

ASSIST AMERICA

2024

# SPRING



assist america®  
Innovative Assistance Solutions





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# ASSIST AMERICA

## ABOUT US



assist america®  
Innovative Assistance Solutions

Assist America was formed to address the specific needs of the global insurance industry. Our members enjoy peace of mind, freedom from dealing with complex decisions and financial considerations during difficult times, and security in knowing that initiating Assist America services will put our network of resources into action to respond to travel emergencies. If appropriate medical care is not available locally, then we will transport the member to the nearest facility that is capable of treating them.

Assist America operates emergency operation centers 24/7 from locations that are strategically located to provide services on a global scale.



*For more information, scan the QR code for a short video on our services*





# DIVERGING DISASTER



Natural disasters disrupt millions of lives each year and can have lingering, costly effects to all those affected. Moreover, the incidence and severity of many meteorological disasters, including hurricanes, tornadoes, flooding, drought, wildfires, and extreme temperatures, may increase over the coming decades with global climate change. Epidemiological risks may also be intensified by climate change, with warmer, more variable conditions facilitating pathogen transmission. Having a plan to mitigate your exposure to natural disasters is increasingly important.

## How to Prepare for a Natural Disaster

Learning about the natural hazards in each location that you plan to visit, the risks you may encounter in these areas, and planning in advance to mitigate your vulnerability to these threats and to warn, shelter, and evacuate them, if necessary, is key to lowering your risk.

Making plans to maintain operational resilience is necessary to ensure you and your family can remain safe and effectively carry out their operations amid the threat of natural disasters. Research natural disasters that may strike areas where travelers and their organizations are operating; familiarize travelers and their organizations with these threats.

Establish streamlined emergency procedures tailored to each natural disaster threat and train each family member on corresponding disaster response. Provide “grab bags” for each person filled with emergency supplies (e.g., a three-day supply of food and potable water).

Ensure lines of communication are robust, clear, and redundant to ensure effective and broad transmission of vital information throughout a traveller’s organization in case of emergency. Maintain lists of active evacuation routes in traveller locations. Account for special needs of travellers and additional steps required to ensure access to disaster mitigation measures. Also, train everyone in vital safety skills.

Taking rapid, effective action during a natural disaster is required to mitigate its impact on travelers and their organizations. The following points detail specifics on how to respond during a natural disaster depending on which event is encountered.



## Earthquakes

If inside, do not attempt to leave the building, especially if you are in a densely populated area, as you risk being trampled by crowds. Seek shelter under a table or door frame (made of reinforced concrete if possible). Stay away from windows, mirrors, and anything that could injure you; avoid using elevators. Once the trembling has stopped, check that there has not been a gas leak. If you smell any suspicious odors, open the windows, leave the area, and call the appropriate authorities. If possible, shut off the gas supply. Check your electrical connections. If you see sparks, loose electrical wires, or smell a burnt odor, immediately shut off the electricity



If possible, shut off the gas supply. Check your electrical connections. If you see sparks, loose electrical wires, or smell a burnt odor, immediately shut off the electricity and call the appropriate services. Check that your water and sewer pipes have not been damaged; if in doubt, do not drink the tap water. Only leave the building where you are located once you are certain that the earthquake has ended.

If outside during an earthquake, distance yourself from buildings, electrical cables, lampposts, and dams. If you are driving, pull over, but do not get out of the vehicle. Stay away from trees, utility poles, and bridges.

Listen to radio coverage to follow ongoing developments. Only use the telephone for emergency purposes. If you are in a vehicle, be extremely cautious and avoid any bridges, roads, or other infrastructure that may have been damaged during the earthquake.

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# 11%

of American travelers say that natural events or disasters have disrupted their travel in the last year.

# 41%

of individuals report that they are not prepared to handle or navigate a natural disaster.





### **Flooding/Landslides**

Be prepared to leave your location if you receive an evacuation order. If you suspect that a sudden rise in water levels may occur, seek high ground. Shut off the electricity and gas, and do not touch any electrical equipment; you may risk electrocution.

If waters rise suddenly and you are not able to leave the building, move to the highest floor or the roof if necessary. Remember, walking in moving water can be extremely dangerous. If possible, proceed

through calmer waters and verify the depth using a stick. Be aware that 15 cm (6 in) of running water is enough to knock over an adult. If you are in a vehicle, be extremely cautious if on a flooded road; the water may be concealing hazards such as potholes.

During a landslide, follow developments via local media and closely follow all issued instructions. If you are unable to leave, move to the highest ground possible. It is essential that you remain out of the way of the debris flow. If you are trapped, get down and cover your head.

**Walking in moving water can be extremely dangerous.**

Following a flood, wait for clearance from the authorities before returning to your residence. If possible, avoid going through any flooded areas, but if it proves necessary, wear rubber boots to protect yourself from electric shocks.

If you are in a vehicle, find out which roads have been flooded, as they may be damaged and could cave in. As flood water often contains wastewater or chemical products, wash and disinfect anything that the water came into contact with, including parts of your body. Finally, discard any foods that came into contact with flood waters.

After a landslide, if possible, provide aid to injured persons. Stay away from the affected area until the authorities confirm that the ground has stabilized. Other landslides or floods may occur in the hours and days following the initial event. Alert local authorities to infrastructural damage, especially to roads and train tracks.

### **Hurricanes/Cyclones**

Follow ongoing developments via media outlets if communication systems are still operational. Heed the directive of the authorities if they issue an evacuation order.

If the authorities advise you to remain indoors, do so, keeping away from windows and doors. Stay on the lowest floor possible (winds are stronger at higher levels), choose a room in the center of the building, and do not attempt to leave the premises.

If you are inside, stay there until the authorities have announced the end of the storm. If you have evacuated, wait for the official all-clear before returning to your residence. Before drinking water from the tap, ensure that it is potable and safe to drink.



**Assist America may be able to help in the event of a medical or travel emergency. Reference your member guide for more information on services available to you.**

**Cyclones frequently damage water distribution facilities and sewage treatment plants, so it is possible that you will need to use bottled or boiled water for several days.**

**Verify that there are no gas leaks. If you smell a suspicious odor, open the windows, and leave the area. If possible, shut off the gas supply and call relevant services. Check your electricity flow; if you notice sparks, loose wires, or an odor of something burning, immediately turn off the electricity and call service specialists.**





# Trouble

— In Tennessee —



While away on vacation, a member's elderly husband, Wyatt\*, experienced a fall in their hotel bathroom that left him in pain. While the member had been able to transport her husband to an urgent care clinic for treatment, the nature of his injuries prohibited him from sitting for long periods. Since they had driven to Kentucky via a rental car, she knew it was going to complicate their travel plans. With her husband incapable of making the return trip without exacerbating his present condition, she called Assist America seeking assistance.

Assist America's Case Manager coordinated with the member to obtain necessary information from the treating physician to ascertain with our consulting physician and determine the most appropriate mode of transportation home. Our Operations Team arranged and paid for the medical transportation home. Upon returning safely home, Wyatt's wife reported that her experience was exemplary and that the compassion and expediency with which we responded to the situation helped make the transition as smooth as possible.



Situations like Wyatt's are not as uncommon as you may think. Illness and accidents can happen in the blink of an eye, but Assist America helps mitigate those worries with a variety of travel assistance services. Notable offerings include:



Medical Referral



Medical Repatriation



Compassionate Visit



Prescription Assistance



Pre-Trip Information



Lost Luggage Assistance



For a full list of descriptions, terms, and services, please refer to your Assist America Member Guide for further details.



# Defending Your Devices

## How to Dodge Hackers During Travel



Identity theft is more common than most people realize and cybercriminals are becoming more covert and clever in their attack methods. According to Security Magazine, there are over 2,200 cyber-attacks each day which equates to 800,000 a year or one every 39 seconds. Human error plays an important role in these attacks, many of which could be avoided if people had a better understanding of the inherent risks. Most of us hear stories about victims and think, “this can’t happen to me.” The truth is that all of us are vulnerable – particularly when traveling abroad.

### Facing cyber threats

International travel has nearly doubled since Covid-19 and personal data breaches have become one of the most common forms of cybercrime. Travelers are going abroad with cell phones, laptops, tablets and smart wearable devices. While away, they check their emails, access their financial statements and personal accounts and share photos with friends. Often, they rely on free Wi-Fi services that are provided by a café, hotel or airline. Only later, do they learn that these are not secure and that the public – and hackers – can access sensitive data that puts them at risk. One cybersecurity survey recently revealed that one in four travelers have been hacked while using public Wi-Fi on their travels abroad, primarily while they were in transit at an airport, bus or train station. In fact, one in three international travelers do not regularly verify public Wi-Fi networks before using them, and 35% have had a cell phone, laptop, tablet or smart watch lost or stolen while abroad.

Moreover, hackers are becoming adept at setting up fake Wi-Fi hotspots in airports, train stations and restaurants. Familiar brand names lead travelers to believe that these sites are secure and they innocently connect to these networks. In reality, they could be sharing personal information, credit card payments, website logins and other highly sensitive credentials with hackers. Travelers should also be wary about public charging stations which can be a blessing when a phone battery dies. However, these stations pose a real threat for malicious software, so much so that the FBI recently issued a public warning to travelers.



## Safeguarding sensitive information

One of the best practices for protection is to invest in a virtual private network (VPN), which encrypts the user’s data and blocks third parties from accessing it. Yet, in spite of the benefits, less than a third of international travelers currently use a VPN network.

Whether traveling or at home, mobile devices should be locked with a strong password. This should be changed at least every six months, using a combination of letters, numbers and acronyms. Multi-factor authentication is another layer of security that no traveler should be without. It requires verification with both a user name and password to access accounts. It can also include push notifications, text messages, phone verification, biometrics and facial recognition.

When travelers go abroad they should make it a practice to alert their financial institutions of their plans in advance. Turn on “Find My Device” to locate a lost or stolen phone and delete the personal data that is on it before someone steals it. Safeguard devices by installing antivirus software that updates automatically, and frequently back up data on the phone to the cloud or computer. Keep all devices secure (for example in a safe in a hotel room) and, when in a public place, use a protective screen that makes it harder for others to view.

When not actively using a phone, keep it locked and turn the power off before going through customs or government checkpoints. Before traveling overseas, it’s advisable to research internet privacy laws for those countries that will be on the itinerary.

Everyone has a tendency to share information on social media. Lock down privacy settings and delete apps that have not been used in a while. Always be careful when downloading new apps and providing answers to questions that may not be coming from a legitimate source. When not using Bluetooth, shut it down to ensure that the information on the device is not visible to others.

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# Tips for Traveling SENIORS



The best way to navigate a new experience is to be well prepared; here are our 6 tips for seniors looking to explore new horizons!

If you experience a travel emergency while on vacation in qualifying situations, remember that Assist America is here to help. Consult your member guide for details!

## Plan for your health

Sickness and injury can happen anywhere, make sure to keep all health insurance information and information for travel assistance close at hand in the event of an emergency.



## Share your Itinerary

Ensure a trusted individual at home has a copy of your itinerary and check in whenever possible.



## Stay Nearby

Smaller trips can grant a better idea to the individual as to what their limitations are physically as well as develop a sense of confidence in tackling something a bit more adventurous.



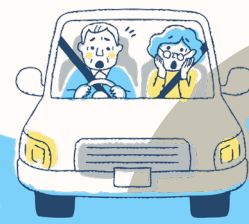
## Pack Light

Overpacking is easy to do; anticipating every need you may have on vacation, but its not only cumbersome, but quite expensive. Try to stick to a carry-on bag for better mobility and a smaller likelihood of loss.



## Stay Alert

There is no such thing as being too cautious, stay in well populated areas or utilize the buddy system when traveling to stay safe.



## Maintain a List

Don't forget to pack any necessary medication or medical devices and maintain a list of all of them so you depart and return with everything you need.





# FIX AI

## *The Increasing Role of Artificial Intelligence in Aviation*

Artificial Intelligence is the practice of utilizing machines to mimic human behavior, including performing human cognitive skills, like decision making, learning, or making predictions and recommendations. The use of AI in aviation continues to increase across the industry, and current or future uses span a wide range of tasks and disciplines. The use of AI in the field, aims to improve a variety of factors, including efficiency, safety, personnel workload, manufacturing techniques, and the environmental impact of global aviation. Many potential uses of AI is yet unknown, though if current advancements allow for future trend predictions, AI is likely to touch every aspect of the business. Currently, airlines and airports are already utilizing or testing its use in maintenance, flight planning, weather predictions, and ground operations. There are unlimited uses for AI in aviation, including a few noteworthy developments with increased relevance and use to passengers, including airport security, baggage screening, passenger assistance, and on time performance.

### Uses of AI

A handful of airports globally are testing the ability of AI to scan luggage. The technology aims to reduce fatigue and workload of security personnel, as well as improve detection capabilities and efficiency at airport checkpoints. Baggage screening of both carry-on and checked luggage, though crucial to the safety and security of flights, is also a highly time-consuming and labor-intensive step at airports. When fully implemented, AI could quickly scan for images that may be potential threats to airport safety and security, such as weapons, drugs, or explosives. Early results have revealed that AI scanning has performed as well as, or better than its human counterparts in the detection of prohibited items, though the technology still requires improvements, especially for detecting less obvious weapons, shown to be missed by AI scanning, or the AI has not been “taught” the significance of certain abstract concealments. AI can also be utilized to quickly screen passengers, such as for the recognition of disguises.

Not only can AI assist with the prevention of prohibited behaviors of passengers, but it can also be utilized to prevent nefarious behaviors of airport and airline personnel. Airport and airline employees are afforded the freedom of gaining access to sensitive areas around the airport, and in many cases without the same level of security screening. This vulnerability has been exploited by criminal organizations recruiting airport employees to assist with illegal activities such as drug smuggling. Airports may be able to close this gap by implementing AI screening of airport workers which quickly screens employees for prohibited items through contactless scans.

AI is also being utilized to improve the movement of aircraft at a given airport. With the use of cameras on the apron, or ramp area, they can monitor, detect, and predict when an aircraft will complete its ground process, and may be ready for pushback for the next flight. The cameras make predictions by monitoring when each step is completed, such as refueling, or passenger and luggage unloading and loading, then predicting the time remaining or consideration of any delays it has encountered.






AI chat services and AI communication interface between airports, airlines, and passengers can improve passenger experiences and reduce challenges, such as language barriers, wait times, and airport assistance. Chatbots also operate on a 24/7 basis, providing immediate and tailored assistance to passengers, through location and flight information, such as providing the best way to get to a connecting flight, nearest restrooms, and real time flight updates. Even further, the assistance can be easily translated to several languages for ease of global communication.

Several other use cases for AI have the potential to transform aviation safety, security and efficiency, including the widespread use of facial recognition in airport monitoring, the detection of foreign objects on runways and taxiways, monitoring for unattended baggage, or scanning an airport for nonstandard events such as bottlenecks, or injuries. Although most, if not all use cases have been met with concerns by industry leaders, or the general flying public.

### AI Concerns

For the many benefits of AI use in the aviation sector, there are several concerns from employees, passengers, and companies alike. The use of AI in the industry raises concerns such as privacy, and ethical considerations, errors in detection of objects, as well as “learned” biases from human inputs. Passenger screening sensitivities, such as passenger disabilities, religious clothing, or heightened unease at airports, could also be overlooked, not considered, or not learned by AI algorithms when determining the threat analysis of a passenger. All of which require mitigation and attention for full implementation.

For many employees, the loss of employment or reduced workforces is a real concern in discussions on the future of AI. Ultimately, many positions are likely to be eliminated with AI, though it will also open new opportunities and careers such as managing AI platforms and technologies, interfacing and overseeing AI decision making, engaging with feedback and AI learning, and ensuring the moral



“  
*AI chat services and AI communication between airports, airlines, and passengers can improve passenger experiences.*”

regulated industry, often to the detriment of any updates to the industry but also toward the benefit to safety. The sector is already utilizing early AI in several different aspects, including predictive maintenance, route optimization, and pricing of fares, which have already shown positive results to those segments. The technologies are quickly advancing however, and in the near term, the industry is likely to see continued developments, specifically in areas of efficiency. The implementation of AI in safety and security aspects, particularly in decision making, is likely to take longer for full implementation and approval. Regardless of personal opinions or concerns, AI in aviation is here, and continues to grow in its capabilities and use, and will hopefully be implemented cautiously, ethically, and safely for the benefit to all.

and ethical use of AI algorithms and training. As with the implementation of any technology, its interface with humans will be a critical step in its successful planning and operation. Preventing and mitigating, errors, malfunctions, and cybersecurity threats are also required to be in the forefront of discussions with AI advancements.

Data protection and cybersecurity is a growing concern across the globe, not just related to aviation, and is likely to increase, especially with the rising use of technology. AI interfacing with personal information, such as passenger biometrics, official documents, or health related information could increase vulnerabilities in cybersecurity threats, and one that requires equally secure and developed processes.

### Impact

The aviation sector is a highly





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