



# IS YOUR ENTERPRISE PREPARED TO RESPOND TO A DEATH ABROAD?

In the age of globalization Americans often feel as if they are invincible to harm when traveling abroad. The fact is many will not return home from their journeys out of the country.

The U.S. Department of State estimates that more than 8,000 Americans die in a foreign country each year. While some of those are permanent residents and longtime expatriates, thousands more are tourists or individuals traveling for business.

According to published research, poor health claims many lives. But in general more than half of travelers' deaths are due to injuries from traffic or recreational sports accidents, drowning or other unforeseen events such as acts of terrorism.

For families and their enterprises receiving that unexpected news, the first inclination may be panic.

We know how difficult it is for families when a loved one dies abroad - creating circumstances where grief may be compounded by barriers of foreign language, law and culture.

We would like to believe family offices are convinced about the need for a Travel Emergency Response Plan for these unforeseen events. But, the facts remain, over 90 percent are either completely unprepared or significantly under-prepared for a death overseas.

Everyone's circumstances are unique. Does your family's journey management plan address specific protocols to be followed in the event of death while traveling abroad?

One key phase of your plan must include registering with the State Department's Smart Traveler Enrollment Program. STEP is an app-based program which allows U.S. citizens traveling and living abroad to enroll their trip with the nearest U.S. Embassy or Consulate. The application provides important information from Embassies about safety conditions in your destination country that can help you make informed decisions about your travel plans. It will also aid the Embassy in locating you or your family in the event of an emergency.

When a United States citizen dies outside of our borders and no legal representative is present in the country at the time of death, the consular officer will notify the decedent's next of kin by official telegram relayed through the

Department of State in Washington, D.C. Consular officials can help families navigate country-specific processes and legal procedures. They will provide guidance on making arrangements for final disposition, returning personal effects and the process for requesting a Consular Report of Death Abroad (CRDA). It should be noted the Department of State has no independent authority to pay for any expenses incurred relating to the repatriation of remains.

Foreign trips require careful planning. Here are a few important first-steps to take before traveling outside the United States.

- ◇ Safeguard Your Documents. Make two copies of all your travel documents in case of an emergency. Leave one copy with your family office and carry the other with you but separately from your original documents.
- ◇ Review your medical insurance policy. Does it apply overseas? If not, consider purchasing a health policy that will cover international medical care and emergency evacuation.
- ◇ If you take prescription medication, make sure you have enough to last the duration of your travels. As recommended by the CDC, get any special vaccines or medications as a precaution against various diseases.
- ◇ Be sure your comprehensive travel insurance policy includes reimbursement of costs to your estate associated with repatriation. If death occurs overseas these expenses can range from \$10,000 to \$20,000.
- ◇ Keep a list of your emergency contacts handy and create a communication plan for reaching family and friends in the event of a crisis.

LHT Consulting Group's services include developing repatriation plans to aid a family and their enterprise when a death occurs overseas. We have extensive global experience with national and international agencies to ensure the expeditious return of the deceased family member.

Intentional planning is mission critical.

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