these areas are off limits to foreigners or people who are not members of that faith. Ask permission before taking photographs of religious artifacts or buildings.

Not everybody likes to have his or her picture taken. Local people may resent you for taking their photograph or they may demand money for the picture after it has been taken. Always ask first.

Never take photographs of military facilities, a harbour where naval vessels are docked or industrial installations such as oil refineries. You may lose your film and your camera, and could even come under suspicion of espionage.

Taking Precautions

The same rules apply abroad as at home, only more so. Foreigners are usually at greater risk than locals. In many countries, foreigners are specifically targeted. Do not wander into unknown areas; find out how safe they are first. Do not pick up hitchhikers or cross borders with people you have just met. Watch your luggage and make sure it is locked. Never take anything, even an envelope, across a border for someone else.

Do not display large amounts of money or expensive jewellery in public. Use a money belt or a case with concealed sections for valuables. Dress appropriately.

Leave a copy of your itinerary with someone at home so they can contact you in case of an emergency. Telephone home, particularly if you have promised family members or friends that you would do so. We receive thousands of calls every year from worried family members or friends who have not received a promised call.

Keep a separate record of your traveller's cheques and credit cards. Never carry your passport, travel tickets, identification documents, cash, credit cards and insurance papers together. If you do so, you risk being left with no identification or funds.

Use the safety deposit box at your hotel. Never leave valuables in your room.

Illegal Drugs

Drug use and trafficking are prohibited in all countries, even though drugs are readily available and openly used in some places. Most countries impose heavy fines and long prison sentences for

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