Travel Guard[®]

What is virtual kidnapping and how can you help prevent it?

Virtual kidnapping is a scam in which criminals deceive victims into believing that a loved one has been kidnapped and demand a ransom for their release. Virtual kidnapping incidents are becoming more common, and travelers can be especially vulnerable when they are navigating an unfamiliar location. Below are some steps you can take to avoid becoming a victim.

What precautions can you take before and during your travels?

Inform trusted contacts:

- Create a contact list, including local emergency numbers, your embassy/consulate, your emergency contacts and your travel insurance company.
- Share your travel itinerary, including accommodation details, with trusted family or friends.
- Establish regular check-in times with your contacts and inform them immediately if your plans change.
 - Consider sharing your location with your trusted contact.
- Agree on a code word or phrase with your trusted contacts that can be used to verify your identity in case of an emergency.
 - Discuss what steps to take if they receive a suspicious call or message.

Secure your personal information:

- Limit the amount of personal information you share online, especially on social media. Adjust privacy settings on social media accounts to restrict who can see your posts. Avoid posting real-time updates about your location and activities. discussing your plans in public. communications. Use a VPN to access personal data. mobile devices. Only connect to trusted Wi-Fi networks. Avoid using public Wi-Fi for financial
- transactions or sharing personal information.

- Be cautious about tagging your location in posts.
- Avoid sharing your travel plans, hotel details or personal information online or with strangers.
- Be mindful of your surroundings when

Use secure forms of communication:

- Use encrypted messaging apps for sensitive
- Disable automatic connection to Wi-Fi on your



What should you do if you receive a suspicious call?

Understand scamming tactics:

- Don't panic. A common tactic of scammers is to create a sense of urgency and fear.
- Scam callers can spoof legitimate phone numbers. Even if you receive a call from a known number, it may not be legitimate.
- Criminals can use less than 10 seconds of an audio recording from a phone call or social media to replicate someone's voice with AI software. If you or your trusted contacts receive a suspected scam call, be sceptical, even if the alleged victim's voice sounds familiar.
- Scammers can also use AI software to generate photos and videos to make the virtual kidnapping more convincing.
- In some locations, a virtual kidnapping tactic is to call a traveler's hotel room phone and claim that the traveler is in immediate danger by criminal gangs. Unless you are expecting a call to your hotel room, do not answer. If you do answer and are instructed to give out your information and/or leave your room, hang up and contact authorities, your embassy or consulate and your trusted contact.
- If something feels off, trust your gut and take appropriate precautions.

Try to verify the kidnapping claim:

- Try to contact the supposed victim directly using a different phone or communication method.
- Ask the caller questions that only the real victim would know the answers to.

Do not share personal information:

• Avoid giving out any personal details about yourself or the alleged victim or confirming any information the caller might have.

Do not make any payments:

- Do not agree to any ransom demands without verifying the situation.
- For assistance and guidance or if you suspect the kidnapping claims are true, contact the school or study abroad program contact, local authorities and your embassy or consulate.

What should you do after the incident?

Report the incident:

- Inform local law enforcement and your embassy or consulate about the scam.
- Inform the appropriate contacts within the school or study abroad program.
- Report the incident to your home country's authorities and relevant fraud-prevention organizations.

Review your security practices:

- Reassess and enhance your personal security measures.
- Change passwords and review privacy settings on your online accounts.

Support and Counseling:

• Seek emotional support or counseling, as such incidents can be traumatic.

Virtual kidnapping is a serious risk that can cause significant emotional distress and financial loss. Taking these precautions and protecting your personal information, can help you reduce the risk of falling victim and travel more confidently.

Travel Guard meets the diverse needs of leisure and corporate travelers alike through its comprehensive portfolio of travel insurance plans and assistance services as well as a network of experienced providers. With global service centers placed strategically around the globe, our 24/7 multilingual team is always just a phone call away and ready to assist when our customers experience travel issues – from lost luggage or minor travel inconveniences to medical emergencies or life-threatening events. We help customers recover from travel disruptions and enjoy their journeys knowing Travel Guard has their back every step of the way. Learn more at www. travelguard.com and follow us on Facebook, Instagram and Linkedlin. AT-15824-24 01/25

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