

# how to keep you, your stuff and your money **safe**

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# keeping your belongings safe

The main key to keeping your belongings safe is to take care of them and try to use some common sense. It sounds simple, but you'd be amazed at how many travellers don't follow this basic rule. My tips for keeping your stuff safe are

**1. Try not to look like a tourist.**

The less you stand out as a tourist, the less likely it is that you'll be targeted as one. Don't wear jewellery, expensive looking watches or carry a camera around your neck. Don't flash your laptop, phone or video camera; keep things like that hidden until you need to use them. Try to blend in and avoid drawing unnecessary attention to yourself as much as possible.

**2. Avoid reading a map in public.**

Getting your map out and looking lost is like waving a red flag and shouting:

Look at me! I'm a tourist! I'm lost and vulnerable. By doing this you can easily make yourself a target and more susceptible to being mugged. You'll also be giving con-artists much more opportunity to scam you whilst you're distracted. To avoid this, check where you're going in advance, and try to always walk in a confident manner. If you do have to look at a map, duck into a restaurant or café and study it whilst enjoying a drink or a bite to eat.



**3. Familiarise yourself with your new surroundings and walk purposely to wherever it is that you're going.**

Whenever I arrive in a new city, I like to leave my belongings locked up in my accommodation, and take a quick walk around town to get my bearings, as this gives me much more confidence when I go out with my camera and money etc.

**4. Opportunist theft can happen anywhere.**

Despite these tips, the most likely places for theft are in busy areas such as markets, train stations, on transportation, at border crossings and at ATMs. Be extra vigilant with your belongings when in these areas.

**5. Be aware of scam artists.**

Do some research before you go to find out what the typical local scams are. Guidebooks are often a useful source but local knowledge is even better. To find out, talk to hotel staff or travellers that have been staying in the area for a while.

**6. Look after your belongings.**

Keep your valuables in a bag that has straps long enough to allow you to carry it across your body. This makes it harder for thieves to snatch your bag from you. If you plan to carry your valuables in a rucksack, then wear it on your front. You may think it makes you look like a geek but it's a small price to pay for being able to keep an eye on your kit, plus it will help to prevent people raiding your pockets or unexpectedly slashing open your bag. As an extra precaution you can buy a bag with two zips, which can then be secured together with a padlock.

**7. When travelling on some buses it's normal for your main bag or backpack to be tied to the roof.**

This is generally safe. However, I always watch to see my bag being placed onto the roof, and jump off the bus quickly once I've reached my destination to ensure I retrieve it. Please note that you should not leave any valuables in this bag, especially not in any of the side pockets. You never know when an opportunist thief may try their luck when you're not looking. You can purchase sacks that cover your whole bag

and help to disguise it; this also prevents thieves from having a quick rummage through it, and has the added bonus of keeping your bag clean and dry.

**8. Your bag should be visible to you at all times.**

If you do have to put it down (and only do so if you are confident it will be safe), keep an eye on it, especially when sitting down in restaurants, cafés, bars and Internet cafés. Ideally, you should keep it on your lap or loop the bag strap through the table or chair leg, as well as round your leg to prevent someone from grabbing it. You'll still need to keep an eye on it though, as thieves could easily cut through the strap and swipe it.

**9. Remember to take a padlock with you.**

Some hostels will have lockers in which you can safely store your valuables. Combination padlocks are great because you don't need to worry about keeping a key on you. Just don't forget your combination code! It's worth locking your passport, iPod etc in a locker when you go out.

**10. Not all accommodation has a secure place in which to keep your valuables. If you don't want to carry them around with you, then I would suggest making your own DIY safe under your bed or in the wardrobe. You can do this very simply using a padlock and some chain (or you can buy cable lock from outdoor shops like Blacks or Millets).**

**11. Some hostels/hotels only have a safe in the main office where you can safely store your valuables. Standard practice is to put your valuables in an envelope provided. You sign a book in front of the staff to confirm what items are in the envelope and then write your signature across the seal. This way you know your possessions have not been tampered with, and the staff can't be accused of stealing something that was never in the safe in the first place. Before you use the main office safe, it's a good idea to chat to other travellers that have been there a while to check that security at the hostel is okay. Alternatively, hostel reviews are a good source of information on safe places to stay, and can let you know where has the most helpful and trustworthy staff.**

**12. Make two photocopies of important documents such as your passport, insurance policy and flight tickets. Keep one copy with you in a separate place to the original, and leave a copy with someone at home. So that you'll easily and quickly have copies of your documents wherever and whenever you need them, scanning your documents and then emailing them to yourself is also a good idea. You can also store these documents online using a secure data storage site like MyTSafe ([www.mytsafe.com](http://www.mytsafe.com)).**

**13. If you are unlucky enough to have items stolen, remember to report it to the police immediately or at the very least as soon as you can. This is important, as you will need to have a police report if you wish to make a claim on your travel insurance.**

# keeping your money safe



Tips for keeping your money safe:

- Don't carry a lot of cash.
- Divide your cash and keep it in separate areas. For example, have a little bit in your purse, some in a zipped pocket and an emergency stash hidden away. Keep it hidden and don't advertise it.
- I would recommend taking a money belt as a means of keeping your money safe. However, there are some important things to consider. Thieves are now aware that tourists wear money belts, having seen travellers pay for items by lifting up their top to access the money. You can also see the line of a money belt under your clothes if you look closely, so it can potentially make you a target. Regardless of this, I still think it's a good idea to take one, predominantly because if a thief is going to steal money, it's usually done opportunistically; by snatching a bag. Because of this, it's still worth bringing a money belt, just don't use it as a regular wallet and keep it well hidden.
- Make sure you carry a wide variety of denominations of the local currency. I save the bigger notes for paying for more expensive items such as meals in restaurants, transport, tours, or for purchasing goods in reputable shops. If you buy an item in a market or pay a taxi driver with a big note, not only is there a chance that they might not have sufficient change, but more importantly they may assume you have a lot of cash on you and could try to rip you off, (or worse) try to steal from you.
- If you take more than one bankcard with you, keep them separate. If you lose a card or have one stolen, it's easy to cancel it. However, it's not easy to get a replacement. My friend lost her card in America, and although we ordered a replacement straight away, it either kept getting delayed or we would move on before it arrived. Luckily, she could rely on me to withdraw cash for her but if you are travelling alone you won't have this fallback option. She finally got her new card two months later in New Zealand. If you do have a spare card, at least you can continue to withdraw cash with it and will save you a lot of hassle and worry.
- Remember to keep the stolen/lost contact helpline numbers for your bankcards with you. I also keep a copy of the numbers on a saved email and a copy with my parents/friends back home.
- If I'm travelling to a potentially dangerous area, I will often carry a wallet with a small amount of cash and a credit card which is past its expiry date. If a mugger then approaches me, I can offer the expired card as a decoy.
- If there is a safe place to keep your bankcards in your accommodation, then I would recommend you do so. Only carry cash and not bankcards. A common street crime in some cities is to take a victim to an ATM and demand that they withdraw money from their account. If you are not carrying a bankcard, you remove this risk.

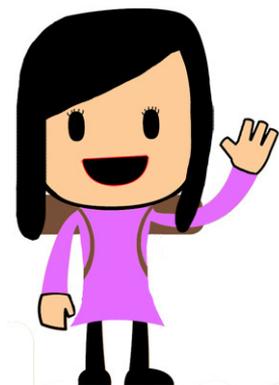
# keeping you safe

Travelling is fun but you need to be aware that bad and scary things can happen. It's rare, but as in the UK, crime does occur, and unfortunately some tourists make themselves easy targets. The majority of crime is opportunistic theft such as pick-pocketing and bag snatching, and while some parts of the world are more dangerous than others, it's possible to be a victim of crime anywhere in the world, especially if you let your guard down. The best way to stay safe is to take steps to avoid being a target in the first place. I am constantly concerned about safety when travelling overseas but at the same time I have managed to travel most of the world without anything major happening to me. So here are a few of my tried and tested tips:

1. Avoid walking around alone when it's dark, but if you have, keep to well-lit areas.
2. Don't take short cuts down alleys and avoid walking alone on beaches at night.
3. There is much greater risk of crime at night, so try and arrive in new places during the day. When I book flights, I normally pick one that arrives at a reasonable time, so I have time to reach my accommodation during the day.
4. Be aware of your surroundings and trust your instincts.
5. Don't make yourself an easy target. Don't wear jewellery and don't flash cameras, iPods and video cameras around.
6. Only travel in licensed taxis and don't accept lifts from strangers.
7. Don't hitch hike. It's not safe in any country.
8. Try to be sensible with your alcohol consumption. Don't get so drunk that you don't know where you are or what you are doing.
9. Keep an eye on your drinks at all times. Just like in the UK, there is a big problem all around the world with drinks being spiked. If you plan to go off for a dance or go off to spend a penny, make sure your friends keep a close eye on your drink or take it with you. Don't accept drinks from strangers. I have met both boys and girls who've had their drinks spiked. It's nasty and it could result in you waking up to find your valuables stolen, or worse that you've been raped.
10. Do not buy or take drugs overseas. It's not worth the risk. Foreign countries have varying laws, but you could be landed with a hefty fine or even face a prison sentence. In some countries, the punishment for possession or usage of drugs is the death penalty. I met a guy whose brother ended up in a Thai jail, and the stories he told me made me determined to never ever have to step foot in one.
11. Lock your doors and windows at night. If there is no door lock use a simple door wedge (these can be bought from a hardware store). This makes it very hard for doors to be opened from the outside.

## Special note for female travellers

Very few female travellers experience problems during their travels. As a woman, I have travelled to many countries alone and the majority of the time I have been absolutely fine. However, on a few occasions I have found myself in tricky situations. Over time, I've learnt how to cope with these circumstances and now know the best way to react to certain situations. This section is not intended to scare you but aims to make you more aware of some potential issues and how they are best avoided, or managed appropriately and safely.



Risks to female travellers will really depend on where in the world you go, however all of these tips can help you regardless of location. Travelling alone is fun but you may occasionally find yourself the subject of some unwanted attention often from men making flirtatious comments, whistling at you, or making some other kind of sexual advance.

If a guy starts talking to me and I'm feeling a little uncomfortable or am simply not interested then I would usually do the following:

If he's being polite then I would smile, say hello and immediately walk away from him. By doing this I am not appearing too rude, but at the same time have made it clear that I have no interest in stopping to talk to him. If he persists or comes on too strong then I clearly and confidently tell him I am not interested and ask him to leave me alone, before simply ignoring him. Men will usually get the picture, and in some cultures you'll actually gain more respect from them if you deny their advances. Often they will get bored and then move on, but in the unlikely event that this doesn't work, or I feel uncomfortable, I'll involve people around me or go to the nearest group of travellers and ask if I can sit with them until the person goes away. Travellers are invariably only too happy to help fellow travellers. If there were no tourists around, then I would go to the nearest restaurant, hotel, café or shop until I felt safe again. Simply ignoring people who give you unwanted attention normally works as it gives them nothing to work with or react to. Ignore them, stare ahead and just keep walking.

Avoid making yourself an easy target by not flashing too much flesh. If you wear a tight fitting top and a mini skirt, in some places, you could get hassled. Think about the local culture. Look at how local women dress and then follow their example. Keep your beachwear for the beach (it's probably not a good idea to sunbathe topless) In culturally sensitive areas, be sure to cover your shoulders and your legs.

In some places it's rare for a lone woman to walk into a bar for a beer, and the women who do tend to be prostitutes. If you fancy a beer or a cocktail, it may be best to drink in the hostel bars until you meet up with other travellers. Hostel bars are a great place to meet other people, and you won't have far to walk to get back to your room so it's a safer option. If you do drink alone, be careful not to drink too much so you remain aware and in control of what is happening to you.

In many destinations around the world, it's normal to see single female travellers, however there are areas where local men don't understand why an unaccompanied woman would travel alone. It can make them suspicious or interested in you (or both). A good tip is to pretend you have a boyfriend or a husband. Some female travellers wear a simple fake wedding ring, as this can sometimes be enough to prevent unwanted attention. If you are asked if you have a partner, I would suggest saying yes and that you are meeting up with him later.

If you are being hassled and can't extract yourself from the situation, then you could do what I have done several times; explain your situation to a nearby male traveller and sit with them

for a few minutes, giving the signal to your unwanted admirer that not only are you not interested, but already with someone. All the men I have asked have been happy to pretend to be my mate, and I no longer feel embarrassed doing it. In fact, I know lots of female travellers who do this. At one point in Tanzania, a lovely, helpful Irish man was not only my pretend boyfriend but a pretend boyfriend for two other girls I was hanging out with. He was a popular guy! In general, most guys are more than happy to help you out, as it makes them feel a bit of a hero!

Finally, it may sound obvious, but you should avoid walking alone in unfamiliar areas, and after dark. Never hitchhike and only use licensed taxis.

It's important to remember that most locals are extremely friendly and welcoming. Many will be keen to chat with you as they're genuinely interested in learning more about your plans, where you're from and enjoy practicing their English with you. I've had some random chats with some really interesting locals in the past, both male and female. As these experiences will only add to your enjoyment please don't think that every time a local attempts to talk to you they have ulterior motives - most of the time they don't! So try to keep an open mind, but again, trust your instincts.

## typical scams

Sadly scams used against travellers exist all around the world. Below are some typical ones that I have either heard about or experienced.

### 1. Distraction

This is the most common scam. Thieves can work on their own, in pairs or in groups. Sometimes the thieves are just kids, so you shouldn't let your guard slip for children. It will usually involve one of them creating a distraction whilst the other robs you. There are many common forms of distraction, for example:

- Someone accidentally bumping into you
- Someone trying to stop you in the street to ask a question
- Children or adults fighting in the street
- Spilling something on to your clothes
- Spitting on you

In these situations, hold your bag tight, ignore what is happening and keep walking.

### 2. Bogus policeman and tourist scam

I have heard about this scam a few times especially in South America. What generally happens is a fake tourist tries to engage you in conversation in English. They are then approached by a fake policeman (normally not in a uniform). This bogus policeman may pretend they are the Tourist Police. The fake tourist appears to abide by an order from the fake policeman and shows their cash, cards, papers and passport to them. They then translate for you to do the same. Some or all of your belongings are then taken from you. If you find yourself in this situation, don't simply agree to show them your belongings. There are a number of possible ways of dealing with this scenario. You can roll your eyes and give him the look like you've seen this before and laugh it off as you walk away. Flatly ignore them. Or you could tell them that you will show them your belongings at the actual police station. Chances are they will leave you alone and try it on with another tourist.

### 3. Taxi Tales

Tales that your chosen hostel/restaurant/tourist attraction has closed down or is overbooked. This is a common one. I have lost count of the amount of times I've got into a taxi to go to a hostel and the driver tells me the hostel has closed down. Normally they will suggest an alternative which just so happens to be accommodation owned by their brother or a place where they get commission. My tip don't believe everything you hear. My advice either phone the place to check, tell the driver you only made the reservation that morning or tell them to take you there anyway. If they are telling the truth, then you can easily find somewhere else to stay.

### 4. Untrustworthy tours

Only book tours and excursions through reputable travel agencies. Staff at your accommodation will be able to advise you of the best ones to use. There are some untrustworthy touts that work the streets and claim to have the best or the cheapest tours. Often they will demand money up front and give you a ticket in return. Surprise, surprise when you go to use your ticket, you find that it's invalid or the company does not even exist. You may have to pay a little extra with a decent travel agent but at least you know it's legitimate and you will have a good time.

### 5. False accusations

Don't pick up a valuable item which looks like it has been dropped on the floor. You may be accused of theft and then bribed to pay a penalty or you may be pick pocketed as you bend down.