

# What happens when a traveler dies abroad?

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**W**ithin the past year and a half, the tsunami in Asia and hurricanes here and abroad killed thousands, including many travelers. These tragedies raise anew a question: What happens if you die far from home?

More than 6,000 Americans died abroad last year, according to the **State Department**. Some were tourists, others business travelers, still others longtime expatriates.

Ill health claimed many lives. But in general more than half of travelers' deaths appear to be from injuries received in traffic accidents and other unforeseen events, according to a survey of international research published in the *Journal of Travel Medicine*.

Whatever the cause of death, by taking simple steps before leaving home, travelers can spare their loved ones anxiety and financial hardship if tragedy strikes. Like buckling the seat belt when getting into a car, many of these precautions cost nothing and should be just as routine.

By carrying certain documents when abroad, and leaving photocopies of them with friends or family at home, experts say, travelers can smooth the handling of their remains and help survivors cope with the practicalities of a death.

These include passport and other identification, emergency contacts and next of kin, a note stating what should be done with the remains, and a durable-power-of-attorney document. There are sample forms on states' Web sites.

Another precaution, travel insurance, isn't free. But its cost is usually modest and its benefits substantial; for example, it can help with transportation costs for the deceased and travel mates.

To appreciate why these safeguards are important, it helps to understand what may happen if a traveler dies abroad.

The first thing to note: A person is subject to the laws of the nation in which he or she dies.

"That's sometimes a difficult thing for family members to understand," said Angela Aggeler, spokeswoman for the State Department's Bureau of Consular Affairs. "The process can be vastly different, depending on the

country."

For an overview, visit [travel.state.gov](http://travel.state.gov). (At the bottom of the home page, click on "Family Issues." Then choose "Death of U.S. Citizens Abroad.")

Most often, the first step is for a registrar or similar authority in the country where the death occurred to issue a death report or certificate. Depending on local practice and the circumstances of death, the process can be quick or can take weeks or months.

Only then can the U.S. Consulate in that nation issue a "Report of Death of a U.S. Citizen Abroad," which is required to settle an estate and provide dependents with funds they may need to live.

"Without identification and a death certificate, there is no life insurance payout or probate," said Robert Jensen, president and chief executive of Kenyon International Emergency Services, a Houston-based disaster management company that works with more than 200 governments, airlines and other businesses.

To ship remains back to the United States, survivors will also need a mortuary certificate, generally prepared by the U.S. Consulate, and other local documents.

After an American dies abroad, that person's traveling companions or next of kin should contact the U.S. Consulate or embassy, Aggeler said. Officials there can help explain and speed the process. But, contrary to what some Americans may assume, she said, consular officials can't override local laws or foot the bill to ship a body home. "We don't have any discretionary funds at all to repatriate remains," she said.

Flying a body and casket home can cost as little as \$300 or as much as \$1,700 or more, depending on the airline, destination and, often, the weight, said Jack Jensen, spokesman for the California Funeral Directors Association. And that doesn't include mortuary costs.

Traveling companions, family or other financially responsible parties will have to make the arrangements -- if consular officials manage to find them.

To make it easier, Aggeler and other experts suggest:

Before going abroad, travelers should register their itinerary and emergency contacts with the State Department. This can be done online at [travel.state.gov](http://travel.state.gov). (Click on "international travel," then "registration with embassies" from the menu on the left side.)

Provide emergency contacts on the passport application form. Do the same on the passport when it is received.

When abroad, travelers should carry phone numbers, addresses and e-mail addresses not only for next of kin

but also for their doctor and dentist. In the absence of other information, medical records may be the only way to identify a person's remains.

They should also carry a brief note stating whether they want to be cremated or buried and the type of funeral service desired.

Buy the right kind of travel insurance. A bundled policy, which combines several types of coverage and usually costs 4 percent to 6 percent of the price of the trip, may pay to ship remains home. Look under "medical transportation," "emergency medical transportation" or similar subsections. Under trip interruption, the policy may pay for survivors' flights home.

An alternative is to work with medical-evacuation services that sell memberships by the trip or the year. Fees range from less than \$100 to several hundred dollars. Among long-established services are International SOS, [internationalsos.com](http://internationalsos.com), and MedjetAssist, [medjetassist.com](http://medjetassist.com).

Deaths on cruise ships can be complex.

In general, a ship is required to report a fatality at its next port of call. Depending on local authorities, the individual's remains may be taken off the ship and processed there, or remain onboard until the end of the cruise and flown home, said Michael Crye, president of the International Council of Cruise Lines.

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