Be particularly vigilant in a country where the traffic drives on the left side of the road.

Max was looking forward to being on his own for a few hours. He rented a motorbike from a local vendor, who assured him that the law didn't require a helmet. Max took to the road, enjoying the breeze. Suddenly a truck sideswiped him. With no helmet, Max suffered a serious head injury, requiring care well beyond what the hotel doctor could offer. Luckily for Max, he had bought comprehensive travel health insurance, which covered his medical evacuation back to Canada.

Accidents and injuries in recreational waters

Recreational waters – including seaside beaches, freshwater lakes and rivers, swimming pools and spas – can pose health and safety risks. Use common sense in or near the water. Avoid alcohol, wear a life jacket aboard any watercraft, and take the following precautions:

- Watch for signs of dangerous waters like rip currents (discoloured or unusually choppy, foamy water with debris) while swimming. If a strong current carries you from shore, swim parallel to the beach until the current stops, then turn toward shore.
- Avoid waters where shark attacks are known to occur.
- Avoid electrical outlets in spas and near swimming pools.
- Never scuba dive alone or without training. Stay well hydrated and rested before diving, only dive within the limits of your training, and follow local diving guidelines. When snorkelling, watch out for jellyfish, biting and stinging fish, and coral.
- Watch your children! Use appropriately sized and certified life jackets. Lack of adult supervision is the most common factor in children's deaths by drowning.