	11
Travel to Muslim Countries	15
Travel to Hostile Countries	19
Travel to Unstable Countries.....	22
Travel to Countries with Severe Terrorism or Crime	23
Travel to Destinations with Moderate Crime	26
Travel Tips for Women	29
Travel Tips for Nonwhites.....	30
Surviving an Abduction	31
About The Ackerman Group, LLC	33
RISKNET™	34
Emergency Wallet Cards	35
About the Author.....	36

INTRODUCTION

There can be no doubt that the security of domestic and international travel changed after the events of September 11, 2001. Terrorism and other criminal activities are facts of life in our increasingly global economy. Although the chances of being kidnapped, hijacked, or victimized in a serious crime are still statistically small, the danger is nonetheless real. In addition, certain areas of the world are more hazardous than others.

As leading providers of kidnap/ransom and extortion insurance coverage, the member insurers of the Chubb Group of Insurance Companies believe the best risk management strategy combines several techniques, including quality insurance coverage, sound risk management procedures and protocols, and expert advice. Chubb commissioned Mike Ackerman, managing director of The Ackerman Group, LLC, one of the world's preeminent security consulting firms, to prepare this booklet to help business travelers understand and reduce travel risks. In the pages that follow, Mike Ackerman reviews a variety of travel topics and suggests guidelines to help protect against travel risks. In particular, Ackerman discusses certain risks associated with air travel and stays within countries in which al-Qaida is active, as well as issues to consider in the event of an abduction.

We at Chubb hope this booklet begins the process of educating and raising the awareness of business travelers about the risks today's world poses. Although this booklet provides general guidance on risk management issues, no booklet can be a substitute for expert advice. Qualified professionals should be consulted for advice on dealing with specific issues and on developing and implementing a risk management program. We strongly encourage you to seek competent counsel.

This booklet addresses a broad range of travel safety topics. It is advisory in nature and offered as a resource to use in conjunction with specialized training conducted by qualified professionals and tailored to the particular needs of your company. No liability is assumed by reason of the information this booklet contains.

For promotional purposes, Chubb refers to member insurers of the Chubb Group of Insurance Companies underwriting coverage. This document is advisory in nature. It is offered as a resource to use together with your professional insurance advisors in maintaining a loss prevention program. No liability is assumed by reason of the information this document contains.

AIR TRAVEL

On September 11, 2001, al-Qaida took hijacking to a new level by flying three U.S. jets into the twin towers of the World Trade Center in New York City and the Pentagon in Washington, D.C. (A fourth hijacked plane also appears to have been destined for a target in Washington, but it crashed in western Pennsylvania because passengers organized themselves to resist the hijackers.)

Since 9/11, the many aspects of global jihad have continued to demonstrate an interest in hijacking, bombing, and shooting down commercial aircraft.

The 9/11 attacks depended heavily on the element of surprise; with Americans now much more vigilant and aviation security measures enhanced, the likelihood of a reprise is relatively low. It is, however, impossible to rule out some variation on the theme of hijacking, such as an aircraft approaching the United States or United Kingdom with the purpose of crashing it into a landmark. It is perhaps even more likely, however, that the next commercial-aviation attack by Islamic extremists will be an in-flight bombing or an attempted shoot down.

It is also important to bear in mind that not all hijackers are suicidal: Some merely attempt to force political concessions or obtain asylum in a desirable country, such as Chinese attempting to get to Taiwan.

All commercial airline choices involve some degree of risk. American, British, and Israeli airlines probably bear the greatest dangers of an in-flight bombing or attack by a surface-to-air missile, despite their superior security practices.

On the other hand, any airline, even the most neutral, must be considered a candidate for a 9/11-type hijacking, because the objective of the hijackers is to crash a plane, any plane, into a specific ground target. Indeed, it can be argued that, because of their superior security practices, American, British, and Israeli airlines are the least susceptible to hijacking.

For U.S. domestic travel and short hops elsewhere, we recommend the use, to the extent possible, of smaller commercial aircraft (MD-80s, 737s, etc.) on the theory that al-Qaida, which is always seeking the greatest possible impact, would be inclined to target wide-bodies.

Planning the Trip

- To the degree possible, avoid airlines that are both high-risk and lax in their security.
- Choose flights with the fewest number of intermediate stops. Intermediate stops provide terrorists not inclined toward suicide with opportunities to plant explosives and then deplane.
- Select your seat carefully. A seat next to an over-the-wing emergency exit is best, but a position near an alternate exit also is acceptable. To put a little distance between yourself and any confrontation in the aisle, select a window seat whenever possible.

Packing

Once a plane is in flight, hijackers often seize documents on a passenger's person or in his or her carry-on baggage. Potentially provocative items should be dispensed with or, if essential to the purpose of the trip, relegated to checked luggage.

The following items are potentially provocative:

- A passport that shows travel to controversial countries, such as Israel. Passports with visa stamps from such countries should be replaced. U.S. passports can be turned in at U.S. Department of State passport offices and new, "clean" passports obtained.
- ID cards for the military reserve or cards showing membership in a political party, a political action group, a veterans' organization, or any group that could be considered controversial.

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- Business cards or letterhead—your own or that of associates—citing companies in controversial industries, especially cards indicating titles such as “Director, Weapons Sales” or “Manager, Special Weapons Development Group.” If carried at all, they should be relegated to checked baggage.
 - Any other materials linking you to your company, if your company is in a controversial industry. This would include company literature such as annual reports, jewelry, polo shirts, luggage tags, or other items bearing the company logo—even credit cards issued in the company name.
 - Letters that provide personal financial data or other sensitive information. Personal data can be used to pressure you into taking actions or making statements against your will.
 - Expensive jewelry such as large diamond rings or pins, gold chains or medallions, and gold watches.
 - Clothing that sets you apart from the crowd.
 - Reading matter that may be offensive (such as racy magazines) or provocative (this guide, for example).

At the Airport

- Know the scheduled time of departure for your flight and plan your arrival at the airport so that you have enough time for processing. Take into consideration baggage check-in and security inspections.
- Spend a minimum of time in public lobby areas, which carry the highest risks of bombings and other terrorist incidents. Proceed as soon as possible to the security checkpoint and pass into the “sterile area” of the departure gates.

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- Avoid people who are receiving special attention from airline employees or the press, as well as those who appear to be holding unusually animated conversations. Avoid disturbances of any kind. Move away from potential trouble, not toward it, as many people are inclined to do.

 - Be alert to an influx of uniformed security or police officers or to airline personnel milling about with two-way radios. If airport officials order an evacuation of the area, take a position in the center of the group with as many people around you as possible. Do not take the lead or straggle.

 - Never ignore “gut” feelings. If something feels amiss, it very well may be. Follow your instincts to a safe harbor.

 - If a fellow passenger appears to be acting in an unusual manner, report your suspicions to an airline employee or the authorities.

HIJACKING

The events of 9/11 dramatically changed strategies for surviving a hijacking. Previously, the idea was to become as “invisible” as possible during a hijacking so as not to be singled out and to await resolution of the crisis, either through satisfaction of the hijackers’ demands, their surrender, or the seizure of the aircraft by authorities.

This passive approach was of little use to passengers involved in the 9/11 hijackings. On the other hand, the passengers aboard the fourth flight who, having been apprised of the earlier crashes by telephone, decided to confront the hijackers, might have saved countless lives on the ground.

The main challenge confronting victims of future hijackings will be to determine whether the hijackers are suicidal and bent on crashing the plane or merely attempting to achieve some lesser political—or personal—objective. Although this assessment may be impossible to make in certain circumstances, there may be instances where it is relatively easy to determine the intent of the hijackers. For example, a Chinese hijacking an aircraft over China is likely to have a personal objective—safe haven in Taiwan. Colombian guerrillas, on the other hand, may have political motives but are not necessarily suicidal. In fact, only a few terrorist groups have a history of suicidal attacks: Among them are Islamic extremists, Palestinian nationalists, and Chechen and Sri Lankan Tamil separatists.

The pilot, assuming he or she remains insulated from the hijackers (a reasonable assumption when cockpit doors are reinforced), may communicate to passengers the hijackers’ goals; it would be wise to take your cues from him or her.

Nonsuicidal Hijacking

If you believe the hijackers are nonsuicidal, the passive response remains the most appropriate. Realistically speaking, however, in the aftermath of the 2001 attacks, other passengers may be disposed to take matters into their own hands. In addition, sky marshals may be aboard the flight and they too will be inclined to take action. Be prepared to follow a course of action that gives you the greatest chance of survival.

The following suggested guidelines pertain to nonsuicidal hijackings:

- Even though you may be a person accustomed to being “in charge,” do not display authority or disdain. Be as neutral as possible.
- Avoid making eye contact with any of the perpetrators, especially during the first 20 to 30 minutes of the incident. The initial stages of a hijacking, when the perpetrators are particularly nervous and agitated, are the most dangerous.
- If the hijackers collect valuables, documents, or other personal items from passengers, do not hide or attempt to withhold anything. Do not ask that certain items—watches, rings, and so forth—be retained for sentimental reasons.
- Do not ask special permission to do anything, such as smoke, change seats, or go to the lavatory, unless absolutely necessary. Consume liquids in moderation to cut down on the need for lavatory visits.
- Unless absolutely necessary, do not talk with the passengers around you. The hijackers may think you are plotting something and take action against you.
- Trust no one on the aircraft with your thoughts, opinions, emotions, or plans. The passenger in whom you confide may be a hidden accomplice of the hijackers or may offer information about you in the hope of ingratiating himself or herself with the hijackers.
- Remain as calm as you can throughout the incident and conserve your strength. Although you might feign sleep, you should remain awake and alert to everything going on around you. If the incident is prolonged and you need to sleep, do so for brief periods.
- Accept all food and beverages offered to you by the hijackers. If you are offered an alcoholic beverage, accept it but do not consume it. Do not ask for special foods, drink, or utensils, but take what you are given. Be quietly gracious.

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- Prepare yourself mentally for questioning by the hijackers. Consider whether any of your personal effects could draw attention to you. Formulate reasonable answers to explain your position and effects. If you are questioned, be as truthful as you can without revealing information that may cause the hijackers to take action against you.
 - Do not offer political opinions or make comments either for or against the hijackers' cause. If you are asked for an opinion, say that you are not knowledgeable enough to comment. If the hijackers wish to talk about their cause, listen attentively but without volunteering agreement or disagreement.
 - Use your time to assess the situation and plan various reactions to situations that might arise. Note the locations of the emergency exits and the movements of the hijackers, crew, and other passengers. Mentally rehearse your actions in the event the situation deteriorates into violence and you have to move quickly.
 - Keep the floor area between you and the seat in front of you clear of clutter, as you may have to crouch down there for safety in the event of gunfire. Wear as much clothing as you can tolerate—it will provide some protection if an explosive is detonated. Try to have a coat or blanket handy for covering and protecting your head.
 - At the sound of gunshots or other disturbance, crouch as low as possible and remain in that position until you have no doubt that it is safe to sit back up or that you must take other action for your safety.
 - A few words about escape: Statistically, your best chances lie in a negotiated release. However, if you have a good opportunity to escape, take advantage of it. The decision to escape must be based upon a careful analysis of your situation, the danger you are facing, and the possibilities open to you. Remember that strong emotions may affect your thinking in these circumstances. Calmly evaluate all factors affecting a safe escape, and reach a reasoned conclusion. You have

nothing to gain by remaining captive unnecessarily if you can get away. Once you have made the decision to escape, do not vacillate. Move fast.

Suicidal Hijacking

If you become convinced that the hijackers are suicidal, it is probably wise to allow some time to pass to let any sky marshals aboard the flight initiate action. If they do, there is apt to be gunfire, and if there is, you should crouch as low as possible and remain in that position until you have no doubt that it is safe to sit back up. If there is no action by sky marshals, it is probably wise to consider joining other passengers in attempting to overpower the hijackers. Make use of any implements at hand.

TRAVEL TO MUSLIM COUNTRIES

Travel to Muslim countries and countries such as India and Kenya, with large Muslim minorities, where attacks by al-Qaida, its regional affiliates, or self-generated groups of sympathizers are most likely to take place, requires special precautions.

Hotel Selection

The penchant of al-Qaida, its regional affiliates, and like-minded groups to attack business-class hotels requires careful attention to hotel selection.

- The ideal hotels are situated within well-protected, walled compounds, with guest rooms some distance from street traffic. Compound entrances should feature both armed security personnel and stout physical barriers to attempts at intrusion by would-be suicide bombers. The best barriers are hydraulic wedges or bollards that permit guards to admit vehicles one at a time, after vetting and inspection. Ideally, the driveway to the hotel should have stout zigzag barriers, to prevent a high-speed approach.
- Few hotels have these state-of-the-art barriers, however, so in most instances guests have to settle for the best combination of armed guards and barriers that is available. (Armed guards are of some value even without stout barriers, though determined suicide assailants can overcome them.)
- In areas in which facilities with strong perimeters are not available, one suitable alternative is the smaller, “boutique” hotel, which most likely will not be on the terrorists’ radar.
- Another option is a low-rise hotel with several outbuildings. In a facility of this sort, it is best to obtain a room as far from the lobby as possible, as suicide bombers almost always set off their explosives at the main entrance to the hotel or in the lobby.

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- Where high-rise hotels lacking strong perimeters are the only option, it is important that travelers request rooms on higher floors that do not face the street and especially the main entrance.
 - Underground garages are a strong negative in hotel selection because of the opportunities they afford terrorists to park explosives-laden vehicles beneath the buildings. Entry-point inspections of vehicles mitigate these risks to some degree, but it is worth keeping in mind that inspectors can be suborned or distracted.

Other Terrorism Risks

In high-risk countries, it is wise to steer clear of places, other than hotels, in which Westerners congregate. These include:

- bars (where permitted),
- restaurants,
- clubs,
- trendy shopping malls,
- tourist attractions, and
- Christian and Jewish places of worship.

Tourist attractions are a special problem because they often are of keen interest to corporate travelers visiting a country for the first time. Visiting points of interest, however, is not central to the business mission at hand and, owing to global jihadists' record of attacking them, they should be given a pass.

Non-Terrorism-Related Risks

Travel to Muslim countries, particularly Persian Gulf states not currently experiencing high levels of terrorism, requires more extensive preparation

and greater discretion than normal business travel. The watchword is prudence, as well as an awareness that you are operating in a distinctly different culture and are obliged to obey its norms. Because there is a good deal of variation in both law and practice in Muslim countries, it is a good idea for travelers to familiarize themselves with laws and mores of the particular countries to be visited well before setting out.

Packing

Anticipate a thorough search of your luggage and your person on arrival. If you carry prohibited items, you risk not only their confiscation but also your arrest. Following are some dos and don'ts:

- Do not carry alcoholic beverages of any kind.
- Do not carry racy magazines, books, or videos.
- Do not carry books offensive to Islam.
- Carry medicines in their original containers with copies of the original prescriptions.
- Do not honor requests to carry in letters or packages from persons not intimately known to you, however innocent they may appear.
- Pack conservative clothing. Women should pack long-sleeved blouses and long dresses. (Slacks are acceptable in some Muslim countries but not in the Persian Gulf region.)
- It may be wise for women to pack head scarves as well, for countries such as Iran.
- If traveling to Saudi Arabia, women should pack a black cloak as well as a head scarf.

Once You've Arrived

- Review laws and mores with local contacts.
- Make no attempt to obtain or consume alcoholic beverages in countries in which they are banned.
- Be cautious in accepting invitations to parties at which alcohol may be present.
- Wear clothing appropriate to the country of destination.
- Do not jog in exercise outfits that may be offensive.
- Men should avoid socializing with Muslim women.
- In Saudi Arabia, be mindful that men and women who venture out in public together need to carry proof that they are married.

TRAVEL TO HOSTILE COUNTRIES

Travel to hostile countries requires a much higher level of preparation and discretion than normal business travel. Remain aware that you are in unfriendly territory and that the police cannot be relied on to protect you. On the contrary, the authorities may well be out to embarrass, compromise, and/or exploit you.

Packing

Anticipate a thorough search of your luggage and your person on arrival. If you carry prohibited items, you risk not only their confiscation but also arrest. The following are general guidelines on prohibited items, as well as items that will attract the attention of immigration and security officials:

- Do not carry books by prominent dissidents or other controversial literature.
- Do not honor requests to carry in letters or packages of any sort, however innocent they may appear.
- Do not take cameras or microcassette recorders. Both may be looked upon as “spy gear.”
- Carry medicines in their original containers with copies of the original prescriptions.
- If you need to take a laptop computer, be prepared to supply access codes to authorities.
- Be aware of the legal limits of cash, both U.S. and local, that you are permitted to carry into a hostile country. In any case, it is inadvisable to enter a hostile country with large amounts of cash because it may be confiscated upon entry or departure. Use credit cards whenever possible.

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- Do not travel with large amounts of designer clothing, perfume, or other potential “black market” items.
 - Leave expensive jewelry at home. Items that you choose to carry with you, such as watches or rings, should be declared upon entry. Otherwise, they may be confiscated upon departure.

Once You’ve Arrived

Visitors who violate laws or regulations in hostile countries face arrest and imprisonment. Rules of prudent behavior include the following:

- If your visa limits you to certain activities or specific geographic areas, respect those caveats.
- Do not try to compile information on the country you are visiting. No matter how innocuous a market survey may seem to you, such information gathering is likely to raise suspicions.
- Never engage in political discussion and keep away from any controversial subject.
- If you have brought a camera, do not photograph government buildings or objects that have possible military applications.
- Do not reveal personal information to casual acquaintances. Be suspicious of everyone. Chambermaids, taxi drivers, and the like all report to the police. Be especially suspicious of attractive, flirtatious men or women. They are often intelligence operatives.
- Never give false information of any kind.
- If you suspect that you are under surveillance, do not try to avoid it. Carry on business as usual. An attempt to “lose” surveillance would arouse suspicion. Surveillances, incidentally, are normally undertaken by teams of people and may be difficult to detect.

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- Do not utilize rental cars because you may be subjected to exorbitant fines, even detention, for minor traffic offenses and accidents.
 - Convert currency only in officially sanctioned exchanges, and retain all receipts. Never convert currency on the “black market.”
 - Do not sell personal items. Transactions of this sort may be a criminal offense.
 - If you purchase antiques, do so in stores that can provide you with a certificate of export.
 - Do not agree to carry anything out of a hostile country for a local contact, no matter how innocent the item may appear.
 - Depart as soon as you have finished your business. The longer you stay, the greater the risk.

TRAVEL TO UNSTABLE COUNTRIES

The watchword for travel to unstable countries is vigilance. Using on-the-ground contacts, embassies, and private analytical services, monitor internal developments and the state of relations between your own country and the one you are visiting. If matters turn especially tense, depart immediately.

Some emergencies, such as coups, erupt with no warning. If taken by surprise, the best thing to do at the first sound of gunfire or report of hostilities is to take shelter inside a hotel or neutral building, one that is not apt to be a military target. Government facilities of any sort are likely military targets, as are television stations and other communications centers.

- Remain in that safe harbor, assuming sufficient water and food, unless there is imminent danger of its becoming engulfed in hostilities; a military force, an embassy, or a humanitarian organization organizes an evacuation; or authoritative word is received that hostilities have been suspended or terminated.
- Do not attempt to follow the action from a window or balcony. Stay in an interior area of the building.
- If you must move out of the safe harbor, it is generally best to move in a direction away from hostilities—away from the troops, tanks, and/or circling helicopters.
- Under most circumstances it is inadvisable to make a run for the airport with hostilities still in progress. The airport probably will be closed. Moreover, it is likely to be a magnet for fighting and, in any case, your path to it probably will be impeded by military roadblocks manned by nervous soldiers.
- Similarly, overland evacuation routes may hold unexpected dangers.

TRAVEL TO COUNTRIES WITH SEVERE TERRORISM OR CRIME

Police in these countries are apt to be swamped by high levels of terrorism and/or crime with their operations being reactive rather than preventive. Responsibility for keeping trouble at bay generally rests with you and your company. As the guidelines below will indicate, the best defense is anonymity.

Considerations Before Leaving

- Learn as much as possible about recent terrorist or criminal activity in the areas you will be visiting.
- Request airline reservations and tickets in your own name. Corporate affiliation should not appear on your ticket or travel itinerary. Follow the same rules when reserving hotel rooms, even if you must forfeit discounts.
- Limit knowledge of your visit to trusted people who have a legitimate need for this information.
- Provide your travel itinerary to a corporate security representative. It should include travel dates, flight numbers, arrangements for ground transportation, and local points of contact. Advise your security representative of any change in plans.
- Do not carry valuables not essential for the trip. Expensive watches and jewelry will cause you to be noticed and perhaps targeted for a robbery.

On the Day You Travel

Dress casually. Try to look more like a tourist than an executive while in transit. Terrorists or criminals interested in large ransoms rarely kidnap tourists.

While aboard the aircraft, do not provide new acquaintances with a lot of information about yourself.

You will be asked to fill out a landing card prior to arrival. Provide only required information, avoiding company affiliation. Under occupation, use generic terms, such as “businessperson” or “salesperson.” Unless pressed by an immigration official, be vague about where you will be staying.

If the country of your destination has a significant kidnapping problem, you should not be met at the airport by a high-profile, high-risk resident associate in a company car.

- If you are to be met by a company driver or a junior staff member, you should know his or her identity before getting into the car. The driver under no circumstances should carry a sign with your name or your company’s name on it. Coded signs are the preferred means for establishing contact.
- If you are traveling to your hotel by taxi, select a franchised cab, as opposed to an independent or a gypsy cab. If you have misgivings about a particular taxi, turn it down.

Your Stay at the Hotel

- Do not discuss your plans with hotel staff members, who may be terrorist or criminal informants.
- Be alert to pretext phone calls and unexplained coincidences. Be suspicious of chance acquaintances made in or around the hotel. Do not accept a ride or leave the hotel with a new acquaintance.

Moving Around Town

- Vary the times you leave your hotel each day. If your hotel has more than one entrance, make use of each on a random basis. Schedule your workday so that you are back in your hotel by sundown.

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- If you believe that you are being followed, report your observations to your local office or to the police. Under no circumstances should you confront suspected surveillants.
 - When planning your business meetings, make sure that you have addresses and directions ahead of time. If you are going by taxi, ask the hotel or restaurant to call one for you.
 - If you are visiting a location outside the city, apprise yourself of the perils before you depart. Most U.S. embassies have a regional security officer (RSO) who can provide you with information.
 - Carry with you two telephone numbers: the police emergency number and that of your embassy or consulate. Use them in the event of a problem.

Train Travel

Train travel, particularly overnight travel, is hazardous in several parts of the world. Criminals, in some cases rogue conductors, may offer passengers foods or drinks laced with drugs or spray soporific agents into compartments with a view toward stealing cash and valuables. If you must travel by train, here are suggested precautions:

- When undertaking an overnight trip, arrange for the entire sleeping compartment. Secure it with a portable alarm and/or a portable lock. Do not allow other passengers to enter.
- Board the train with enough food and water for the journey. Do not purchase either snacks or drinks from vendors on board.
- Treat chance acquaintances with suspicion; certainly decline offers of food or drinks from them.

TRAVEL TO DESTINATIONS WITH MODERATE CRIME

When contemplating travel outside the United States, apprise yourself of the nature and the level of risk in the countries you plan to visit. Most destinations are relatively safe, but even in safe countries one needs to remain alert and take certain precautions. The following suggestions apply worldwide:

- Avoid wandering into unfamiliar areas, both during the day and especially at night.
- Protect your passport, which may be difficult to replace if lost in a pocket-picking, purse-snatching, or mugging. Leave it in safe deposit or carry it in a place not easily accessible to muggers or grab artists, such as an ankle pouch. To facilitate replacement of a passport, photocopy key pages showing its number, date, and place of issue. Carry the copy separately from the passport and outside your wallet or purse.
- Carry medicines in their original containers with copies of the original prescriptions.
- Carry on your person medical information that a physician would need if you were to become ill or injured while traveling. Chronic illnesses, medications you take daily, blood type, and allergies to medications should be clearly noted. Medical bracelets are ideal for this purpose.
- Rent cars only if you are very familiar with the terrain; even then you should ensure that they are covered by your insurance. Self-driving in most developing countries, where even minor accidents can trigger instant reprisals and/or tortuous legal wrangling, should be avoided.

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- At your hotel, request a room above the second floor but below the tenth. This way entry through the window is rendered difficult, but escape in the event of a fire is possible with emergency equipment. If you are obliged to be on the first floor, keep the windows locked at all times.

 - Memorize the fire evacuation plan for your room, and inspect the escape route personally. You may be forced to evacuate in total darkness or heavy smoke. Pack a flashlight for use in a fire or power failure. If obliged to evacuate your room, carry your key; in the event of a blocked escape route, you can return to your room and wait for help.

 - Insist that all the locks on your door work properly. If they do not, request a room change immediately. Carry a portable travel lock and practice removing it quickly.

 - Never open your room door to someone you do not know or have not summoned. If someone purports to be from the hotel staff, call the front desk first to verify his or her identity before opening the door.

 - Inform yourself about the safety of taxis before utilizing them. In some countries considered generally safe, drivers on occasion deliver passengers into the hands of criminal confederates who rob and even murder them. In general, it is best to use only registered taxis; gypsy cabs should be avoided under any circumstances. It is especially important to avoid hustlers and select a taxi from the official line when arriving at a foreign airport. It is also a good idea to ensure that the driver uses a meter or to set the fare at the start of the trip.

 - Familiarize yourself with ATM-related crime in the country you are visiting. When in doubt, use ATMs only inside banks and business-class hotels.

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- Familiarize yourself with the level of credit-card fraud in the country you are visiting. If credit-card fraud is a problem, confine the use of credit cards to business-class hotels and other highly reputable establishments.
 - Do not use publicly accessible computers, including those at hotel business centers, for commercial transactions of any sort. Identity theft, Internet fraud, and fraud-by-wire scams are on the rise worldwide.
 - Be prudent in your choice of drinking establishments. The drugging of drinks as a prelude to robbery has become a problem in many countries, including several considered safe on most other scores. The drugging can be carried out by barkeeps, waiters, or casual acquaintances of either sex, so it is a good idea to maintain visual contact with drinks at all times. When in doubt, it is best to confine socializing to the hotel or to establishments recommended by trusted local colleagues.
 - Protect sensitive company information. Even the friendliest foreign countries engage in espionage. Only data essential to the success of the journey should be taken along (even in laptop computers). Laptops and/or documents need to be protected, either by carrying them with you or consigning them to a safe in the company's local office. Sensitive information should never be left in hotel rooms, to which local police and intelligence services have notoriously easy access. They can steal, photograph, and return documents in the space of a few minutes without arousing your suspicion.

TRAVEL TIPS FOR WOMEN

In general, the same commonsense rules that should be followed by men traveling overseas also apply for women. Women, however, should be cognizant of some unique problems, most notably a rise in the incidence of molestation of women travelers by taxi drivers in developing countries.

- Dress modestly, especially in developing countries.
- Avoid gypsy cabs entirely. When arriving at the airport, utilize cabs from the regular taxi line; otherwise, use hotel cabs or radio taxis.
- Never allow the driver to force you to sit in the front seat. (Some drivers will place your luggage in the back seat in an attempt to oblige you to sit up front; insist that they place luggage in the trunk.)
- Do not allow the driver to pick up additional passengers. Put up a real fuss, if necessary.
- If traveling alone in a questionable country, take your meals in your hotel.
- Avoid being out on the streets after dark.
- Even during the day, stick to the beaten commercial paths.
- If harassed verbally on the street, do not confront the harasser. Instead, duck into a nearby store or other safe harbor.
- If no safe harbor is available nearby, appeal for help to older men and women in the vicinity.

TRAVEL TIPS FOR NONWHITES

Nonwhite persons also face some unique security problems, primarily in several countries of western and central Europe. Xenophobic “skinhead” gangs have taken to beating men they perceive to be immigrants, and in Germany these racist gangs also on occasion assault American service men and women. To lower the risk of an encounter of this sort:

- Dress up instead of down, choosing normal business attire as much as possible.
- In general, confine your activities to the business centers of large cities.
- Be mindful of your surroundings, avoiding for the most part public transportation and strolls through neighborhoods with which you are unfamiliar, especially after dark.
- Do not enter parks, which often are skinhead hangouts.
- Eat, drink, and socialize only in hotel restaurants and bars and those recommended by colleagues or concierges.

SURVIVING AN ABDUCTION

In the event you are abducted, the following are suggested guidelines:

- Remain calm.
- Follow instructions. Do not give your abductors cause to hurt you.
- Provide a local phone contact (a company field office or the home or office of a vendor, a distributor, or an other business contact) if one is solicited.
- Anticipate denial and disorientation, followed by depression, during the early days of your captivity. You may suffer sleep loss and intestinal disorders as well. These symptoms will recede if you are able to reduce stress and adapt to captivity.
- Adapt by dealing with your abductors in a respectful but not subservient manner. Attempt to win their respect and sympathy by developing person-to-person relationships with them. Tell them about your family. Show pictures, if possible.
- Avoid political discussion. If your captors wish to talk about their cause, hear them out but without indicating agreement or disagreement. If asked for an opinion, say that you are not knowledgeable enough to comment.
- Eat, rest, and exercise as much as possible.
- Do not be disturbed by the so-called “Stockholm Syndrome,” developing strong positive feelings toward your captors, if it occurs. It is common and normal and may help improve your chances of survival.
- If you have a clear opportunity to escape, take it, but be mindful that your abductors might have laid a trap for you. Again, statistically, your best chances lie in a negotiated release.

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- Remember that efforts are being made to secure your safe release.
Keep a positive frame of mind.

ABOUT THE ACKERMAN GROUP, LLC

The Ackerman Group, is one of the world's premier consulting organizations in the field of corporate-related terrorism. It provides risk forecasting, security training, security design, and investigative services to some 75 of America's top 100 multinational companies, as well as to their counterparts in Europe and Japan, and stands ready at a moment's notice to assist them in dealing with a broad range of emergencies, including kidnappings, extortions, threats to personnel, and evacuations. Its senior consulting staff, based in Miami, New York, Salt Lake City, Sao Paulo, Dublin, and Hong Kong, is complemented by a worldwide network of trusted associates.

RISKNET™

The Ackerman Group's Risk Forecast Service analyzes terrorism and political-stability risks in more than 100 countries. RISKNET™ electronic reporting is accessible worldwide on a 24-hour basis and is updated throughout the business day. Some of the features of RISKNET include:

- ***The Executive Digest***—A rundown of breaking developments that could affect your travel and business operations. It is published at 9 a.m. eastern time and updated during the business day during periods of emergency.
- ***Country Summaries***—Summaries of current terrorism, crime, and politically unstable environments in more than 100 countries designed for both decision makers and travelers.
- ***The Airline Guide***—Contains comments on terrorism risks to major world airlines.
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Chubb Kidnap/Ransom and Extortion Insurance policyholders are encouraged to use this valuable risk management tool when making international travel plans and important international business decisions.

Chubb has retained The Ackerman Group since 1978 to be immediately available to its Kidnap/Ransom and Extortion Insurance policyholders. The firm's 24-hour telephone number is 888.865.0075. If calling from abroad, phone 305.865.0072.

ACKERMAN GROUP EMERGENCY WALLET CARDS

These cards should be distributed to employees who travel on business. If an incident occurs, call The Ackerman Group at 305.865.0072. The Ackerman Group will deploy immediately.

To request additional cards, call Chubb at 866.282.9001 and request form #14-01-0699.

ABOUT THE AUTHOR

E. C. “Mike” Ackerman is one of America’s leading authorities on terrorism and has special expertise in recovering kidnap victims and resolving extortion. He has lectured on negotiating strategies to the faculty of the Harvard Project on Negotiations and on crisis management and related subjects at the Harvard Business School and Dartmouth’s Amos Tuck School of Business Administration. He also has appeared before the crisis management teams of more than 100 multinational corporations and appears frequently as a commentator on terrorism for FoxNews. He is the author of *The Ackerman Principles: Counterterrorism Strategies for Corporate Decision Makers* (Prometheus) and *Counterterrorism Strategies for Corporations* (Prometheus).

Ackerman served in the CIA’s Clandestine Services for 11 years before resigning in 1975. While in the CIA he worked in some 20 European, Latin American, and African countries. A *magna cum laude* graduate of Dartmouth College and the holder of an M.A. from Columbia University, he was a security officer in the U.S. Air Force Strategic Air Command.



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