

Selected text and pictures
from Chapters 4 through 7

CHAPTER 4

Purchasing Travel Insurance

At Flamingo Gardens, near Ft Lauderdale, Florida, a large sign lists a number of rules to follow when walking in the bird aviary. Failing to heed Rule 14 can be life changing:

RULE 14: Do Not Look Up with Your Mouth Open

An equally important rule should be posted everywhere for travelers to see:

RULE 15: Purchase Travel Insurance Prior To Traveling Overseas

Failure to follow Rule 15 can also be life altering.

This chapter underscores the importance of taking seriously the decision regarding travel insurance. Actually we wouldn't go on a trip overseas without it!

The U.S. Medicare program does NOT provide coverage for hospitals and other medical expenses outside the United States.

As with all insurance, you purchase travel insurance hoping you'll never have to use it. However, depending on where you are in the world and your condition, costs can easily range from \$20,000 to \$75,000 to airlift you back to your home country or to a country with high-quality medical facilities. This cost doesn't even include hospital and other medical costs.

Determine the amount of money you are paying for the cruise itself and other major expenses, such as air transportation. Are you comfortable losing that amount of money? A couple from South Carolina learned the hard way about the importance of travel insurance.

June and Jim signed up for a seven-week cruise from Bangkok to San Francisco to celebrate their fiftieth wedding anniversary. Their travel agent strongly advised them to invest in trip insurance, but Jim viewed it as an unnecessary expense.

A few weeks before the trip, June fell and fractured her arm. Following surgery, she was healing quite nicely, and the couple began their trip by spending two days in Bangkok prior to boarding the ship. By then, however, June was not feeling well. Because of her symptoms, the ship doctor would not allow her to stay onboard, and the couple was transferred to a hospital, where June endured multiple surgeries and physical rehabilitation, staying at the medical facility for three weeks. When she was able to travel again, they flew to Tokyo and met the ship on the day of their fiftieth anniversary.

The morning after their celebration dinner, June developed blood clots in her leg. She was again put off the ship and transferred to a hospital in Tokyo. Once she was stabilized three days later, they took a flight back to the United States. None of their accrued expenses were paid for through their personal medical insurance carrier. Everything was an out-of-pocket expense.

Prior to purchasing travel insurance, review the policies you already have. Most medical insurance is not accepted outside of the U.S.; however, some health insurance policies do cover medical emergencies overseas, and your homeowner's policy or your credit card company may cover baggage loss, some medical assistance, and so forth.

Verify exactly what the proposed travel insurance policy does and does not cover. Travel policies vary widely, depending on the company you use, the options you choose, and the price.

While on the cruise, do you plan to participate in what might be called “extreme activities” such as scuba diving, hiking at high altitudes, spelunking, and such? If so, ensure these activities are covered.

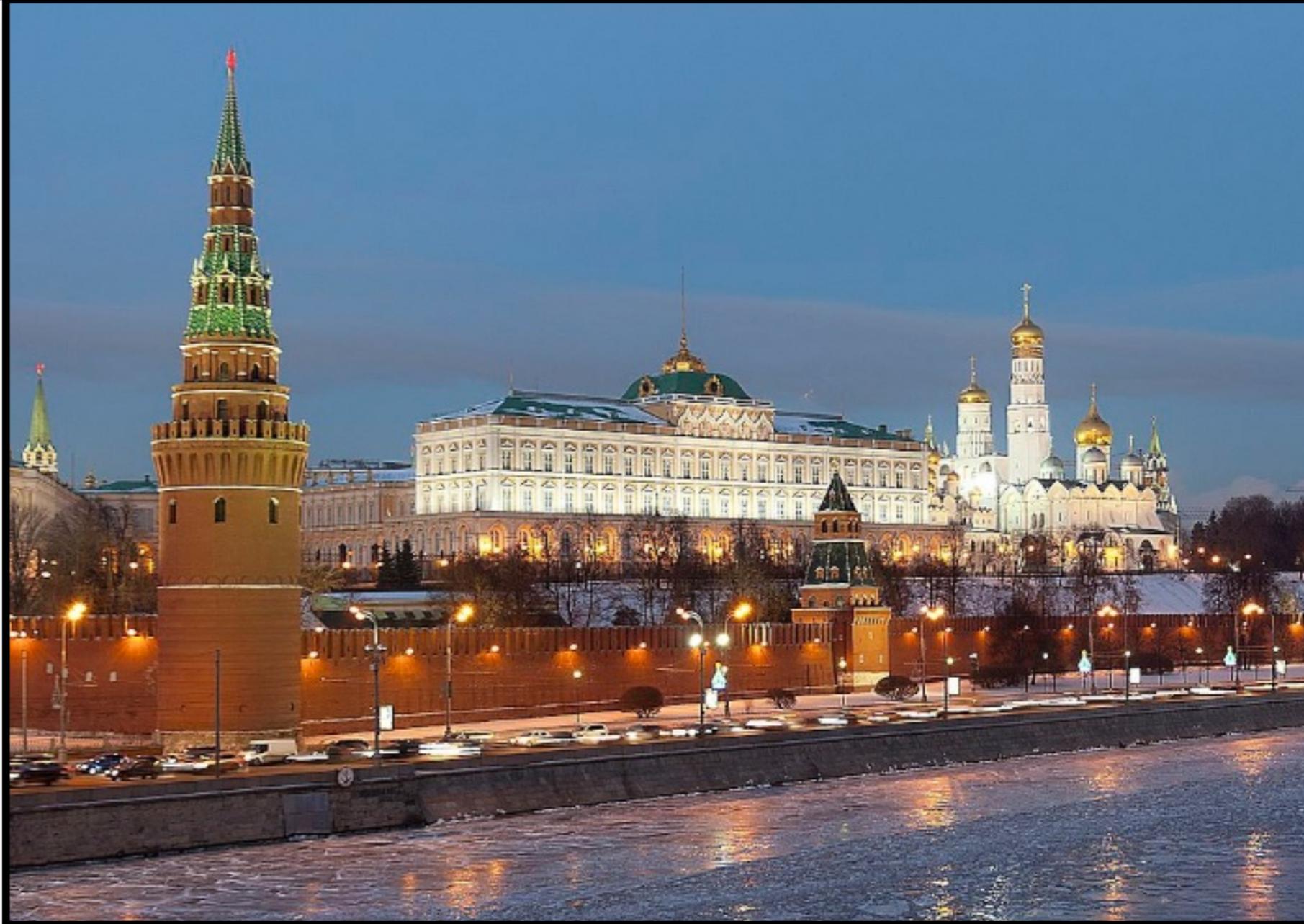
*If you can't afford travel insurance,
you can't afford to travel.
—Ida Luke, world cruiser from Australia*



Pix 4.1 Medical evacuation from Denali National Park to Anchorage, Alaska cost 35,000 USD

CHAPTER 5

Obtaining Passports and Visas



Pix 5.1 Kremlin, Moscow, Russia

Sandy and David drove a day early to Fort Lauderdale, the embarkation port for their dream vacation, spending the night in a hotel not far from the harbor. At 2:00 p.m. the following day, they arrived at the cruise terminal, passports and tickets in hand, only to be told that they couldn't board. They had failed to obtain a visa for Brazil, reasoning that they wouldn't need one, since they were planning to stay on the ship that day.

David requested a refund or voucher for a future cruise. Ship personnel refused, however, to take any responsibility, indicating that the couple should have obtained a visa for all the destination countries requiring them. For Brazil, passengers must obtain a visa even if they don't plan to leave the ship.

Add all the money spent *and lost* in the above scenario. It could be quite a costly mistake when you consider the cruise fare, hotel stay, meals, vaccinations, miscellaneous expenses, plus the other very real losses if you have no more vacation time accrued and it's too late to plan anything else.

You cannot enter the port of some nations without a travel visa for that country; thus, the cruise line *must* refuse to allow you to board the ship. Additionally, U.S. law dictates that all cruise passengers are required to have a passport

for international travel. In sum, cruises and most other means of travel require two types of documentation: a passport and visas.

PASSPORT

*If you actually look like your passport photo,
you aren't well enough to travel.*

–Sir Vivian Fuchs

A passport certifies your identity and nationality. Its cost depends on the country in which you hold citizenship, how quickly you need it, and on whether you must purchase a new passport, or renew an existing one.

The U.S. Department of State suggests that travelers renew their passports **at least nine months prior to expiration**. Just remember to plan ahead to ensure that your passport will arrive well before your departure date. You can obtain general passport information along with application forms either from your local Post Office or the State Department's website ([Click Here](#)). For information on passport fees ([Click Here](#)).

CHAPTER 6

Finding a Free House / Pet Sitter

*It isn't just a matter of paying money; it's the arranging.
We have a dog. What do you do with your dog for two months?
--Robert Rowlands, world traveler from England*

If you're like Robert and are planning a cruise of a month or more, you will likely experience concerns about leaving your home and pets for that amount of time. Asking family or friends to watch over your home may be reasonable, but it may get old after two or three weeks of bringing in the mail, watering the plants, and so forth.

If you don't have pets, you might consider leaving your home unattended; however, empty houses are natural targets for burglaries; and unless someone is living in your home, no one may notice if a pipe breaks or the freezer stops working. In addition, unless friends or family members have an established (and perhaps loving) relationship with your pet(s), the burden of caring for them may be too much of an imposition. Here is an appealing option: use the services of a house/pet sitter agency that helps you find a sitter who will take care of your home, pets, and property for **FREE**.



Pix 6.1

Counting the Days Until Departure

Its not a matter of time, its just a matter of timing.



Pix 7.1 Barcelona, Spain

Too often people wait until the last minute to finalize arrangements they should have made weeks and sometimes months earlier in preparation for their cruise. They rush around to get things done and inevitably leave behind something important, such as an extra swimsuit, a second pair of glasses, or a prescription medicine.

In order to make the cruise preparation process more doable, we have listed below a number of steps that need attention prior to your departure. The list will seem overwhelming at first, but as you progress through it somewhat systematically, you will find that your cruise preparations can be quite manageable. While all the tasks and their order may not apply to you, your attention to most of the steps will make the preparation process go as smoothly as possible.

Two to Three Months Prior to Departure



7.2 Great Sphinx on the Giza Plateau, near Cairo, Egypt

It is better to take many small steps in the right direction than to make a great leap forward, only to stumble backward.

—Chinese proverb

- ◆ **Apply for visas** required by the countries you will visit (see “Travel Visas” in **Chapter 5**).
- ◆ **Determine which method(s) you will use to pay for purchases overseas** (see **Chapter 11** for more information on the pros and cons of various payment methods).
- ◆ **Call the issuer of your credit/debit/ATM card(s)** to obtain answers to the following questions:
 - Can you use their card at all the itinerary destinations?
 - What exchange rates and fees will apply to your purchases while you are abroad?
 - Does the issuer charge currency transaction fees?
 - Does your debit/credit/ATM card belong to an international network (for example, Cirrus or Plus)?
 - Does it have a PIN consisting of only numbers?
 - Based on the answers you receive to the above questions, you may wish to apply for another credit/debit/ATM card.

- ◆ **Inform credit/debit/ATM card companies** of the dates and itinerary of your cruise so that your use of a credit/debit/ATM card will not trigger a fraud alert. **See Chapter 11 Juggling Money Overseas.**
- ◆ If you plan to use a smartphone or cell phone while overseas, **contact your service provider to verify that phone service is available at your travel destinations.** For information on the rates and international roaming charges of various wireless providers, check the Federal Communications Commission guide on international calling at <http://tinyurl.com/kf5vyj7>.
- ◆ **If you plan to communicate with people back home through a blog,** choose a blog host and practice the ins and outs of blogging.
- ◆ Begin to **create a Handbook for the house/pet sitter,** if you plan to have one (see **Chapter 6** and **Appendix A** for information on what to include in the Handbook).
- ◆ **Make kennel reservations,** if you do not plan to have someone look after your pets at home.
- ◆ **Make shore excursion reservations** one to three months prior to your departure (see **Chapter 9**).
- ◆ **Make the final payment on your cruise fare.** Failure to do so on time can result in the cancellation of your reservation.

- ◆ **Select a collection site**, a place in your home that will serve as a temporary storage spot for all the items you plan to take on the cruise.
- ◆ **Print a packing list for each person** (see **Chapter 10**).
- ◆ **Continue collecting clothing and other items**, for example, toiletries, cables for digital equipment, and such.
- ◆ **Inventory the luggage** you plan to take on the cruise. Check the zippers, wheels, and linings to ensure they are in good repair.
- ◆ **Purchase new luggage if you need to replace a bag** or if you want an extra piece to use to bring home purchases you make abroad.
- ◆ **Practice using your camera**, trying some of the tips suggested in “Taking Photos Rather than Snapshots” in **Chapter 12**.
- ◆ **Make arrangements to ship your luggage, if you plan to do so** (see “Getting Luggage to and from the Ship” in **Chapter 10**).
- ◆ **If you will be out of the country on April 15**, apply for and complete federal and state extension forms and file your taxes when your return home. Form IRS 4868 can be obtained from www.irs.gov.

- ◆ **If you will be out of the country during election time**, vote early by obtaining and completing an absentee ballot. To learn the absentee ballot procedure for each state in the U.S., contact [\(Click Here\)](#).
- ◆ **Order “calling cards”** to give people with whom you want to stay in touch. If you have a blog or website, include its address along with your name, home address, e-mail, and perhaps your phone number. To order cards, see sites such as www.vistaprint.com.
- ◆ **If you plan to rent a car overseas**, you may need to obtain an International Driving Permit that will be necessary if you plan to drive in Austria, Greece, Italy, or Spain, among other countries (see “Renting A Car” in **Chapter 9** for information on how to obtain an International Driving Permit and possible age restrictions on driving abroad).