

Personal Safety

HOW TO STEER CLEAR OF CROOKS WHILE ON VACATION

Your PEMCO Homeowners or Renters policy covers your belongings while at home and away – even if they're stolen when you're vacationing out of the country. It also protects you from forgery if your checkbook is stolen and covers you if you receive counterfeit currency.

Of course, the best coverage in the world can't make up for the anger, frustration, and inconvenience you'll suffer if you're victimized while out having fun. These prevention tips can keep your dream vacation from turning into a financial nightmare:

- Remove all unneeded credit cards from your purse or wallet before leaving home.
- Always protect your valuables. Your purse, wallet, or day pack should contain only what you need for that day's activities. Keep the rest in your hotel safe or money belt.
- If you travel with someone else, split the traveler's checks so you both have some. Record the serial numbers, denominations, date purchased, and location of the bank that issued the checks.
- Never leave a package, purse, or luggage unwatched, even if it's resting at your feet. Always lock suitcases and bags.
- Travel with a minimum of jewelry. If you bring expensive items to a foreign country, carry their receipts to avoid problems when it's time to leave. Customs officials may try to tax you for them, thinking you bought them in their country.
- Keep receipts of everything you buy on your trip to show customs officials.
- Keep PEMCO's number handy, just in case. You can call 1-800-552-7430 from anywhere in the United States and (206) 628-4100 collect from other countries.

