

THE CLIENT EXPERIENCE

SMALL WORLD, BIG RISKS

As the wealthy travel to remote corners of the globe, security experts fear they're failing to take safety precautions. **BY RAYMOND FAZZI**

CRIMINALS HAVE ALWAYS targeted the rich, but as the world gets smaller, security experts say wealthy travelers are more likely to enter danger zones without taking proper precautions.

The rich aren't just traveling to Europe and the Caribbean these days, as expansion of the world's transportation networks and economies has opened up far reaches of the globe to ordinary vacationers, experts say.

"They're putting themselves in a position of having a greater exposure to risk," says Jonathan Crystal, head of the private client services group at insurance and risk management advisor Crystal & Company in New York City.

Crystal noted that a trip to India was considered exotic 10 years ago, but it's now a routine travel destination. Now he's seeing an increase in the number of families wanting to live with nomadic tribes in Morocco, for example.

"These are wonderful experiences, but it doesn't necessarily mean that the security and health care infrastructure of these destinations has kept up," Crystal says.

That's not to say that the wealthy should put a halt to their exotic travel plans, experts say.

Instead, they caution that wealthy travelers should consider the type of environment they may be entering and take the proper precautions—including consulting with experts, if the safety of the location is questionable.



If, for example, you have clients who are planning to go on a safari deep into the jungles of Rwanda and Uganda to observe gorillas, it would be a good idea to find out if they risk contact with the poachers and rebel military forces in those countries.

Security expert Christopher Falkenberg was recently asked to gauge the safety of just such a safari, and he says that type of request is becoming more common.

"We're seeing a larger number of peo-

ple who are making these type of trips," says Falkenberg, CEO of Insite Security Inc. in New York City. "There are concerns about security, evacuation and privacy of data when they go into jurisdictions where the security might not be that strong."

The mindsets of wealthy travelers don't seem to be adapting to the new realities of traveling to far-flung areas of the world, however.

Dan Richards, CEO of Global Rescue, a firm that specializes in inter-

national medical and security services for travelers, says many rich travelers have a carefree attitude about their safety wherever they go.

“Among the ultra-wealthy, there’s a misperception that I can write a check and that it’s going to solve the problem,” he says. “The reality is, it may, but in all likelihood it will be too late for that to work for you.”

GAUGING SAFETY

What constitutes a place as “dangerous” to a rich person is not always clear-cut, experts say.

It’s obvious, for example, that travelers of any wealth level should stay away from war zones such as Afghanistan and Syria. Recent violence and unrest have also made parts of Mexico, Cairo and Pakistan areas to clearly avoid, experts say.

But there are a lot of gray areas when it comes to safety, and conditions can change. Sao Paulo, Brazil, for example, has become increasingly dangerous in recent years due to a prevalence of kidnappings and other crimes. Drug violence in southwest Mexico has received a

airport, you can pretty much tell who has the money and who doesn’t,” says Michael Guidry of the Guidry Group, an international security consultant in Houston.

In Mexico, for example, it’s common to see criminal networks stake out airports, looking for arriving passengers who display a high net worth. The obvious signs would be expensive clothes and jewelry, but it goes beyond that.

Just holding a first-class ticket in your hand, he notes, could attract the attention of a criminal. Criminals have also been known to track the tail numbers on recently arrived private planes or scrutinize the markings on company cars, he says.

“What ends up happening is, people telegraph who they are,” he says.

A LOW PROFILE

Guidry says that much of the work his firm does with clients involves common-sense precautions wealthy travelers can take to avoid becoming a victim.

That includes keeping a low profile—in other words, traveling without expensive jewelry, clothes and cars, and trying to blend in with the local populace.

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lot of publicity, but experts note that the criminal activity is starting to move into Honduras. Russia and China, meanwhile, are gaining reputations for being risky places when it comes to data theft.

While it is important to gauge the safety of a possible travel destination, experts say, it’s also important to realize that people can be victimized anywhere.

Thus, the blanket advice is that rich people should take precautions anywhere they go—before they even get off the plane.

“If you are just sitting in the lobby of an

Most rich people have learned to do this on their own, Guidry says, noting that 65 of the 70 billionaire families he works with travel without security guards.

“They know how to stay in the background,” he says.

Here are some of Guidry’s other tips for wealthy travelers:

- **Keep tickets and passports concealed.** It’s common for travelers to keep them out and exposed while waiting in line, Guidry notes. “That tells [criminals] exactly where you are from,” he says.

- **Remove all luggage tags.** These contain personal information and should be removed as soon as you get off the plane, if possible, Guidry says.

- **Avoid hailing taxis.** Jumping into a random cab is a bad idea since you don’t know anything about the driver, Guidry says. Have the hotel call a car service it is familiar with. Also, make sure the driver locks all the doors after you enter a cab, he says.

- **Dispose of hotel key cards.** Don’t leave those plastic hotel keys lying around during your hotel stay or after you leave, Guidry says. “Those cards contain your whole profile—everything you used to check into a hotel,” he says. When you’re ready to leave, he says, wrap them in a towel and throw them in the trash.

- **Use an alias.** Public figures should never use their real names when making reservations or checking in. That may seem painfully obvious, but Guidry says you’d be surprised at how many celebrities fail to heed this advice.

- **Carry a doorstop.** Go to a hardware store, buy a plastic doorstop and carry it around with you, Guidry says. Jam it under your hotel door at night, he says. Why? Hotel room door latches aren’t as strong as they seem. Also, if you’re ever chased in a parking garage, run into a stairwell and jam it under the door behind you. “Stairwell doors all open inward,” he says. “Find a place to hide and call 911.”

Richards of Global Rescue says travelers should also be sure to have a fully charged communications device with them at all times. This could be a cell phone or a satellite phone, he says.

“Bring a method of letting people know you are in trouble,” he says.

Being a member of an emergency response service for international travelers also helps, he says. Memberships can range from a few hundred dollars a year for basic medical assistance services to tens of thousands per year for around-the-clock medical and security services.

“Most of the world is pretty safe, honestly, providing you are safe and take the right precautions,” Richards says. “It’s usually more often about protecting people from themselves.” *RW*