

SOLO TRAVEL SAFETY ESSENTIALS

The Complete Pre-Trip Safety Guide for Solo Travelers

INSIDE THIS GUIDE

- Pre-Trip Safety Checklist ·
- Travel Insurance at 50+ — What Actually Matters ·
 - Your Documents Plan ·
 - Medications & Health Abroad ·
 - The 'Someone Knows My Plan' Template ·
- What To Do If... Emergency Quick Reference ·

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Travel Alone. Live Fully.

BEFORE YOU GO: A Solo Traveler's Safety Primer

Solo travel is one of the most rewarding decisions you'll ever make. You set the pace. You choose the coffee house. You linger where you want. Nobody else's itinerary pulls you away. But traveling alone also means there's no backup person — no one to hold your documents while you dig through your bag, no one to call the front desk when something goes wrong, no one who automatically knows where you are.

This guide fixes that. It gives you a precise, pre-trip safety system built around the realities of independent travel in your 50s, 60s, and beyond: the insurance decisions that matter, the documents that need to be backed up, the health considerations that require planning, and the emergency contacts that make everything else manageable.

How to Use This Guide

- **Read through once before you book.**
Identify any gaps in your current setup — insurance, documents, medications — before you commit to dates.
- **Use the checklists as your build list.**
Work through them over the weeks before departure, not the night before.
- **Screenshot the What To Do If... page.**
Keep it accessible offline. Data doesn't always work when you need it most.
- **Fill in the 'Someone Knows My Plan' template.**
Send it to a trusted contact at home before every trip. No exceptions.
- **Revisit before each trip.**
Your health, medications, and insurance needs change. Review annually.

A NOTE ON THIS GUIDE

Safety doesn't mean fear. The solo travelers who plan well are not the anxious ones — they're the confident ones. A thirty-minute investment in the system on these pages removes the mental overhead that gets in the way of actually enjoying your trip.

Pre-Trip Safety Checklist

Work through this list in the weeks before departure — not the morning of. Items marked ★ are non-negotiable for solo travel.

★ TRAVEL INSURANCE

- Purchase travel insurance before anything else is booked ★
- Confirm policy covers medical evacuation (minimum \$250,000 coverage recommended) ★
- Confirm policy covers pre-existing conditions — read the exclusions carefully ★
- Check that emergency medical cover includes hospitalisation abroad ★
- Confirm 24/7 emergency assistance line is included — save the number separately ★
- Verify trip cancellation and interruption cover matches your total trip cost
- Check whether your policy covers 'cancel for any reason' (CFAR) if flexibility matters
- Confirm coverage for adventure activities if relevant (cycling, hiking, boat tours)
- Note the policy number, insurer name, and claim line in your phone contacts

★ DOCUMENTS & IDENTIFICATION

- Passport valid for at least 6 months beyond your return date ★
- Photograph passport ID page — save to phone Photos AND email yourself a copy ★
- Photograph visa pages and any entry stamps relevant to your trip
- Carry two forms of government-issued photo ID — keep one in a separate bag
- Make a physical photocopy of passport — keep in luggage separate from your bag
- Note your passport number, issue date, and expiry in a secure notes app
- Research visa requirements for every country you're entering ★
- Confirm whether your destination requires an entry form or pre-registration (e.g. ETIAS for Europe from 2025)

★ HEALTH & MEDICATIONS

- See your GP or travel medicine clinic 6–8 weeks before departure ★
- Obtain a signed letter from your doctor listing all medications, doses, and generic names ★
- Pack medications in original labelled containers in your carry-on — never checked luggage ★
- Carry a minimum of 7 days' extra supply of any critical medication ★
- Research whether any of your medications require import documentation at your destination
- Know the name of the nearest hospital to each accommodation before you arrive
- Check whether your destination has reciprocal healthcare agreements (e.g. GHIC for UK/Europe)
- Carry a basic medical kit: plasters, pain relief, rehydration sachets, antihistamine, antiseptic
- If you wear glasses or contacts, pack a spare pair and a copy of your prescription
- Note any allergies in the local language of your destination — download an allergy card

MONEY & COMMUNICATIONS

- Carry two payment cards from different networks (Visa + Mastercard) in separate locations
- Notify your bank of travel dates and destination before you leave
- Keep emergency cash (€100–200 or local equivalent) in a separate location from your wallet
- Download an offline maps app (Google Maps offline, Maps.me) for your destinations
- Set up international roaming or purchase a local SIM for data access
- Save key contacts in your phone: insurance emergency line, embassy, accommodation, home contact
- Photograph your credit/debit cards (front only — never the CVV) for reference if cards are lost
- Check whether your mobile plan covers emergency calls abroad without roaming charges

ACCOMMODATION & ARRIVAL SAFETY

- Book first-night accommodation in a well-reviewed, central location — never arrive destination-unknown
- Screenshot or print confirmation numbers for all accommodation — have them accessible offline
- Choose hotels with 24-hour reception for solo travel, especially on arrival days
- Research your arrival airport/station transfer before landing — know your route
- Note the address of your accommodation in the local language for taxi/rideshare drivers
- Identify the nearest pharmacy and A&E to your first accommodation before you arrive

Travel Insurance at 50+

Travel insurance is not optional for solo travel. Full stop. When you travel alone, there is no one to step in if something goes wrong. The right policy is the backup person you don't have. Here is what actually matters at this stage of life.

Medical Evacuation

The single most important cover. Medical evacuation from a remote location or foreign hospital can cost \$50,000–\$200,000+ out of pocket. Look for a minimum of \$250,000 in emergency evacuation cover. Confirm it includes repatriation to your home country if required.

Pre-Existing Conditions

The clause most travelers overlook until it matters. Read the exclusions carefully. Many standard policies exclude conditions diagnosed in the previous 12–24 months. Specialist insurers for the 50+ traveler (Battleface, Staysure, AllClear in the UK; Allianz, IMG, Seven Corners in the US) are often better options than high-street comparison sites.

Medical Expense Cover

Look for a minimum of \$100,000 in emergency medical expenses for Europe; \$500,000+ for the US and Canada if your itinerary includes North America. If you're on a European itinerary, check whether a GHIC (UK) or equivalent reduces your premium — it doesn't replace insurance but does reduce risk exposure.

Trip Cancellation

Should cover your full pre-paid, non-refundable costs: flights, accommodation, tours, guide purchases. 'Cancel for Any Reason' (CFAR) upgrades are worth considering if your health picture makes late cancellation a realistic possibility. Typically adds 40–60% to premium.

24/7 Emergency Assistance

Non-negotiable. You need a direct line to a human being at any hour. The best policies include a worldwide assistance line, a translation service, and a medical referral network. Save the number in your phone before you travel — not in the policy documents you'll need to search for at 2am.

What to Skip

Baggage cover beyond a reasonable amount (your homeowner's or renter's policy may already cover this). Adventure sports cover unless you're actually doing adventure sports. Gadget cover as a separate add-on — check your existing policies first.

INSIDER TIP

Annual multi-trip policies are almost always better value than single-trip cover if you travel more than twice a year. At 50+, the premium difference is modest; the peace of mind is not. Get quotes from at least three specialist 50+ travel insurers before buying.

Your Documents Plan

Document loss is the most disruptive thing that can happen to a solo traveler short of a medical emergency. A lost passport in a foreign country with no backup copies and no one to help is a bad week. The same situation with a solid documents plan is an inconvenient afternoon.

The Three-Copy Rule

For every critical document, maintain three accessible copies: one physical (in your luggage, separate from the document itself), one digital (in your phone's secure photos or notes), and one remote (emailed to yourself and your home contact). If you lose all three, the problem is not document management.

Documents to Copy

Passport	Photo page AND any visa pages. Note: issue date, expiry date, passport number.
Travel insurance	Policy number, insurer name, emergency line. Not the full document — the key numbers.
Flight confirmations	Reference numbers only — enough to rebook if your phone is lost.
Accommodation	Name, address, check-in confirmation, and phone number for each property.
Medications	Generic name, dose, prescribing doctor's name and contact. Photograph the label.
Credit/debit cards	Card number and international collect line for each bank. Never photograph the CVV.
Health card	GHIC, EHIC, or equivalent. Insurance details if a card is issued.
Emergency contacts	At least two people at home. Phone, email, and a backup number each.

Where to Store Digital Copies

Phone — secure notes app

Apple Notes (locked), Samsung Notes, or a password manager like 1Password. Not the camera roll alone.

Email — sent to yourself

One email with all key numbers attached. Forward to your home contact before you leave.

Cloud backup

Google Drive, iCloud, or Dropbox with a folder labelled by trip. Accessible from any device.

Printed backup

One A4 sheet with all critical numbers — passport, insurance, cards, contacts. In your main luggage.

Medications & Health Abroad

Traveling with regular medications requires more planning than most travelers realise — and significantly more planning when you're traveling alone. The guidance here applies to any prescription medication. If you take multiple medications, treat this section as a priority build.

Before You Travel

See your doctor 6–8 weeks before departure

This gives time to resolve any issues: supply shortages, dosage adjustments, or additional documentation requirements.

Request a doctor's letter

A signed letter on headed paper listing each medication by generic name, brand name, dose, and frequency. This is required at some borders and invaluable if you need to replace a prescription abroad.

Check controlled substance rules

Some medications legal in your home country are controlled or prohibited at your destination. Tramadol, codeine, and certain anxiety medications have different legal status across Europe, the Middle East, and Asia. Check with the destination country's embassy or official health authority before you pack.

Carry medications in original packaging

Always in your carry-on. Never in checked luggage. The packaging has the dispensing information a foreign pharmacist needs to verify or replace.

Pack extra supply

A minimum of 7 days beyond your planned return. Flights are cancelled, itineraries extend, and pharmacies don't always stock your specific formulation.

Finding Medical Help Abroad

Know before you arrive

Google the nearest hospital and after-hours pharmacy to your accommodation before you check in. Save the address and phone number. This takes three minutes and removes a significant variable.

English-speaking doctors

In most major European cities, private clinic networks (Médecins Sans Frontières, SOS International, local Doctolib-equivalent services) can locate English-speaking GPs on short notice. Your travel insurance's assistance line should also be able to refer you — use them.

Pharmacies as first stop

European pharmacists in particular are highly trained and authorised to handle a wide range of conditions without a prescription. For minor issues — infections, skin reactions, stomach upsets — a pharmacist visit before a hospital visit is usually the right first step.

ONE PRACTICAL STEP

Create a single note in your phone titled 'Medical Info' with your blood type, known allergies, current medications with doses, your doctor's name and number, and your insurance emergency line. Lock it behind Face ID or a PIN. This is what a paramedic or ER doctor needs. Have it ready.

Someone Knows My Plan

The single most important safety habit for solo travelers. Before every trip, send this completed template to one trusted person at home. They don't need to monitor you — they just need to know where you are if something goes wrong and they can't reach you.

— SEND BEFORE EVERY TRIP —

TRAVELER

DESTINATION(S)

DEPARTURE

Date:

Flight/Train ref:

Departs from:

RETURN

Date:

Flight/Train ref:

Arrives at:

ACCOMMODATION — NIGHT 1

Name:

Phone:

Address:

ACCOMMODATION — NIGHT 2

Name:

Phone:

Address:

ACCOMMODATION — NIGHT 3+

Name:

Phone:

Address:

MY MOBILE NUMBER

TRAVEL INSURANCE

Insurer:

Policy no:

Emergency line:

CHECK-IN PLAN

I will contact you on: Arrival Daily Every ___ days If plans change

IF YOU CAN'T REACH ME

After ___ hours, try my accommodation. After ___ hours, contact:

EMBASSY CONTACT

DOCTOR'S NAME & NUMBER

KNOWN ALLERGIES

MEDICATIONS

BLOOD TYPE

What To Do If...

Screenshot this page. Keep it accessible offline. You will not be in a position to search for this when you need it.

MEDICAL EMERGENCY

1. Call local emergency services immediately (112 in Europe · 911 in US/Canada · 999 in UK).
2. Call your travel insurance emergency assistance line — they coordinate hospital admission and payment.
3. If conscious: show your medical info note (medications, allergies, blood type) to paramedics.
4. Contact your home person as soon as you're stable. They can help communicate with your insurer.

LOST OR STOLEN PASSPORT

1. File a police report immediately — you'll need the reference number for your insurance claim.
2. Contact your country's nearest embassy or consulate. Find the 24-hour emergency line before you travel.
3. Use your backup copy (phone/email/luggage) to provide details to the consulate.
4. Most embassies can issue an Emergency Travel Document within 24–48 hours for return travel.

LOST OR STOLEN WALLET / CARDS

1. Call your bank's international lost card line immediately — numbers are on the back of your cards (photograph these before travel).
2. Contact your travel insurance if cash or cards are part of your cover.
3. Use your emergency cash reserve (the separate stash you prepared before travel).
4. Western Union and MoneyGram can receive emergency funds from home within hours if needed.

MISSED CONNECTION / FLIGHT CANCELLATION

1. Document everything: photograph the departure board, keep all boarding passes and booking references.
2. Ask the airline for written confirmation of the delay or cancellation — required for insurance claims.
3. Contact your travel insurer before booking alternative arrangements — some policies require prior authorisation.
4. EC261 (Europe) / DOT rules (US) give significant passenger rights for cancellations. Know yours.

ACCOMMODATION PROBLEM (NO ROOM / UNSAFE)

1. If the property cannot accommodate you: demand a written explanation and comparable alternative at no cost.
2. If you feel unsafe: leave. Note the time and circumstances for a formal complaint and insurance claim.
3. Contact your booking platform (Booking.com, Airbnb, etc.) — they have resolution teams available 24/7.
4. Your travel insurance may cover emergency accommodation costs. Call the assistance line first.

YOU FEEL UNWELL (NON-EMERGENCY)

1. Pharmacist first for minor issues — they can treat a significant range of conditions without a GP.
2. Use your insurer's assistance line to find an English-speaking local doctor if a prescription is needed.
3. Keep hydrated and rested before deciding whether the issue is escalating.
4. If symptoms persist beyond 24 hours or worsen, go directly to an A&E or urgent care clinic.

You have the plan.

The insurance is sorted. The documents are backed up.
Someone at home knows your itinerary.
Now go.

Final Pre-Departure Check

- Insurance policy number saved in phone
- Documents backed up — phone, email, luggage
- Medications in carry-on with doctor's letter
- 'Someone Knows My Plan' template sent
 - Offline maps downloaded
- Emergency numbers saved in contacts
 - Bank notified of travel
- Emergency cash reserve packed separately

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