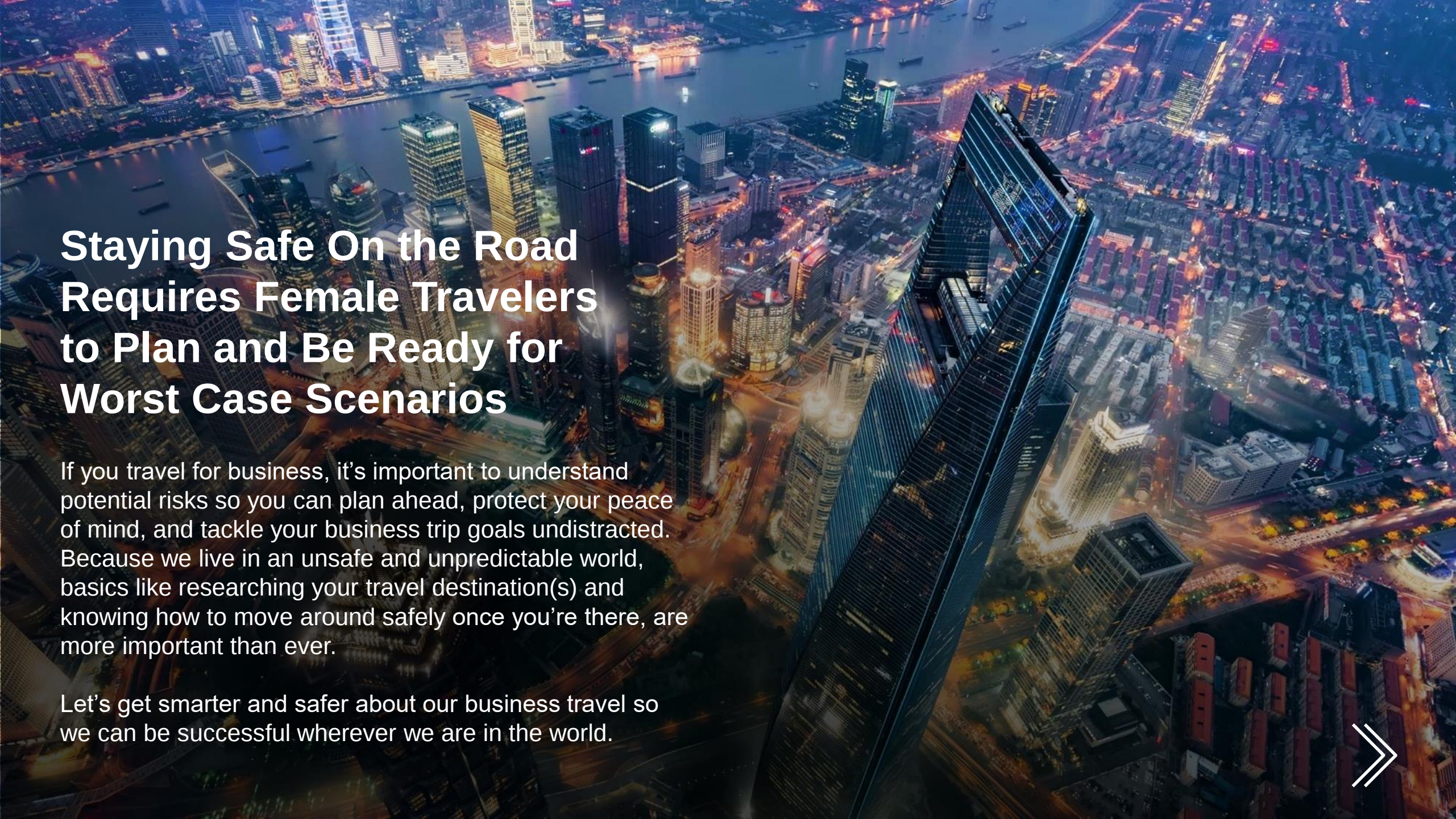


A Safety Checklist Guide for Female Business Travelers



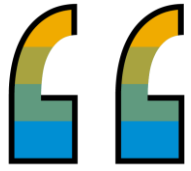


Staying Safe On the Road Requires Female Travelers to Plan and Be Ready for Worst Case Scenarios

If you travel for business, it's important to understand potential risks so you can plan ahead, protect your peace of mind, and tackle your business trip goals undistracted. Because we live in an unsafe and unpredictable world, basics like researching your travel destination(s) and knowing how to move around safely once you're there, are more important than ever.

Let's get smarter and safer about our business travel so we can be successful wherever we are in the world.



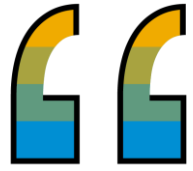


It may not matter whether your company has the most comprehensive travel risk management program out there. What matters is that you know how to immediately respond if a security incident or threat jeopardizes your safety and well-being.



– **Kim Albrecht**
CMO, SAP Concur





Prevention is key. It's the advance work you can do pretty quickly that will help ensure your safety and well-being — so your ability to conduct business is not impacted or slowed down.



– Kathy Leodler

*CEO, Rampart Group, former FBI Special Agent,
SWAT Commander, and Corporate Security Director*



Checklist Guide to Safer Business Travel



Understanding Business Trip Insurance >>



Trip Planning Essentials >>



Packing for Safety >>



Protecting Your Health And Welfare >>



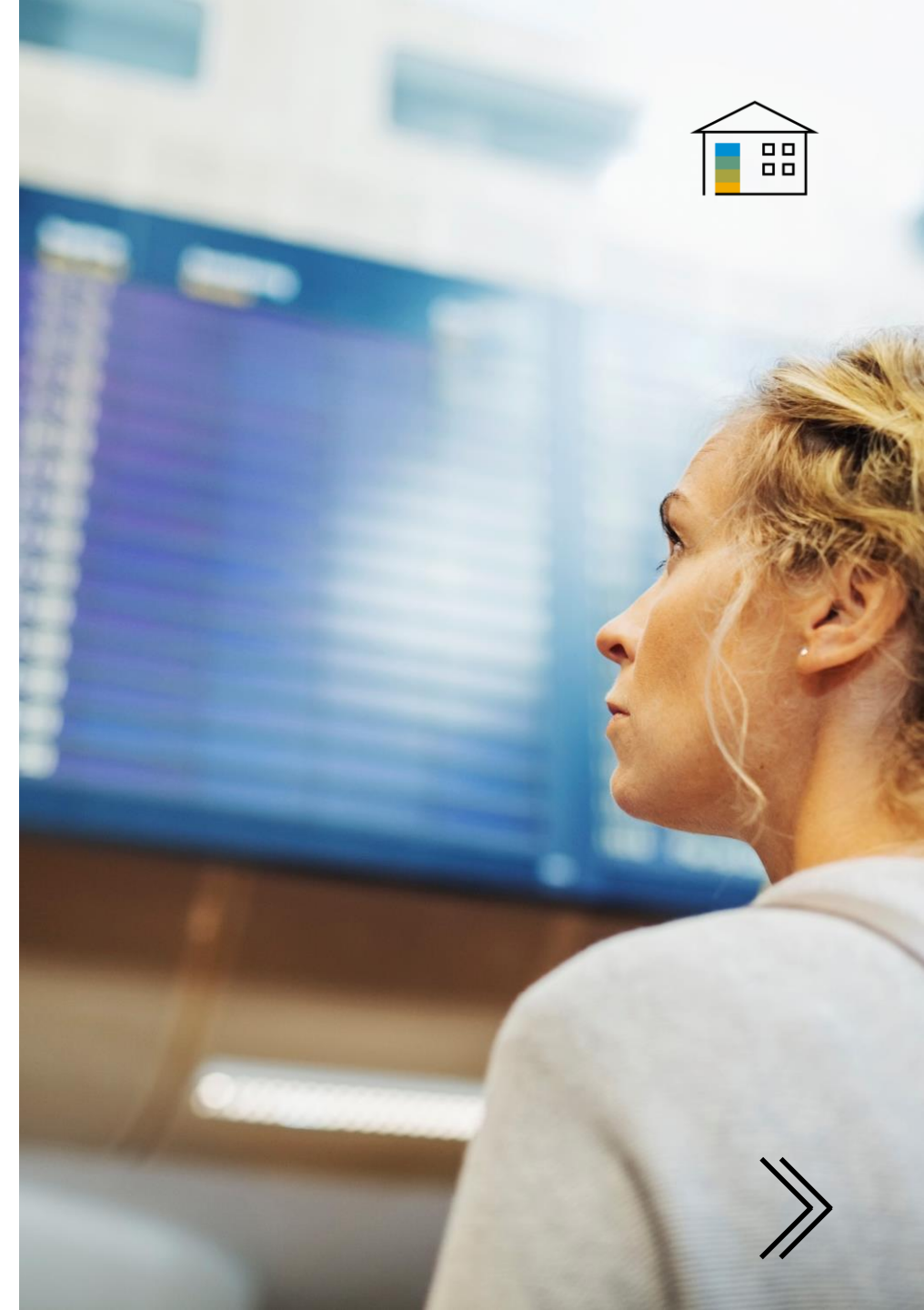
Lodging Safety Tips >>



Practicing New Behaviors >>



Social Media and Cyber Safety While Traveling >>



Understanding Business Trip Insurance



If you're an employee, ask your employer for their travel insurance program documentation so you know what's covered for you. If you're self-employed, it's recommended you research your options for purchasing travel insurance. Sites with updated 2018 recommendations include [Consumers Advocate](#) or [Travel Insurance Review](#). Be sure to save an electronic and hard copy of the travel insurance benefits, and share your travel insurance details with a trusted family member. Just so you know, good travel insurance typically covers:



- **Emergency evacuation/repatriation coverage.** Ensures that emergency medical evacuations and repatriation coordination expenses are covered for you.
- **Baggage delay coverage.** Provides reimbursement for essentials while the airline locates and returns your luggage to you.
- **Baggage loss/damage coverage.** Provides some reimbursement when your luggage is irretrievably lost, damaged, or stolen.
- **Medical and dental coverage.** Provides funds and helps you locate local medical facilities to properly treat your injury or illness.
- **Trip cancellation coverage.** Helps to recover your pre-paid non-refundable expenses if a trip is cancelled for a covered reason.
- **Travel delay coverage.** Provides a certain amount of money for unexpected hotel, dining, and transportation costs when your travel is delayed for a covered reason.
- **Emergency travel assistance services.** Ensures you have the help you need to locate alternative flights, track lost luggage, find local medical care, and in some cases they provide business-specific services such as obtaining business equipment, translators, drivers, tickets to special events, and more.



Insurance

Planning

Packing

Health

Lodging

New Behaviors

Cyber Safety



Trip Planning Essentials

Help guarantee your safety



Know the location of the closest [U.S. embassy or consulate](#) at your destination, and check the option to enroll your trip so you can receive alerts – and your embassy can contact you in the event of an emergency.



Visit the [U.S. Department of State](#), where you'll find [information](#) for every country in the world, visa requirements, safety and security conditions, crime, health and medical considerations, local laws, and areas to avoid.



Book all flight arrivals for daylight hours to avoid arriving after dark, especially for international arrivals.



Choose a reputable global chauffeur service like [Blacklane Transportation](#) rather than using a taxi or Uber, so your drivers are fully vetted and your vehicle is always comfortable and safe.



It's best not to rent a car in a foreign country because in certain countries like Mexico, if you get into an accident – even if you have insurance – the prosecutor can arrest both parties and hold you in custody up to 48 hours – until the accident investigation happens.



– Kathy Leodler



Insurance

Planning

Packing

Health

Lodging

New Behaviors

Cyber Safety



Trip Planning Essentials

Administrative must-do's



Type up an e-list of emergency contacts, including friends and family, insurance and emergency travel assistance, local embassy contacts, and hotel and transportation info. Carry with you a hard copy, e-mail the list to yourself, and save the list on your cell phone.

Make copies of your passport ID page to assist in filing a report and getting a replacement if your passport is lost or stolen. Leave one copy with a trusted contact at home, and carry one with you.

Print out your itinerary so you have flight, hotel, and important contact info on-hand in case your smartphone is lost or stolen.

Temporarily buy international service on your smartphone or buy a local mobile SIM card to stay connected.

Look into renting pocket Wi-Fi such as Teppy if you're traveling to a country where Wi-Fi is limited so you can have your own private wireless hotspot.

Consider buying a portable power bank to charge your mobile device on-the-go in the event you can't get to an outlet.

Activate travel notices with your bank and credit cards, and familiarize yourself with local currency and closest banks and ATMs.

Send your itinerary to close family and friends, and establish regular check-ins, so they know where you are at all times.



Insurance

Planning

Packing

Health

Lodging

New Behaviors

Cyber Safety



Trip Planning Essentials

For your health



Review the [World Health Organization](#) (WHO) and the [Centers for Disease Control and Prevention](#) (CDC) for relevant, up-to-date, and country-specific health risk information.

Seek medical advice and clearance 4 to 8 weeks prior to travel to ensure all recommended vaccinations are up to date and you have current medical prescriptions. This is especially important if you've recently been sick or find yourself coming down with an illness close to your travel date.

In case of loss or theft, ask your doctor to write new prescriptions for all your medications. Make sure there is only one prescription per form, since some pharmacies will not fill just one prescription from a multi-prescription form.

Search for key words and phrases in the local language of where you are traveling for your condition and your medication, write them down and bring them with you.

If you suffer from allergies or a chronic illness such as diabetes, wear a medical alert bracelet.



Insurance

Planning

Packing

Health

Lodging

New Behaviors

Cyber Safety

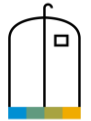


Packing for Safety



Carry-ons are Best

If possible, avoid checking a bag and only bring a carry-on that meets the airline's requirements.



What not to Wear

For international travel, Google the dress codes for that country ahead of time, then pack accordingly to comply with local religious and moral customs. It's always wise to pack modest clothing and avoid packing/wearing expensive jewelry, watches, purses, luggage, shoes or other accessories – you don't want to stand out as having valuables that someone would want to steal. Pack shoes designed for comfort and mobility, so you can move quickly if needed.



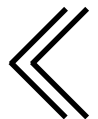
Pack a Decoy Wallet

Consider packing a decoy wallet with a small amount of cash and expired credit cards – so if someone rifles through your bag, that's the one they'll take. Then wear a hidden money belt with your "real" wallet contents.



Tech Essentials

Don't forget to pack chargers for your digital devices and a travel plug adapter if you're traveling internationally.



Insurance

Planning

Packing

Health

Lodging

New Behaviors

Cyber Safety

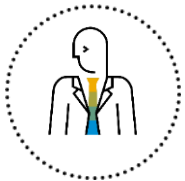


Packing for Safety



Keeping you healthy and business-ready

Here are some useful items for a travel medical kit or to purchase at your destination:



- Pack at least a two-week supply of any medication you're taking (in their original prescription bottles) and any special medical ID bracelet or tags
- Pack your preferred brands of sanitary items, since it may be difficult to find them in developing countries
- Anti-diarrheal medications
- Bandages, sterile dressings, gauze, tweezers, digital thermometer
- Alcohol-based hand sanitizer or hand wipes
- Insect repellent
- Sunscreen
- Aloe gel for sunburns
- Medicine for pain or fever
- Cold and flu tablets and throat lozenges
- Antihistamine
- Motion sickness medicine
- Electrolyte powder packets for treatment of severe diarrhea
- Antiseptic cream



Insurance

Planning

Packing

Health

Lodging

New Behaviors

Cyber Safety



Protecting Your Health And Welfare



60%

of travelers return home with some sort of health issue, and more travelers are likely to suffer from [gastroenteritis](#) or the [flu virus](#) than any other health issues. To improve your chances of staying healthy while on your business trip, follow these recommended steps:

- Study up on the [CDC](#) website for current health advisories like Yellow Fever or the Zika virus. Plug in the country of your destination to get real-time updates.
- Be sure your medical insurance covers you where you are going, and pack a medical kit with recommended items (see previous slide).
- If possible, pack a double supply of any medication in the original bottles with a copy of the prescription, as well as any special medical ID bracelets or tags.
- Carry documentation that lists your doctor's contact information, medications, and blood type.
- When flying, or if your altitudes vary during your trip, know if this might affect your medication.
- Never leave a drink, whether alcoholic or nonalcoholic, unattended as that makes it easy for someone to spike it (to drug you).



Insurance

Planning

Packing

Health

Lodging

New Behaviors

Cyber Safety



Protecting Your Health And Welfare



60%

of travelers return home with some sort of health issue, and more travelers are likely to suffer from [gastroenteritis](#) or the [flu virus](#) than any other health issues. To improve your chances of staying healthy while on your business trip, follow these recommended steps:

- According to the [State Department](#), some U.S. prescription medications are illegal in foreign countries and may subject you to arrest. Check with the foreign embassy of the country you are traveling to or passing through to make sure your medications are not considered to be illegal narcotics in that country. Make sure to bring official medical documentation. On first entering a country, bring only medication that is sealed in its original container with its original label. This helps to assure customs officials that the contents have not been changed.
- Obtain country-specific information on medications, prescriptions and more, by consulting the [State Department](#).
- Women who are more than 36 weeks pregnant should consult a doctor before flying.
- Consider postponing travel to any area where the Zika virus transmission is ongoing.



Insurance

Planning

Packing

Health

Lodging

New Behaviors

Cyber Safety

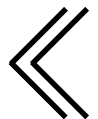


Protecting Your Health And Welfare



If you need a doctor while on an international trip, here's your best bet:

The [U.S. Embassy](#) in your destination country can help you locate medical services and will notify your family and friends in the event of an emergency. When selecting a doctor, make sure that he or she can speak your language. As well, the [International Association for Medical Assistance](#) provides lists of doctors and clinics that care for travelers. Membership is required, but it is free.



Insurance

Planning

Packing

Health

Lodging

New Behaviors

Cyber Safety



Lodging Safety Tips

Be Hotel-Smart



When choosing accommodations, staying in a well-known and reputable hotel is generally safer than using unknown hotels. Some hotels offer women-only floors, so always ask before you book. Here are the safety features you'll want:

- 24-hour front desk and security staff.
- Individual hotel rooms which can only be accessed from within the hotel building.
- Located in a busy area with a well-lit entrance on a main street.
- Contains a restaurant, room service, or a 24-hour small market so you don't have to leave the building to get food.

Read reviews of the hotels on established sites such as TripAdvisor, Booking, Hotels, Hostelz and Oyster. [MaidenVoyage](#) offers a list of certified female-friendly [hotels](#) worldwide.



Kathy's Tip: Use the **ALERT** acronym:

Be Attentive: to your environment and survey your surroundings

Listen: to that inner voice, honor that instinct we all have

Engage with that inner voice: don't deny to it explain it away as "I'm being crazy, this is silly, I'm imagining things"

Respond to that inner voice: believe that it's a real voice, listen to what it's telling you, and act

Trust your gut: It's your adaptive unconscious that's talking to you, so trust it



Insurance

Planning

Packing

Health

Lodging

New Behaviors

Cyber Safety



Lodging Safety Tips

Be Hotel-Smart



If the front desk clerk mentions your room number out loud, and other guests overhear, request a different room. Ask the clerk to write your room number on a piece of paper or on the key sleeve, rather than saying it out loud.

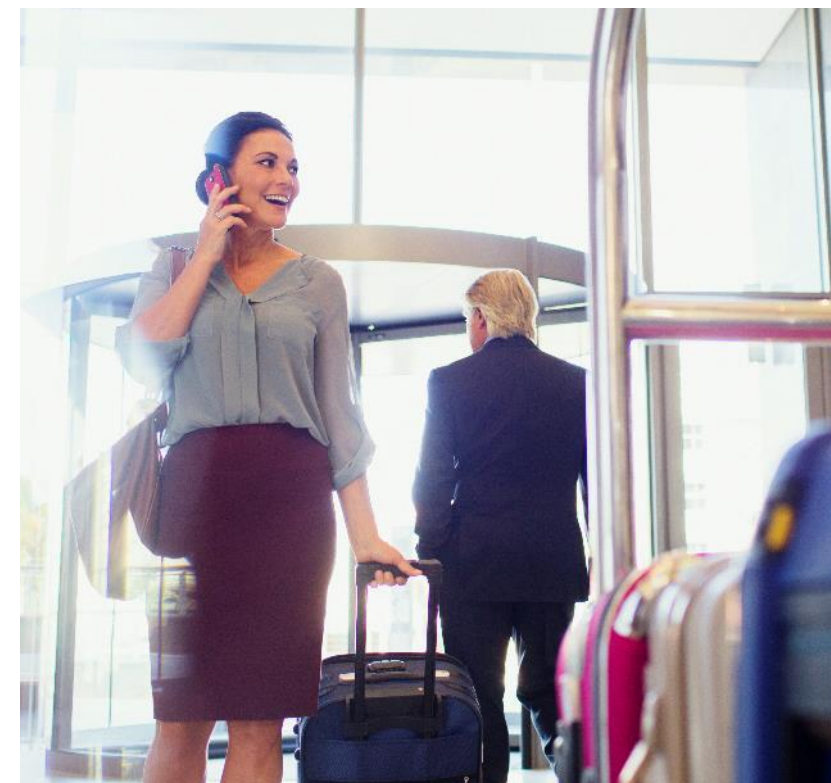
Take a hotel postcard from the front desk with the hotel's name, address, and phone number and keep it with you.

Request a room between the second and fifth floors, near the stairs or an elevator, so that you don't have to walk through empty corridors at night. Do not stay in a room on the first floor or near exit stairways since they are more accessible and prone to theft.

Ask for two hotel room keys and keep one in your bag and one on yourself.

When leaving your room, make sure the door closes behind you completely.

Know where the emergency exits and fire escapes are located.



Insurance

Planning

Packing

Health

Lodging

New Behaviors

Cyber Safety



Lodging Safety Tips

Be Hotel-Smart



Check the room upon arrival and make sure it has a peephole, deadbolt, and working locks on the windows, adjoining door, and balcony door. If there are any issues, go back to the front desk and request a new room that is secure.

Consider carrying door wedges with you and always lock and wedge the hotel room door. Also wedge the door to the adjoining room if there is one.

Lock valuables and important travel documents in the hotel safe and carry copies of your passport and necessary visas.

Keep the curtains in your room closed.

When you leave your hotel room, make it seems as though someone is in the room. Leave lights on, and the closet and bathroom doors open. Hang up the “do not disturb” sign and leave the television or radio on.



Always be aware of your surroundings. Criminals will surveil before they attack by watching and listening and they typically strike when they're not going to be seen, it's after dark, or when no one else is around.



– Kathy Leodler



Insurance

Planning

Packing

Health

Lodging

New Behaviors

Cyber Safety



Lodging Safety Tips

Be Hotel-Smart



Always check the hallway through the peephole before you leave the room.

Do not hang up signs asking for the room to be cleaned, as these announce that there is no one in the room. Instead, contact housekeeping or reception and submit your request.

Call reception to confirm the identity of anyone who comes to your room, or who is claiming to be hotel staff, before opening the door.

When you return to your hotel room always check the closets, bathroom, balcony, and underneath the bed to make sure that the room is empty. Secure the windows and the adjoining room and balcony doors before locking yourself in.

If the door to your room is ever open or unlocked when you return, do not enter the room. Go back to the front desk and inform them of the security issue.

Organize your belongings in a certain way so you know if something has been tampered with or moved.

Do not work out in the gym alone, especially late at night.

Avoid inviting people back to your hotel room.



Insurance

Planning

Packing

Health

Lodging

New Behaviors

Cyber Safety

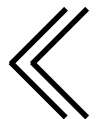


Practicing New Behaviors



Seek out travel safety training through your employer or other resources. [MaidenVoyage](#) offers a variety of female travel safety eLearning modules – written by women and industry experts.

Topics include: hotel safety, intercultural awareness, pre-planning and packing, safe ground transportation, safe meetings, and leisure time.



Insurance

Planning

Packing

Health

Lodging

New Behaviors

Cyber Safety



Practicing New Behaviors

How to Move Around Safely



Never walk alone or visit an ATM at night (U.S. or international travel).

Keep your head up while walking, stand/walk confidently, and never look lost.

Survey your surroundings and pay attention to who is around you. Take note of potential escape routes wherever you are.

If you are traveling with colleagues, exchange contact information in case anyone becomes separated.

Follow your intuition: if you feel a bad vibe from somewhere or someone, listen to your gut instinct and remove yourself from the situation.

When walking on sidewalks, keep your bag away from the street side, wear the strap cross-body and tuck it securely under your arm to make the bag more difficult for thieves to steal.



Don't go out after dark by yourself, especially if you're traveling alone or you aren't with someone who speaks the local language.



– Kathy Leodler



Insurance

Planning

Packing

Health

Lodging

New Behaviors

Cyber Safety



Practicing New Behaviors

How to Move Around Safely



Walk facing traffic so you can see approaching cars.

If you think a car is following you, do a quick turn and start walking in the opposite direction. If you think you are being followed on foot, cross the road, and if the person follows, go to a busy shop or other public place.

Avoid unlit streets and areas that seem deserted, and make sure you're not in an unfamiliar area or place after dark.

If you hear any sort of disturbance, head away from the threat or commotion.

If you need to use your mobile phone in public, try to stand still with your back to a wall or window, since walking and talking might limit your awareness.

What to do if you or someone you know is a victim of sexual assault overseas: Contact the Office of Overseas Citizens Services at 1-888-407-4747 (from overseas: 202-501-4444) or the closest U.S. embassy or consulate. Refer to [embassy and consulate](#) locations for contact details.



Insurance

Planning

Packing

Health

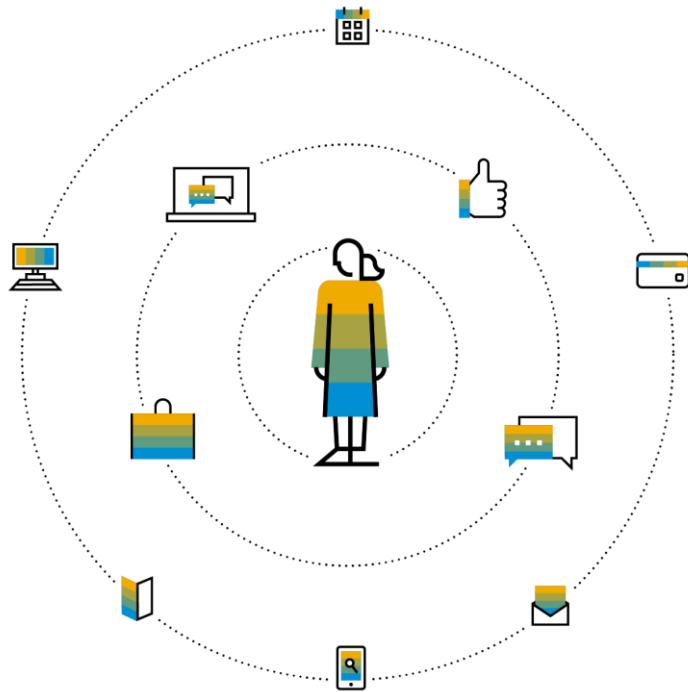
Lodging

New Behaviors

Cyber Safety



Social Media and Cyber Safety While Traveling

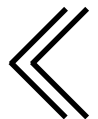


Travel with clean digital devices that have very limited banking information, sensitive data, personal photographs or compromising information.

Before traveling, ask family, friends, and colleagues to respect your privacy and security by refraining from posting information about your travel.

Never post information about upcoming travel dates. If people know you are traveling, then your home becomes an easy target for burglars.

Do not publish your arrival or whereabouts real-time online (in the press, on your company websites, or on social media). You can share details after you are safely back home.



Insurance

Planning

Packing

Health

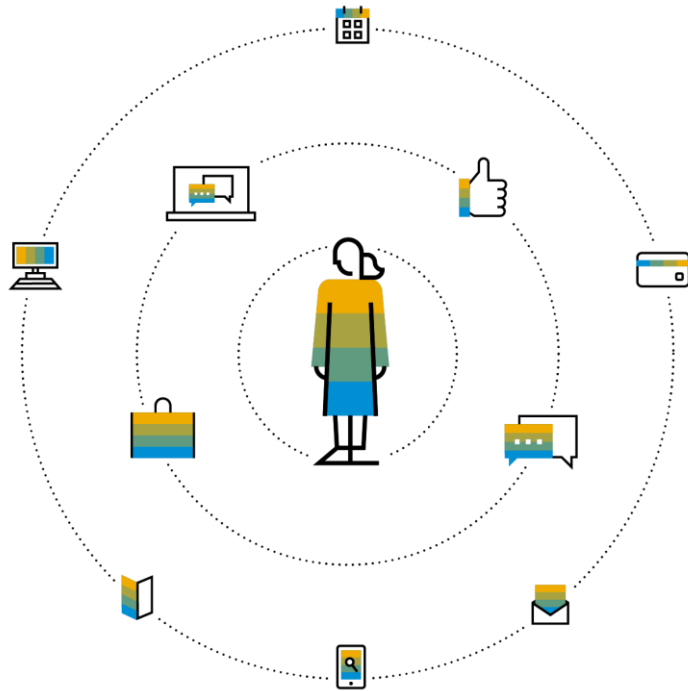
Lodging

New Behaviors

Cyber Safety



Social Media and Cyber Safety While Traveling



Turn off geo-location settings on social media apps and do not “check-in” to locations.

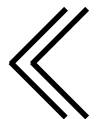
Cyber stalkers can also track your movements and have been known to follow women on their travels or outings.

In many countries, there is no expectation of privacy at internet cafes, hotels, airports, offices, or other public spaces.

Be aware of potential avenues for cyber attacks: avoid using free Wi-Fi in public locations and do not open unfamiliar emails.

Do not respond to unfamiliar text messages to protect yourself from “phishing” scams.

Do not post photos of your boarding pass to social media sites. This will help reduce the likelihood of personal information being made easily available to opportunistic individuals.



Insurance

Planning

Packing

Health

Lodging

New Behaviors

Cyber Safety



Social Media and Cyber Safety While Traveling



Protect Sensitive Information



If you are bringing a laptop, set up a passcode or fingerprint lock for it. If you have sensitive and proprietary information on the device, contact your IT department to see about getting the data on your device encrypted.



Use a laptop lock to secure your device when leaving it behind in the hotel room or carrying it around in busy locales where it can easily be stolen.

Additional guide references/resources used: [AIG Travel, Inc.](#)



If an incident happens that threatens your safety, or is a criminal act like assault or robbery, don't tolerate it and report it. Make it known right then, where you are, by reporting to the authorities or to management, and be sure to get an incident report of some kind.



– Kathy Leodler



Insurance

Planning

Packing

Health

Lodging

New Behaviors

Cyber Safety



Follow all of SAP Concur



Learn more at concur.com.hk

© 2019 SAP SE or an SAP affiliate company. All rights reserved.

No part of this publication may be reproduced or transmitted in any form or for any purpose without the express permission of SAP SE or an SAP affiliate company.

The information contained herein may be changed without prior notice. Some software products marketed by SAP SE and its distributors contain proprietary software components of other software vendors. National product specifications may vary.

These materials are provided by SAP SE or an SAP affiliate company for informational purposes only, without representation or warranty of any kind, and SAP or its affiliated companies shall not be liable for errors or omissions with respect to the materials. The only warranties for SAP or SAP affiliate company products and services are those that are set forth in the express warranty statements accompanying such products and services, if any. Nothing herein should be construed as constituting an additional warranty.

In particular, SAP SE or its affiliated companies have no obligation to pursue any course of business outlined in this document or any related presentation, or to develop or release any functionality mentioned therein. This document, or any related presentation, and SAP SE's or its affiliated companies' strategy and possible future developments, products, and/or platforms, directions, and functionality are all subject to change and may be changed by SAP SE or its affiliated companies at any time for any reason without notice. The information in this document is not a commitment, promise, or legal obligation to deliver any material, code, or functionality. All forward-looking statements are subject to various risks and uncertainties that could cause actual results to differ materially from expectations. Readers are cautioned not to place undue reliance on these forward-looking statements, and they should not be relied upon in making purchasing decisions.

SAP and other SAP products and services mentioned herein as well as their respective logos are trademarks or registered trademarks of SAP SE (or an SAP affiliate company) in Germany and other countries. All other product and service names mentioned are the trademarks of their respective companies.

See www.sap.com/copyright for additional trademark information and notices.