



SUNSHINE AND TRAVEL

A TRAVELER'S FIELD GUIDE

What To Do When

To help you navigate those travel "hiccups"

While we put a lot of care into planning your trip, we cannot prevent every hiccup from arising along the way. This guide walks you through how to handle whatever comes up, calmly and with a clear next step.

ONE QUICK NOTE BEFORE YOU DIVE IN

This guide is general guidance based on public information and our own experience in the industry, not professional legal, medical, or consular advice. In an actual emergency, always follow the direction of local authorities, medical professionals, or your embassy directly.

THIS GUIDE IS ORGANIZED INTO THE FOLLOWING SECTIONS

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We handle the details. You collect the memories.

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IN THIS SECTION

- Your flight gets delayed
- Your flight gets cancelled
- You miss a connecting flight
- Your luggage is lost
- Your train or ferry is cancelled or delayed
- Your rental car breaks down or you're in an accident
- Your private driver or transfer doesn't show up
- You miss your cruise's departure
- You're involuntarily bumped from an overbooked flight
- A rideshare or taxi situation feels unsafe

■ **Your flight gets delayed**

If you have a connecting flight, check your connection time to make sure you'll still make it. If it looks like you'll miss the next leg, head to the airline counter and ask to be moved to another flight. If this is your final flight of the trip, pull up your travel documents for your transportation company's contact info and let them know about the delay as soon as you can.

■ **Your flight gets cancelled**

Head straight to the airline counter, it's the fastest way to get rebooked. If you can't get to the counter and your travel documents don't list an emergency air desk hotline, contact your travel advisor.

■ **Your luggage is lost**

If you're using something like an Apple AirTag, check its most recent location. Also check the location using your luggage receipt. Then head to the airline's luggage counter to file a claim. Bring your contact info and your upcoming travel plans so they know where to deliver it once it turns up.

■ **You miss a connecting flight**

Head straight to the airline counter, it's the fastest way to get rebooked. If you can't get to the counter and your travel documents don't list an emergency air desk hotline, contact your travel advisor.

■ **Your train or ferry is cancelled or delayed**

Head to the station or terminal ticket counter to ask about the next departure or an alternate route. If the delay affects a connecting flight or another reservation, contact your travel advisor as soon as you can.

■ **Your rental car breaks down or you're in an accident**

Get to a safe location first, then call the rental company's roadside assistance line, it's in your rental agreement. If there's an accident, contact local authorities to file a report, many insurance claims require one. Let your travel advisor know so we can help adjust plans if needed.

■ **Your private driver or transfer doesn't show up**

Check your travel documents for the transfer company's contact info and reach out directly. If you can't reach them within a reasonable time, contact your travel advisor or the hotel concierge to arrange alternate transportation.

■ **You miss your cruise's departure**

Call the cruise line's emergency or missed-ship line right away, they can walk you through options to meet the ship at its next port. Contact your travel advisor too, catching up with a departed ship usually takes coordinating several moving parts at once.

■ **You're involuntarily bumped from an overbooked flight**

Before you leave the counter, ask the airline representative about compensation and rebooking options, offers are often better in person than over the phone. If the new flight time affects the rest of your itinerary, let your travel advisor know.

■ **A rideshare or taxi situation feels unsafe**

Trust your instincts. Ask to be let out in a public, well-lit area if anything feels off. Share your live location with a travel companion or family member if you can, and report the incident to the rideshare company and, if needed, local authorities.

IN THIS SECTION

- Your credit card won't work
- Your debit card won't work at an ATM
- You lost your passport
- You're denied boarding due to a documentation issue
- You need an emergency wire transfer or cash
- You're involved in a car accident (rental or rideshare)
- Your visa or entry document has an issue at the border
- You're detained or questioned by local authorities
- You lose your wallet with only cash (no cards to cancel)
- You need a translator in an emergency

■ Your credit card won't work

Bring more than one card when you travel, it's the easiest safeguard. If a card stops working, check your texts and email first, your bank may have flagged something, and a block can often be lifted with a quick electronic authorization. If you don't see anything from them, call your bank directly and ask to have the card reactivated.

■ You lost your passport

Use the in-room safe when you travel, and set a phone alarm so you don't forget to grab your documents before checkout. It's also worth carrying copies of your passport and a backup government ID. If your passport goes missing, take your copy to the nearest U.S. consulate or embassy for temporary documents. No copy on hand? Bring any other ID you have, it'll still help.

■ You're denied boarding due to a documentation issue

Ask the airline representative exactly why, and whether there's an on-site fix, some airports offer expedited visa services right there. Contact your travel advisor right away too, they may be able to help with rebooking or figuring out the documentation.

■ You need an emergency wire transfer or cash

Call your bank directly, many offer expedited transfer options for travelers abroad. Your country's embassy or consulate can also point you toward emergency funds if you need them.

■ **Your debit card won't work at an ATM**

This one's usually about the machine, not the card. Try withdrawing a smaller amount first, many blocks happen simply because the request went over your daily withdrawal limit. If that doesn't fix it, the same steps as a credit card issue apply: check for a message from your bank, or call them directly to sort it out.

■ **You're involved in a car accident (rental or rideshare)**

Make sure everyone's safe first, then contact local authorities to file a report and exchange information with anyone else involved. Contact the rental company if it applies, and let your travel advisor know as soon as you can.

■ **Your visa or entry document has an issue at the border**

Stay calm and cooperative with border officials, and hand over any additional documentation you have. If it's not resolved right away, ask what the next steps are and contact your travel advisor as soon as you're able.

■ **You're detained or questioned by local authorities**

Stay calm and cooperative, and ask to contact your country's embassy or consulate right away. Most countries recognize this as a right under international law (the Vienna Convention on Consular Relations), though exactly how and how quickly it's honored can vary by country. Once you're able, let your travel advisor know too, so we can help adjust plans if needed.

■ **You lose your wallet with only cash (no cards to cancel)**

File a report with local authorities, it's often needed for insurance claims. Contact your bank to talk through options for accessing funds abroad, and reach out to your travel advisor if you'd like help coordinating next steps.

■ **You need a translator in an emergency**

Ask your hotel concierge first, many hotels have multilingual staff or translation services on hand. Translation apps can help in a pinch, but for anything medical, legal, or police-related, ask specifically for a professional or official translator.

IN THIS SECTION

- You want to change your dining and/or spa reservations
- You want to change your room
- Your hotel has no record of your reservation
- There's a power or water outage at your property
- An item is missing from your room
- You feel unsafe at your accommodation

■ You want to change your dining and/or spa reservations

Your concierge can coordinate any "in travel" dining changes. Just know that if a reservation required a credit card to hold, a late change may come with a penalty.

■ You want to change your room

Looking to upgrade? Ask reception if anything's available, the upgrade fee can usually be paid locally. Something wrong with your current room? Call reception, explain the issue, and ask them to help find a solution. Either way, let your travel advisor know what happened so we can work with our partner property to keep it from happening again.

■ Your hotel has no record of your reservation

Show the front desk your confirmation email or booking documents, that's usually enough to sort it out on the spot. If the hotel still can't locate or honor the reservation, contact your travel advisor right away so we can step in directly with the property.

■ There's a power or water outage at your property

Let the front desk know right away, outages are often building- or area-wide, and they'll have the most current word on when things will be back up. If it's seriously disrupting your stay, contact your travel advisor to talk through options.

■ An item is missing from your room

We'd rather you leave valuables at home when you travel, but if you do bring them, use the in-room safe and set a phone alarm so you don't forget them at checkout. If something does go missing, tell the front desk right away and ask to file a claim with local authorities. If you have insurance on the item, file that claim as soon as you notice the loss.

■ You feel unsafe at your accommodation

Trust your instincts. If you can, move to a public area of the property or a nearby public space, and notify hotel security or management right away. Once you're safe, contact your travel advisor so we can help arrange alternate accommodations if needed.

04 WHAT TO DO WHEN Health & Medical

IN THIS SECTION

- You suspect food or water-borne illness
- You need a doctor or pharmacy in a country where you don't speak the language
- You have a severe allergic reaction
- You suffer an injury or fall ill
- There's a disease outbreak or health advisory issued for your destination
- You need to fill an urgent prescription abroad
- A travel companion is injured or becomes unresponsive

■ You suspect food or water-borne illness

Stay hydrated, and seek medical attention if symptoms are severe or aren't easing up. Ask your hotel concierge to help locate the nearest clinic or pharmacy. If your plans need to shift while you recover, let your travel advisor know.

■ You need a doctor or pharmacy in a country where you don't speak the language

Ask your hotel concierge for a recommendation, many hotels have relationships with English-speaking doctors or clinics. If you have travel insurance, their assistance line can often help track down the right provider too.

■ You have a severe allergic reaction

Use any prescribed emergency medication right away, like an epinephrine auto-injector, and get emergency medical care immediately. Don't wait to see if it improves on its own. Once you're safe, let your travel advisor know what happened.

■ You suffer an injury or fall ill

Get treatment first, always. Once you've been seen, if you have travel insurance, contact them for guidance on filing a claim. Either way, let your travel advisor know so we can work with your hotel on any plans that need to change.

- **There's a disease outbreak or health advisory issued for your destination**

Check official guidance directly, for U.S. travelers, that's the CDC, rather than relying on news coverage alone. Contact your travel advisor to talk through whether any part of your itinerary should change.

- **You need to fill an urgent prescription abroad**

Bring a copy of your prescription, and if you can, the generic or chemical name of the medication, since brand names vary by country, to a local pharmacy. Your hotel concierge can help point you to one. If you have insurance, check with them about coverage for medication bought abroad.

- **A travel companion is injured or becomes unresponsive**

Call the local emergency number right away, it's not always 911, so check your travel documents or ask hotel staff ahead of time for the right number at your destination. Once help is on the way, let your travel advisor know so we can help with any changes to your plans.

IN THIS SECTION

- You need local advice or assistance
- You lost your phone
- You have no cell service or data in a remote area
- You lose access to email or two-factor authentication needed for banking

■ You need local advice or assistance

Your concierge is a great resource for local know-how, logistics, dining, anything, don't hesitate to ask.

■ You lost your phone

Think it was stolen? Notify the front desk and ask to file a claim with local authorities. If you have insurance on your phone, file that claim as soon as you realize it's gone. If you're somewhere you can pick up a replacement, that's entirely up to you and what feels right in the moment.

■ You have no cell service or data in a remote area

Ask your hotel or accommodation about Wi-Fi, and consider downloading offline maps and key documents before you head somewhere remote. Let someone know your general plans and when you expect to be back before you lose signal.

■ You lose access to email or two-factor authentication needed for banking

Call your bank directly using the number on the back of your card, not one you find online, to verify your identity another way. It's worth setting up backup 2FA options, like a second device or backup codes, before you leave.

IN THIS SECTION

- Your tour guide has not arrived
- You miss a scheduled group excursion departure
- You get separated from your tour group

■ Your tour guide has not arrived

Give it a reasonable amount of time at the agreed meeting point first, guides run late sometimes for reasons outside anyone's control. If they still haven't shown up, use the contact information in your travel documents to reach the tour operator directly. If that doesn't resolve it, contact your travel advisor and we'll help track down what's going on.

■ You get separated from your tour group

Stay put if you can, it's usually the fastest way to be found. If you have to move, head back to the last known meeting point or a clearly recognizable landmark nearby. Contact the tour guide or company directly using the info in your travel documents.

■ You miss a scheduled group excursion departure

Contact the tour operator directly using the info in your travel documents to ask about joining late or catching up with the group. If that's not possible, contact your travel advisor to talk through rebooking or other options.

07 Global / Political Emergencies & Public Unrest

IN THIS SECTION

- A protest or demonstration breaks out near you
- A curfew is announced in your destination
- Your government issues a new travel advisory while you're traveling
- You're near a strike or labor action (transit, airport staff, taxis)

■ A protest or demonstration breaks out near you

Avoid the area entirely, even if it looks peaceful, these things can shift fast. Head back to your hotel or another safe location and keep an eye on local news. Let your travel advisor know so we can help adjust any plans that are affected.

■ A curfew is announced in your destination

Confirm the exact hours and any exceptions directly with your hotel's front desk, local announcements can be easy to misread in a new language. Plan to be back well before curfew starts, and let your travel advisor know so we can adjust any evening plans or transfers.

■ Your government issues a new travel advisory while you're traveling

Check the official advisory directly on your government's travel site, for U.S. travelers, that's travel.state.gov, rather than relying on news coverage alone. Contact your travel advisor to talk through whether any part of your itinerary should change. If you registered with a program like STEP before you left, you may also get direct alerts.

■ You're near a strike or labor action (transit, airport staff, taxis)

Check with your hotel concierge on which services are affected and for how long. Build in extra time for transfers and have a backup transportation option in mind. If the strike affects a flight, tour, or transfer we arranged, let your travel advisor know.

IN THIS SECTION

- A hurricane, typhoon, or cyclone is approaching your destination
- Wildfire smoke is affecting air quality
- Flooding disrupts roads or your accommodation
- A volcanic eruption disrupts flights (ash cloud)
- An earthquake occurs during your stay
- Severe weather grounds all flights and you need an extended stay

■ A hurricane, typhoon, or cyclone is approaching your destination

Follow your hotel's and local authorities' instructions on shelter and evacuation, they'll have the most current, location-specific guidance. Contact your travel advisor as soon as a storm is forecast so we can start monitoring the impact on your flights and itinerary.

■ Wildfire smoke is affecting air quality

Check local air quality reports and follow any health guidance around outdoor activity, especially if you have respiratory sensitivities. Ask your concierge for updates on closures, and your travel advisor can help rework your itinerary if key attractions are affected.

■ Flooding disrupts roads or your accommodation

Don't walk or drive through flooded areas, depth and current can be deceiving. Let hotel staff know right away if flooding affects your room or the property. Contact your travel advisor if it disrupts transportation or reservations.

■ A volcanic eruption disrupts flights (ash cloud)

Check with your airline directly for the latest flight status, ash-related delays can change quickly. Contact your travel advisor to talk through alternate routing or an extended stay if needed.

■ An earthquake occurs during your stay

Drop, cover, and hold on, and wait for aftershocks to settle before moving. Once it's safe, check with hotel staff on structural safety and any local emergency instructions. Contact your travel advisor once you're safe so we can help with any changes to your plans.

■ Severe weather grounds all flights and you need an extended stay

Talk to your hotel's front desk about extending your stay, and contact your travel advisor as soon as you can so we can help with the reservation and any related costs. Save your receipts, travel insurance, if you have it, may reimburse reasonable expenses from weather delays.

IN THIS SECTION

- You're traveling with an elderly companion who needs assistance
- You receive news of a family emergency back home and need to return early
- You're traveling with a child who gets sick, lost, or injured
- You want or need to extend your trip unexpectedly

■ You're traveling with an elderly companion who needs assistance

Identify the nearest medical facility, and keep a list of any medications or conditions on hand throughout your trip. Ask your hotel concierge for mobility assistance or medical referrals if needed. Let your travel advisor know if plans need to change.

■ You receive news of a family emergency back home and need to return early

Contact your airline directly to ask about compassionate fare changes, many carriers reduce change fees for family emergencies with documentation. Contact your travel advisor as soon as you can too, we can help manage the rest of your itinerary and any refunds or credits.

■ You're traveling with a child who gets sick, lost, or injured

If a child is lost, notify hotel security, venue staff, or local authorities immediately and share a recent photo if you have one, don't wait to see if they turn up on their own. For illness or injury, get medical attention right away. Once things are resolved or stable, let your travel advisor know so we can help with anything that needs adjusting.

■ You want or need to extend your trip unexpectedly

Check with your hotel directly on availability to extend your stay. Contact your travel advisor as soon as you can, flight changes and other reservations will need to be coordinated together.