

ASSIST *AMERICA*

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Innovative Assistance Solutions



WINTER

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ABOUT US



assist america®
Innovative Assistance Solutions

Assist America operates emergency Operations Centers 24/7 from locations that are strategically located to provide services globally. Our members enjoy reliable support and freedom from dealing with complex decisions and financial considerations during difficult times. They also gain security knowing that initiating Assist America services activates our network of resources to respond to travel emergencies.

Utilize the Assist America Travel App to gain access to travel assistance services when you need it. During a travel emergency, you can use the “Tap for Help” button anytime, anywhere to connect with our Operation Center and receive services.



- A TRAVELER'S GUIDE TO -

MASTERING LAYOVERS & EARLY CHECK-INS

Traveling can be one of life's most rewarding experiences, but it can also test your patience and planning skills.

Between navigating busy airports, managing tight schedules, and enduring long waits, much of your trip's comfort depends on how you prepare. Two of the most overlooked yet crucial elements of travel are navigating layovers and checking in early for flights. Together, these strategies can help transform potential stress points into opportunities for greater flexibility, smoother connections, and even unexpected moments of enjoyment along the way.

The Art of Navigating Layovers

Layovers are an inevitable part of air travel, and not all are the same experience. Some connections are short and stressful, while others stretch into hours of downtime. With the right approach, however, layovers can shift from being a frustrating inconvenience to a valuable part of your journey.

The first step is planning. When booking flights, aim for at least 90 minutes between domestic connections and a minimum of two hours for international transfers. This cushion allows you to handle delays, long security lines, or terminal changes without feeling rushed. It also helps to research your connecting airport in advance. Many major airport hubs have evolved into mini destinations themselves, offering gyms, sleeping pods, lounges, art installations, and even museums. Knowing what is available ahead of time makes it easier to decide how to spend your time productively.

Packing thoughtfully can also make a difference. Having a refillable water bottle, a few snacks, entertainment, and a phone charger ensures you are comfortable during long waits and prepared for the unexpected.

When your layover is long, you have the opportunity to turn downtime into an adventure. Certain airports, such as Singapore's Changi, Amsterdam's Schiphol, and Seoul's Incheon, even offer guided city tours for travelers with extended connections. If you prefer rest over exploration, many airports now feature day rooms or hotels within the terminal where you can shower, nap, and recharge. Sampling local cuisine, even without leaving the airport, can also give you a taste of the

country before your journey continues. Short layovers, on the other hand, demand efficiency. Tracking your gate in real time through your airline's app ensures you are always aware of changes. Moving with purpose, heading directly to your gate and prioritizing security lines, gives you the best chance of making your next flight

with minimal stress.

Why Early Check-In Matters

While layovers focus on making the best of your time between flights, early check-in is all about setting yourself up for success before your trip even begins. Most airlines open check-in twenty-four hours before departure, and taking advantage of that window can make a surprising difference.

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Checking in early often means better seat selection. Window and aisle seats tend to go quickly, and logging in as soon as check-in opens increases your chances of securing your preference. Early check-in can also reduce the risk of being involuntarily bumped from an overbooked flight, as airlines typically give priority to those who checked in first.

Your luggage benefits as well. Late check-ins increase the chance that a bag may not make it onto the plane in time, even if you do. By checking in early, you give both yourself and your belongings a better chance of arriving together. Some airlines also allow passengers to request upgrades during the check-in process, and being among the first to do so can increase your odds.

While early check-in is a valuable step, it's not a replacement for arriving at the airport ahead of time. Most airlines still recommend arriving at least two hours before domestic flights and three hours before international departures. Which is the safest bet to steer clear of any last-minute complications.

Travel Made Easier with Assist America

At Assist America, we understand that travel is about more than simply getting from one place to another, it is also about feeling prepared, safe, and supported

every step of the way. That is why we created the Assist America Travel App, a tool designed to keep resources and assistance right at your fingertips.

Through the app, travelers can access pre-trip information such as visa requirements, vaccination recommendations, and safety tips tailored to their destination. Real-time travel alerts help keep you informed of global events that could affect your plans.

Members can generate a digital copy of their membership I.D. securely in the app, and connect instantly to our 24/7 Operations Center with the 'Tap- for-Help' button.

Whether you are hurrying through a short layover, settling in for a long one, or preparing for an international trip, the Assist America Travel App

offers the support that modern travelers need.

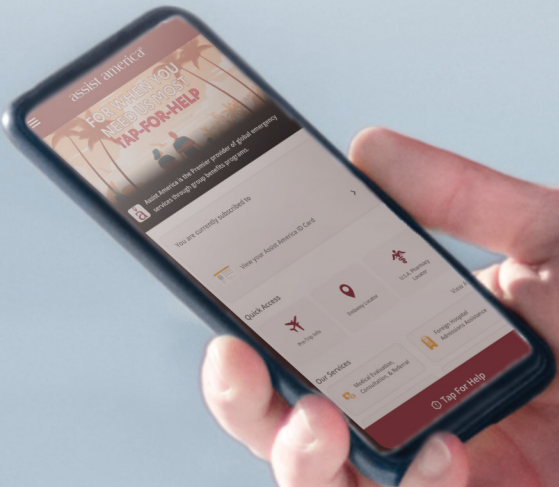
Conclusion

Air travel does not have to be stressful. By checking in early, you can secure a better seat, protect your luggage, and reduce the likelihood of last-minute complications. By learning how to navigate layovers, you can turn waiting time into an opportunity to rest, explore, or even enjoy a mini adventure. With preparation and the right tools, the journey becomes part of the experience instead of an obstacle.

EMERGENCIES AREN'T IN THE ITINERARY.

The Assist America Travel App keeps you connected to 24/7 travel assistance, anywhere in the world.

**GET THE
APP TODAY**





SKIING INJURY

— On the Slopes —



Caleb* had taken a nasty fall during a skiing trip with his family. While at the hospital, his wife reached out to Assist America for help to get her husband home. The Assist America Operations Case Manager immediately obtained information from her to begin the medical monitoring process. The operations staff stayed connected Caleb's spouse, the medical staff at the hospital and the Medical Management team throughout the course of his treatment.

Once Caleb was deemed medically fit to fly and ready for discharge to home, Assist America arranged and paid for his medical repatriation, along with airfare for Caleb's wife. Being that they'd left their car at the lodge, Assist America also arranged and paid for the return of their vehicle. Both Caleb and his wife were able to return home safely and were pleased with the service.

**Names and situations substituted for privacy.*



"We were very happy with the service", Caleb told the Case Manager in a follow-up.





In many destinations, rideshare services offer a practical alternative to traditional taxis and public transport, providing door-to-door travel arranged through a mobile app. However, local regulations, driver vetting practices, and crime trends can influence how safe and reliable they are. Learning how the service works at your location and applying targeted precautions can ensure a more secure journey.

Before Booking

Understand how rideshare services operate in your destination. Some cities require pickups in designated zones, while others restrict or ban rideshare vehicles entirely. Airports often have specific waiting areas for app-based services; knowing these in advance saves time and reduces the risk of getting into an unverified vehicle. If traveling

late at night, choose well-lit pickup areas with foot traffic or security presence.

Check whether tipping is customary, and be aware of surge pricing during peak periods, major events, or adverse weather. Use the app's fare estimate before confirming a ride so you



know what to expect. Always request rides through the official app, and decline offers from drivers who approach you directly, as such rides are unverified and may be unsafe.

Enable two-step verification on your rideshare account to prevent unauthorized

access. Keep your phone fully charged or carry a power bank so you can track your trip, use safety features, and contact help if needed. Review the driver's rating and recent passenger feedback, paying attention to comments about professionalism, route adherence, and vehicle condition.

Verifying Your Ride

Before entering a vehicle, confirm that the license plate, driver name, and car description match what appears in the app. If there is any mismatch, cancel the trip and request another. Avoid vehicles that already have passengers unless you booked a shared ride through the app.

Have your destination details ready. Store your hotel's business card or address in your phone for quick reference. Use the

app's trip-sharing feature so a trusted contact can follow your journey in real time and know your location and expected arrival time.

Managing Personal Information

Limit what you share with the driver. Avoid revealing your lodging name, travel itinerary, or whether you are traveling alone. If asked for your phone number, use in-app messaging rather than giving it directly. Refrain from posting your live location or ride details on social media, which could alert others to your movements.



During the Trip

Sit in the back seat to maintain personal space and allow an exit from either side. Keep bags, wallets, and electronics within reach rather than in the trunk, particularly in high-theft areas. Monitor your route using the in-app map or a separate navigation tool, and speak up if the driver takes an unfamiliar or significantly longer path

without explanation. Keep doors locked and windows up in congested or high-risk areas to deter opportunistic theft. If the driver's speed or behavior makes you uncomfortable, request that they slow down or end the trip in a safe, public location.

If possible, travel with a companion, particularly late at night or in unfamiliar areas. Coordinate shared rides only with people you know and trust. When carrying large luggage, place it where you can see it whenever possible. If it must go in the trunk, ensure it is loaded securely before entering the vehicle.

If Things Go Wrong

If the driver deviates from the route and refuses to return to the correct path, stay calm but assertive. Use the app's "Contact Support" or "Emergency Assistance" feature immediately, and share your live location with a trusted contact. If necessary, ask to end the ride in a well-lit, populated area such as a hotel lobby or police station.

Keep local emergency numbers saved in your phone and written down in case of network or device failure. After the trip, report any unsafe conduct, overcharging, or

other concerns through the rideshare app and, if warranted, to local authorities.



On Arrival

Verify that you have reached the correct location before exiting. Gather all belongings before stepping out, and only then complete payment and end the trip in the app. If paying cash, use small bills to avoid disputes. For card payments, keep your card in sight and ensure it is charged only once. Save receipts or trip records for reference if any issues arise later.

If the driver attempts to drop you short of your destination without a valid reason, insist on being taken to the agreed address, particularly in poorly lit or unfamiliar neighborhoods.

Always request rides through the official app, and decline offers from drivers who approach you directly.



MANAGING MONEY

& EMERGENCIES DURING TRAVEL

Travel offers the chance to explore new places and cultures, but it can also present challenges along the way. From unpredictable schedules to unexpected emergencies, being prepared before you go on your journey can shape your entire experience. Two areas that travelers often overlook—are deciding how to manage money safely and creating an emergency plan before leaving home.

When it comes to handling money, the debate between cash and digital wallets is an important one. Cash is universally



Travelers can enjoy the convenience of technology while still being prepared for situations where cash is the only option.

accepted, making it a reliable option in rural areas, small shops, or during power outages when technology may fail. It also helps with budgeting since you can see exactly what you're spending. However, cash carries obvious risks—it's easy to lose, difficult to recover if stolen, and large amounts can make you stand out as a target.

Digital wallets, on the other hand, offer a high level of security thanks to encryption and the ability to lock or disable them remotely if your phone is lost. They also make everyday purchases faster and more convenient, especially in urban areas where contactless payments are common. The downside is that digital wallets aren't universally accepted everywhere and often require internet access or mobile data, which can be unreliable in certain regions. Phone battery issues can also cut off access at inconvenient times.

The safest strategy often lies somewhere in between. By carrying a small amount of local currency for emergencies and relying on digital wallets or cards for most purchases, travelers can enjoy the convenience of technology while still being prepared for situations where cash is the only option.



In addition to thinking about money, travelers should also create a plan for handling emergencies before they even step out on their journey. Emergencies can take many forms—medical issues, lost documents, or even natural disasters—and having a plan in place can make it easier to respond quickly. A smart first step is to share your travel itinerary with someone you trust, including flight details, accommodations, and your activities, so that someone back home knows your whereabouts in case of an emergency.

Make both digital and physical copies of passports, visas, and IDs, and store them in safe, accessible places.

It is also essential to have quick access to important contacts. Saving hard copies of local emergency numbers, the nearest embassy or consulate, and even the Assist America phone number, will ensure that help is always within reach. For health needs, carrying copies of prescriptions, insurance information, and knowing the location of nearby hospitals or clinics can prevent gaps in care if something unexpected happens abroad.

Equally important is securing documents by making both digital and physical copies of passports, visas, and IDs, and storing them in safe, accessible places. On top of that, planning how you will communicate during your trip—whether through international SIM cards, roaming plans, or messaging apps—helps you stay connected with family and friends. Finally, building in contingencies, such as identifying alternate airports or knowing your airline's policies on delays and cancellations, allows you to adapt if your plans suddenly change.

Ultimately, safe travel isn't just about getting from point A to point B—it's about preparing for what might happen in between. By combining a balanced payment approach with a thoughtful emergency plan, travelers can head into their adventures with greater confidence and flexibility, ready to make the most of their journeys no matter what comes their way.

8 BEST ALL-INCLUSIVE WINTER RESORTS

Planning a ski or snow-filled getaway can be overwhelming. Between lift tickets, equipment rentals, lessons, meals, and lodging, the costs and logistics add up quickly. All-inclusive winter resorts take the guesswork out of the equation, offering bundled packages that can save travelers time, money, and stress.



SKI PORTILLO CHILE

South America's most legendary ski resort has been drawing travelers for decades. With only 450 guests at a time, Ski Portillo feels intimate but delivers world-class terrain. Packages typically include four meals a day, lodging,

and unlimited lift tickets. Whether you're sharing stories in the grand dining hall or taking in views of the Inca Lake, Portillo is pure Andean magic.



THE RANCH AT ROCK CREEK MONTANA, USA

For those who crave variety, this Montana ranch proves that winter getaways don't have to revolve around skiing alone. Guests enjoy horseback riding through snowy trails, ice skating, and even fly fishing — all with equipment and guides included. Add in gourmet meals, wine pairings, and rustic-chic cabins, and The Ranch at Rock Creek feels like a true Wild West winter wonderland.



CLUB MED TIGNES FRANCE

Few brands do "all-inclusive" like Club Med, and their new property in Tignes makes skiing the French Alps effortless. Ski passes, group lessons, après-ski activities, and all meals are covered. For families and groups, it's a rare chance to experience one of the world's most famous ski areas without worrying about the details.



FAIRMOUNT CHATEAU WHISTLER CANADA

Whistler is a bucket-list destination for many, and the Fairmont Chateau Whistler delivers the ultimate luxury ski-in/ski-out stay. Guests can head straight from their rooms to the lifts, relax in the spa, or wander into Whistler Village for shopping. Between world-class skiing, fine dining, and mountain views, this resort captures the best of Canadian alpine life.



DEPLAR FARM ICELAND

Remote, exclusive, and jaw-droppingly beautiful, Deplar Farm in northern Iceland offers an immersive experience in one of the world's most dramatic landscapes. Guests can heli-ski on untouched peaks, soak in geothermal pools, or simply marvel at the Northern Lights. Gourmet meals, guided excursions, and wellness offerings make this one of the most unique all-inclusive resorts in the world. Every detail is designed to blend luxury with adventure, ensuring an unforgettable stay in the land of fire and ice.



VISTA VERDE GUEST RANCH COLORADO, USA

A cozy, off-the-grid alternative to big ski resorts, Vista Verde offers cabins, home-cooked meals, and endless snowy activities. Think snowshoeing, sleigh rides, and photography workshops. With just a handful of guests at a time, the experience feels personal and warm — a perfect option for travelers who want winter adventure without crowds.



RIO PALENA LODGE PATAGONIA, CHILE

With medieval towns like For those seeking off-the-beaten-path adventure, Rio Palena Lodge in Patagonia offers a blend of rugged exploration and refined hospitality. Guests can heli-ski, kayak, or fly-fish by day, then return to chef-prepared meals and have a cozy fireside evening. For those

seeking a once-in-a-lifetime winter escape, Patagonia's wild beauty delivers.



HOTEL HERMITAGE CERVINIA ITALY

At the base of the Matterhorn, Hotel Hermitage Cervinia combines Italian elegance with alpine adventure. Guests can ski directly onto the slopes, unwind in the spa, and enjoy gourmet dining that highlights regional flavors. The combination of world-class skiing and sophisticated hospitality makes it a standout in the Italian Alps.

WHY GO ALL-INCLUSIVE IN WINTER?

Winter travel often comes with hidden costs — lift passes, equipment, dining, and transportation can add up fast. All-inclusive resorts simplify it, giving travelers a clear price upfront and the freedom to focus on enjoying the snow. Whether you're an experienced skier, a family with mixed interests, or someone who just wants to sip cocoa by the fire, these resorts prove that winter all-inclusives aren't just convenient — they create experiences to remember.

SAFE SOCIAL MEDIA PRACTICES WHILE TRAVELING

Social media allows travelers to share experiences instantly, but it also creates risks that extend beyond the screen. Criminals can exploit posts to identify empty homes, track movements, or collect personal information for scams. The FBI has cautioned that burglars monitor online activity to determine when households

are unoccupied. INTERPOL has also issued warnings that excessive online sharing can provide useful information to cybercriminals seeking to target travelers. These risks are increased abroad, where unfamiliar surroundings and reduced situational awareness make individuals increasingly vulnerable.

Understanding the Dangers

Posting travel updates while still at the location provides criminals with precise information about where you are and, equally important, where you are not. Photographs of hotel lobbies, boarding passes, or tourist attractions create a timeline of absence that offenders can use to plan a break-in at your residence. Repeated updates about daily activities can establish predictable patterns, such as preferred routes or meeting spots, which make it easier for someone to follow or target you. The most effective safeguard is to delay sharing until after leaving a location, or to wait until returning home to post a collection of highlights.

Safe Social Media Practices Abroad

Reducing digital exposure begins before departure. Adjust privacy settings on all major platforms so posts are visible only to trusted contacts, and review older content for information that could be exploited, such as addresses, workplaces, or recurring routines. Disable location tagging, which can broadcast your exact position even when you do not explicitly mention it. Avoid posting photographs that reveal boarding passes, room numbers, or ID documents, as these frequently contain personal identifiers that can be misused for fraud.



In some destinations, posts that seem harmless at home may breach regulations or norms, particularly when they involve political commentary, government facilities, or images of police and security personnel. Access to platforms such as Facebook, X, or WhatsApp may also be blocked entirely, or activity may be closely monitored by authorities, with penalties for any attempts to bypass the restrictions using unauthorized tools. Several governments publish digital conduct guidance for travelers, and embassies or consulates often maintain updated advisories on both content rules and platform availability abroad.

Take steps to enable multi-factor authentication on all major services and verify your account recovery information before you travel. Use strong and unique passwords for every account, and consider using a reputable password manager to avoid reusing credentials. Public Wi-Fi in airports, hotels, and cafes can expose your information to interception, so use a trusted virtual private network (VPN) to protect your data whenever possible. Note that that VPN use may be restricted or illegal in some countries;

always check local laws before connecting. Consider keeping separate accounts for public updates and reserving personal communications for private channels to limit the consequences if an account is ever compromised.

Recognizing Red Flags

Oversharing may not cause immediate harm, but fragments of information can accumulate over time. A family name mentioned in one post, a car license plate in another, and a public note about travel dates can all be combined for targeted scams or identity theft. Criminals increasingly use AI-generated content built from information found on social platforms to impersonate family members or friends. This can include fake social media profiles or cloned voices, enabling scammers to contact victims with convincing requests for money or personal information. These approaches make fraudulent communications more difficult to distinguish from genuine ones. If you receive messages that seem unusual, confirm the sender's identity through a different channel before responding.

Unusual account activity,

including any unexpected password reset requests, new login alerts from unfamiliar locations, or contacts reporting suspicious messages, are signs of potential compromise. Take immediate steps by resetting credentials, revoking access to unknown devices, and notifying contacts of the situation. Account recovery processes can be difficult to complete abroad due to connectivity or verification challenges, so preparation before departure is essential.

Post-Trip Digital Hygiene

Review the privacy settings on your social media accounts after returning to confirm that no location data or sensitive details were unintentionally shared during your trip. Remove or archive any posts that might disclose routines, travel companions, or family information that could be pieced together by others.

Monitor your bank statements and credit activity in the weeks following your return for any irregular transactions, as cybercriminals may exploit information collected while you were away. If you notice any unrecognized or suspicious charges, contact your financial institution immediately.





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