

## TRAVEL RISKS / ESSENTIAL TIPS

Without any doubt, people travel locally and internationally. For residents of Lagos State, Nigeria, intra-city trips could be considered more than inter-state travel if the kilometers and hours involved are taken into consideration. A daily routine from either *Agege* to *Victoria Island* or from *Okokomaiko* to *CMS* may take several hours depending on the traffic situation, though the distances are less than 100km. In any case, the risks on intra and inter state travels are identical with those on international travels.



### WHAT COULD HAPPEN?

Several risks are associated with traveling and although we cannot exhaust them all in this write-up, a few examples will be highlighted.

These include; Accident, Robbery, Fire, Death, Terrorist Attack, Illness, Kidnapping etc

### WHAT CAN BE DONE

#### Physical Risk Control

- Effective planning of itinerary
- Always be security conscious
- Avoid night travels
- Don't give personal information to co-travelers and if necessary exercise it with caution.
- Good serviceable condition of means of transportation
- Know who will be meeting you on arrival, i.e. Name and appearance
- Always have a means of identification on you
- Always have important communication contacts (telephone of host, emergency numbers) handy
- Clear knowledge of weather conditions
- Availability of First Aid medicaments/needs

#### Financial Risk Control

- Travel Insurance(s) exist locally to compensate for accident & loss of goods
- Health insurance policy is desirable for international trips as it will guarantee treatment in the event of illness
- Life insurance policy is also recommended should death occur.