

GAYTHER LGBTQIA+  
TRAVEL GUIDES

2024 | EDITION

PALAU



MICRONESIA

218



When we explore, we discover; when we discover, we grow. Explore the World and broaden your horizons with new cultures, sights, and experiences.

**Unforgettable memories that last a lifetime**

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# 00 FOREWORD

The Gayther Travel guides are designed to support people from the global community; however, they are not exclusively LGBTQIA+ guides as they contain colourful illustrations, helpful information and tips, making them the perfect travel companion for everyone, allies, friends, and anyone looking to explore the world, regardless of their sexuality or gender identity.

The community-inspired information, which is tailored for each and every country and forms part of the travel guides, has become even more important, as today, countless LGBTQIA+ individuals face daily obstacles and challenges, from targeted persecution to societal exclusion. Though the movement for equality has seen many countries become more tolerant and inclusive over the years, some are undoing hard-fought progression and reversing inclusive legislation, all reinforcing that there is still a clear and ever-present risk for LGBTQIA+ people while travelling overseas.

Knowing all of the risks is essential whenever we travel; that is why it is important to research all the places we plan to visit, especially around any treatment we might receive or laws we might be subjected to during our trip. Remember, when you visit a country or region, regardless of where you are from, you will be subject to the local laws, attitudes, treatment and behaviours of everyone living there.

Ultimately, these guides will provide you with all the essential information, tips, and areas to research further, underpinned by the primary objective of keeping you safe and ensuring you have a fun and memorable trip.

*Happy travels from all of us at Gayther*

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ESSENTIAL TRAVEL INFORMATION FOR

PALAU



# 01 PALAU

(pronounced - puh-law | pə'laʊ)

## IMPORTANT

LGBTQIA+ travel discretion is advised. Though it is not illegal to identify as LGBTQIA+ or engage in same-sex relationships, it is always recommended that you carry out independent research before travelling.



**OFFICIAL NAME:** Republic of Palau

**DEMONYMS:** Palauan, Oceanian

Palau is part of the Micronesia region in the continent of Oceania. The name Palau is believed to have derived from the Palauan term meaning indirect replies. It is in the Tropics of Cancer and Capricorn, near the equator and is 458 square kilometres in size. The primary languages spoken are Palauan and English, the capital city is Ngerulmud and the main currency used is the U.S. Dollar.

 **CAPITAL:**

Ngerulmud

 **REGION:**

Micronesia

 **CONTINENT:**

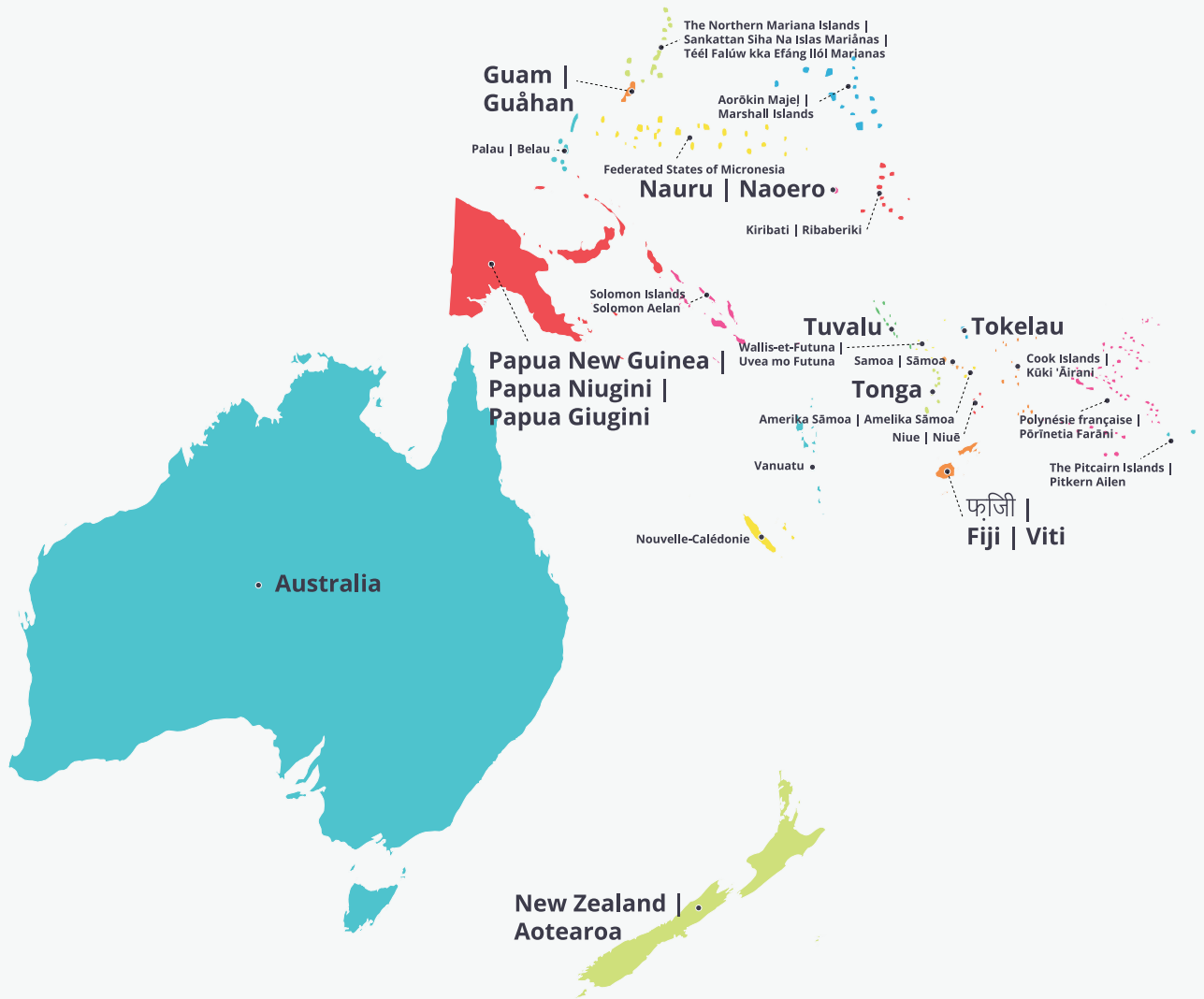
Oceania

 **HEMISPHERE::**

Tropics



THE LOCAL NAMES OF ALL THE COUNTRIES WITHIN THE REGION





# Name in other languages

learn the literal translations of the country's name in twelve of the most popular languages



ENGLISH

Palau



HEBREW

פאלו



SPANISH

Palaos



HINDI

पलाऊ



FRENCH

Palaos



DUTCH

Palau



GERMAN

Palau



PORTUGUESE Palau



MANDARIN

帕勞



RUSSIAN

Палау



ARABIC

والاب



JAPANESE

パラオ



CAPITAL

NGERULMUD



# 03 ESSENTIALS

## LANGUAGES:

Palauan, English

## TIMEZONE:

UTC+9 hours

## ELECTRICITY:

**Volts:** 120

**Hertz:** 60

## CURRENCY:

**Name:** US Dollar (\$)

**Division:** 100 cents

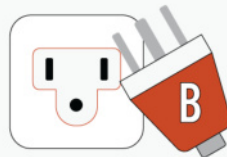
## DAYLIGHT SAVINGS APPLIES:

No

## TELEPHONE DIALLING CODE:

+680

## ELECTRICAL PLUGS



# 04 GREETINGS

HI

HOW ARE YOU?

alii (palauan) | hi (english)

ak mesisiich. e kau a ua  
ngarang? (palauan) | how are  
you? (english)

GOOD MORNING

I'M GOOD, AND YOU?

ungil tutau (palauan) | good  
morning (english)

- (palauan) | i'm good, and you?  
(english)

GOOD AFTERNOON

WHAT IS YOUR NAME?

ungil sueleb (palauan) | good  
afternoon (english)

ng techa ngklem? (palauan) |  
what is your name? (english)

GOOD NIGHT

MY NAME IS ...

ungil kebsengei (palauan) |  
good night (english)

a ngklek a (palauan) | my name  
is ... (english)

WELCOME

NICE TO MEET YOU

- (palauan) | welcome (english)

- (palauan) | nice to meet you  
(english)

GOODBYE

DO YOU SPEAK ENGLISH?

mechikung (palauan) | goodbye  
(english)

- (palauan) | do you speak  
english? (english)



## GREETINGS

- (palauan) | greetings (english)

### HOW TO USE

All the translated terms are  
**LITERAL TRANSLATIONS**  
and are designed to  
communicate key terms  
and phrases.



show and  
**POINT** at the  
required term

### PRONOUNCE

a term based  
on the  
spelling



# 05 LGBTQIA+ TRAVEL CHECKLIST

The travel guide checklist has been created to highlight key areas LGBTQIA+ travellers should consider when travelling overseas. Once you have checked out the relevant point, you can mark the box with a tick.

**PLEASE NOTE:** The list is not exhaustive; you are advised to carry out your independent research before travelling.

WHENEVER YOU  
COMPLETE A TASK



1



## ESTABLISH THE LGBTQIA+ EQUALITY STATUS

Looking into and establishing the country's equality status is always advisable. The equality status is a metric representing the views and how it treats its local LGBTQIA+ community.

*See page 16 for the current status*

2



## OTHER TRAVELLERS EXPERIENCES

Before travelling, it is always advisable to read reviews, connect with people, and establish the experiences of all those who live within or have visited your chosen destination. There are many ways to connect *using services such as Trip Advisor, Gayther Affinity, Reddit, etc.*

3



## FOREIGN AFFAIRS ADVICE

Review your country's foreign affairs advice service for your chosen destination. Most countries provide guidance to their citizens concerning travelling to specific countries or regions. The advice is typically related to your country's status regarding diplomatic relationships, conflicts in the area and more.

4



## LOCAL REPRESENTATIVE OFFICE

If travelling to a country or region that scores moderate or lower within the LGBTQIA+ Equality status, it is always advisable to establish the contact details for your country's embassy, high commission or consulate in all areas you plan to visit. Embassies are typically larger and well-staffed and offer a range of consular services. High Commissions are the embassies of a Commonwealth country located within another commonwealth country. Consulates are generally smaller, offering fewer services. The size and scale of the overseas representative office can also be used to gauge the level of support they can offer.



5



## TRAVEL INSURANCE

When travelling overseas, obtaining some form of travel insurance is often mandatory, if not advised. When travelling to higher-risk regions or areas, it is possible to purchase a travel policy which includes some form of legal protection should the worst case happen. When searching for travel insurance, it is important to review what is included within the cover, any exclusions, and how to make a claim (if needed).



6



## ENTRY RULES AND REQUIREMENTS

Before travelling to any country, it is always advisable to establish all of the rules of entry, whether there are any visa requirements or any items prohibited by customs and excise, to avoid any problems upon arrival. If travelling to multiple regions and countries, items permitted in one country might not be allowed in another. If a visa is required, you might need to obtain it before you arrive in the country.



7



## MAKING CONNECTIONS AND NETWORKING

When arriving in a new country or area, if you plan to connect with the locals, you should consider researching what apps and services people tend to use, especially those many consider safe. Some apps and services are known to be used in scams and to entrap the local community, so reaching out to people living within the places you are visiting can help you avoid potential problems.





# DISCOVER GAYTHER

Gayther is an online service home to one of the world's largest current and relevant LGBTQIA+ information collections. Tools and guides designed to be fun and easy to use, all within a platform offering positive content to inform, showcase, and connect the global community and its allies. Home to a wide range of free services, including hundreds of detailed LGBTQIA+ travel guides, fun and games, articles and a dedicated social network known as Gayther Affinity.

## LGBTQIA+ TRAVEL GUIDES



Gayther has **six hundred and thirty detailed LGBTQIA+ travel guides covering two hundred and thirty-three countries** and all the key states, provinces and regions worldwide. The travel guides provide information specific to the community and essential travel information that benefits all. These include 35 useful phrases and terms in over 100 languages, weather information for over 1,200 locations worldwide, and details relating to seasons, heatmaps and average temperatures.

## COMMUNITY NEWS & ARTICLES

Gayther developed the news and article service to enable **community members and their friends to share opinions and experiences first-hand**. Topics and themes that are current and relevant to the community give a real insight into the lives of those telling the stories. The articles are written by all types of people, from those with a media background to those with no writing experience. Anyone can submit an article to Gayther; however, all are subject to the site's guidelines and policies.





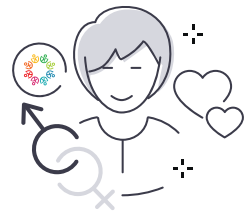
# COMMUNITY INDICES



The movement for equality has come a long way over the years; however, there is still a long way to go. Each year, **Gayther compiles six unique indices to highlight and inform the community of the status of laws and the rights of LGBTQIA+ individuals** living within any given country. The indices assess the various rules, regulations, treatments in place, and any developments throughout the year to summarise the current status of how a particular country treats its local LGBTQIA+ community members.

# PRIDE IN SERIES

The LGBTQIA+ community has a long history of struggle, triumph, and an ongoing movement to call for equal treatment everywhere around the world. Gayther felt it was important to showcase and highlight the many groups that form the global community, providing information and a source of pride for those who identify. Gayther's Pride in Series has **nine dedicated guides relating to sexualities, six guides relating to gender identities and six relating to special groups**. Gayther's Pride in series contains over 140 images, 24 icons, 28 flags and 21 colour charts.



Discover the world

WITH GAYTHER AND VISIT

<https://gayther.com>



LGBTQIA+ RIGHTS AND PROTECTION IN

2024

PALAU

MICRONESIA

# 06 LGBTQIA+ STATUS

MEDIUM-LOW

Likely to currently have

## Serious issues

Countries classified as medium-low are where travel discretion is advised, considered a low-medium risk, and serious issues will probably arise within society or the government. Countries will likely have some progressive laws protecting the LGBTQIA+ community. Some countries have decriminalised same-sex relationships; however, most still have active laws. For those countries criminalising same-sex relationships, prosecutions will probably not be enforced. Many countries will also have some or no anti-discrimination laws in place.



## LGBTQIA+ TRAVELLERS

Visitors and travellers to countries categorised as medium-low might experience some form of discrimination or negative attitudes due to their sexuality or gender identities. Experiences and perspectives will be higher in cities than in rural and less populated areas. Community smartphone apps might not be safe, so discretion is advised, and public displays of affection will likely not be accepted.

## LIKELY ATTITUDES TOWARD THE COMMUNITY

Countries categorised as medium-low will see attitudes lower than more accepting countries. Societies and the country may have seen improvements concerning LGBTQIA+ identities, especially in cities and populated areas. Acceptance levels may be lower in rural areas and remoter regions.

LGBTQIA+ Equality Status Last Updated: May 31, 2024



SAME-SEX ILLEGAL:

No



MAXIMUM PENALTY

None



LGBTQIA+ POPULATION

c.476



LGBTQIA+ DOLLAR

c.5.4 million

The Gayther Equality Index focuses on the LGBTQIA+ community's global status, rights and legal treatment. The index is compiled by reviewing and categorising the many rules and laws that directly affect and impact the community. Categories and areas include same-sex legal status, the right to marry, anti-discrimination laws and other key metrics.

### How can the LGBTQIA+ Equality Status help visitors and travellers?

The LGBTQIA equality index + indicates how well a country treats its citizens and the local community. Though many issues individuals face within a country, such as the right to marry or adopt, will not affect visitors or travellers, it helps to gauge attitudes. Countries where LGBTQIA+ identities are more widely accepted within society tend to have more progressive laws. Laws, especially in democratically elected governments, are typically driven and implemented based on consensus and high approval rates amongst most citizens. Where countries score lower on the equality scale, the LGBTQIA+ community will likely face hostility, including visitors and travellers to that country, unless they are discrete. Ultimately, the index is a great indicator; however, it is not the only one that can affect someone's travel experience. Research must be carried out when planning to travel to a particular area or region to ensure that there are no problems, such as extreme weather, outbreaks of diseases or violence.

**IMPORTANT:** This section has been created to provide general and basic understandings regarding LGBTQIA+ global rights and treatments. It is essential that before travelling, you independently establish information relating specifically to your requirements and circumstances. If you are unsure or concerned about your safety regarding visiting a specific destination, it is advisable to consult with your country's foreign office, which will provide advice and guidance regarding destinations around the world.



#### RECOGNITION OF SAME-SEX MARRIAGES

No



#### RECOGNITION OF SAME-SEX UNIONS

No



#### ANTI-DISCRIMINATION LAWS

No (none in place)



#### GENDER RECOGNITION

No



#### AGE OF CONSENT (ESTIMATED)

17



#### AGE OF CONSENT (LGBTQIA+)

Equal



#### CONVERSION THERAPY BANNED

No



understanding the world...

# 07 LGBTQIA+ TERMS

ASEXUAL

- (palauan) | asexual (english)

LESBIAN

- (palauan) | lesbian (english)

BISEXUAL

- (palauan) | bisexual (english)

NON-BINARY

- (palauan) | non-binary (english)

COMMUNITY

- (palauan) | community (english)

QUEER

- (palauan) | queer (english)

GAY

- (palauan) | gay (english)

QUESTIONING

- (palauan) | questioning (english)

GENDER RELATED

- (palauan) | gender related (english)

SEXUALITY

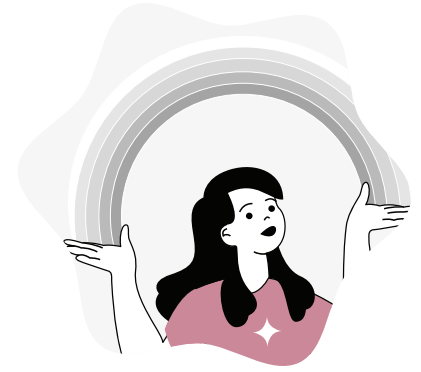
- (palauan) | sexuality (english)

INTERSEX

- (palauan) | intersex (english)

TRANSGENDER

- (palauan) | transgender (english)



LGBTQIA+

- (palauan) | lgbtqia+ (english)

## HOW TO USE

All the translated terms are **LITERAL TRANSLATIONS** and are designed to communicate key terms and phrases.



show and **POINT** at the required term

### PRONOUNCE

a term based on the spelling





# WHAT DOES IT MEAN TO BE AN LGBTQIA+ TRAVELLER?

Over the years, the world has become a lot more accessible, with travel costs and fares drastically lower than what they were in the 1960s and a wide range of affordable transport options, all of which have resulted in more people being able to travel thousands of miles to explore far away countries and take in new cultures and experiences.

With the newfound freedom and a booming tourism industry, the LGBTQIA+ community has become a significant contributor to the global travel industry, with many individuals taking multiple trips worldwide each year. The rise in popularity of overseas travel also highlights and raises concerns about what travellers should expect and their overall safety during their visit. With this in mind, let us explore what it means to be an LGBTQIA+ traveller.

## 1 | TREATED DIFFERENTLY



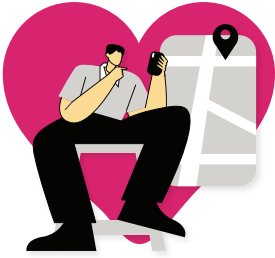
The first and one of the most important points is that how a country treats tourists will be different from how those residing and living within that country are treated. Tourism is one of the many key drivers of any economy, and most governments and regimes want to ensure that their country is seen as a safe and viable travel destination to attract more tourists.

Though the local LGBTQIA+ community might be mistreated and targeted by legislation and hostile societal attitudes, how LGBTQIA+ tourists are treated will often be different. Typically, with some discretion, a trip to a country, even one low on the equality scale, would likely go off without any incidents or problems; however, that does not mean it is risk-free.

Whenever you travel overseas, regardless of your nationality, you are subject to that country's laws and judicial system when you enter any given country.

*"How a country treats tourists will differ from the residents and those living within that country."*

## 2 | BIG CITIES AND SMALL TOWNS



When visiting any country or region, your overall experience will likely be different depending on the area and when and where you visit. Larger cities tend to be more accepting and tolerant traditionally than smaller towns and villages, and areas with larger populations will generally be used to diversity and different types of tourists visiting their local area.

Many rural and off-the-beaten-track communities, especially those not used to tourism, will often welcome visitors due to their culture and customs and, in part, being intrigued by their foreign guests. When planning, it is always advisable to understand where you are visiting and any likely treatment you might receive.

## 3 | PUBLIC DISPLAYS AND PERCEPTIONS



In many countries, even those with strict anti-discrimination laws, public displays of affection can be frowned upon. Holding hands, kissing, exposing parts of your body or nudity in public, such as on beaches, regardless of your sexuality or gender identity, can cause problems.

In some Middle Eastern countries, kissing in public, whether you are straight or gay, is seen as a violation of public decency and hugging a person in public; specifically someone who is the opposite sex and unrelated to you, is against the law.

Stereotypes and perceptions of an individual can also cause problems, especially regarding how a person might be treated; however, most often, they are not a cause for concern when it comes to law enforcement.

It is important to note if you happen to visit a country that has criminalised same-sex relationships, should you disclose to anyone, especially a public official, that you identify as LGBTQIA+, you could be committing a crime in that country and face prosecution.

## 4 | LOCAL LAWS AND ATTITUDES



When you travel overseas, the moment you enter a new country or region, you are subject to its laws, regardless of whether you agree with them. Tourists do not get a free pass or special treatment, and if the local laws are infringed, you will likely be prosecuted or fined, no matter how ridiculous the rules might be.

When travelling, even to popular travel destinations, especially ones that do not score high on the equality index, it is worthwhile to search the web to see what laws might affect you. If the risks are too high, you should reduce your time in that country or look for suitable, safer alternatives.

The overall acceptance of the community has been increasing worldwide; however, how you are treated can differ depending on where and when you visit, so bear that in mind when planning your trip.

## 5 | SIZE AND TYPES OF ACCOMMODATION



Accommodation providers, especially those who provide lodgings on a large scale, will often be adept at handling different types of customers from across the globe. In countries where same-sex relationships are considered illegal, it is not unusual for your booking to be changed from a double to a twin room.

Often, in larger chains and groups of hotels within that country, they will ask if you prefer a twin or double room, and your answer will most likely not cause any problems. Smaller accommodation providers will more often be welcoming and provide a great overall experience; however, if you are concerned about your stay, you could contact your host before booking.

Remember, if the country has criminalised same-sex relationships, disclosing your sexuality or gender identity to anyone is not advisable.

When travelling, it is also important to remember that a country's government and the people are often very different. Even though the government might have strict and oppressive laws, it does not mean everyone in that country agrees with them or views members of the community in the same way. The simple reality is that in every country around the world, there are people who identify as LGBTQIA+; however, many are often forced to conceal or suppress their identity due to fear of persecution.

When visiting an area, especially one known to have a poor track record when it comes to LGBTQIA+ safety and equality, it is vital you carry out research. Discretion and avoiding questions regarding your sexuality or identity might ensure you can visit more extreme destinations without any incident; however, it is also vital that you remember that when you visit a country, regardless of where you are from, you are subject to that country's laws and treatment. Confirming your identity to the locals would confirm their beliefs and assumptions, which could inadvertently result in your confessing to a crime within that country. On the flip side, a country that is seen as high within the LGBTQIA+ equality scale also does not mean that everyone is welcoming and friendly; however, it does mean that you have protection under their laws, mainly if anti-discrimination and same-sex recognition laws exist.

When we travel and explore the world, we open ourselves to new experiences and cultures. It helps to improve our knowledge of its people and cultures and ultimately provides a greater understanding of empathy. Though travelling to new destinations may seem daunting, especially when news concerning the community is seen as hostile, finding other people's experiences and ways to protect yourself in that country can often help you prepare and plan to ensure your trip goes smoothly. Exploring and being inquisitive is both a privilege and a fundamental human right, as well as something that is ingrained and encoded in all of us, regardless of our sexuality or gender identity.

*Travel safely and wisely and ultimately enjoy exploring the world.*

# 09 NUMBERS



**0**  
ZERO

- (palauan) | zero  
(english)



**1**  
ONE

- (palauan) | one  
(english)



**2**  
TWO

- (palauan) | two  
(english)



**3**  
THREE

- (palauan) | three  
(english)



**4**  
FOUR

- (palauan) | four  
(english)



**5**  
FIVE

- (palauan) | five  
(english)



**6**  
SIX

- (palauan) | six  
(english)



**7**  
SEVEN

- (palauan) | seven  
(english)



**8**  
EIGHT

- (palauan) | eight  
(english)



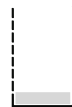
**9**  
NINE

- (palauan) | nine  
(english)



**10**  
TEN

- (palauan) | ten  
(english)



**20**  
TWENTY

- (palauan) | twenty  
(english)



**30**  
THIRTY

- (palauan) | thirty  
(english)



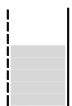
**40**  
FORTY

- (palauan) | forty  
(english)



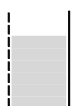
**50**  
FIFTY

- (palauan) | fifty  
(english)



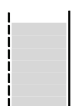
**60**  
SIXTY

- (palauan) | sixty  
(english)



**70**  
SEVENTY

- (palauan) | seventy  
(english)



**80**  
EIGHTY

- (palauan) | eighty  
(english)



**90**  
NINETY

- (palauan) | ninety  
(english)





**00**  
HUNDRED

- (palauan) |  
hundred (english)



**000**  
THOUSAND

- (palauan) |  
thousand (english)



**M**  
MILLION

- (palauan) |  
million (english)



**B**  
BILLION

- (palauan) |  
billion (english)

NUMBER

- (palauan) | number  
(english)

CLOCK

- (palauan) | clock  
(english)

TIME

- (palauan) | time  
(english)

MORNING

- (palauan) | morning  
(english)

AFTERNOON

- (palauan) | afternoon  
(english)

## TIME



**12 HOUR CLOCK**

- (palauan) | 12 hour clock (english)



**24 HOUR CLOCK**

- (palauan) | 24 hour clock (english)



**QUARTER PAST**

- (palauan) | quarter past  
(english)



**HALF PAST**

- (palauan) | half past  
(english)



**QUARTER TO**

- (palauan) | quarter to  
(english)

# COMPASS

- (palauan) | compass  
(english)

- (palauan) | north  
(english)

NORTH

NORTHWEST

- (palauan) | northwest  
(english)

NORTHEAST

- (palauan) | northeast  
(english)

WEST

- (palauan) | west  
(english)

EAST

- (palauan) | east  
(english)

SOUTHWEST

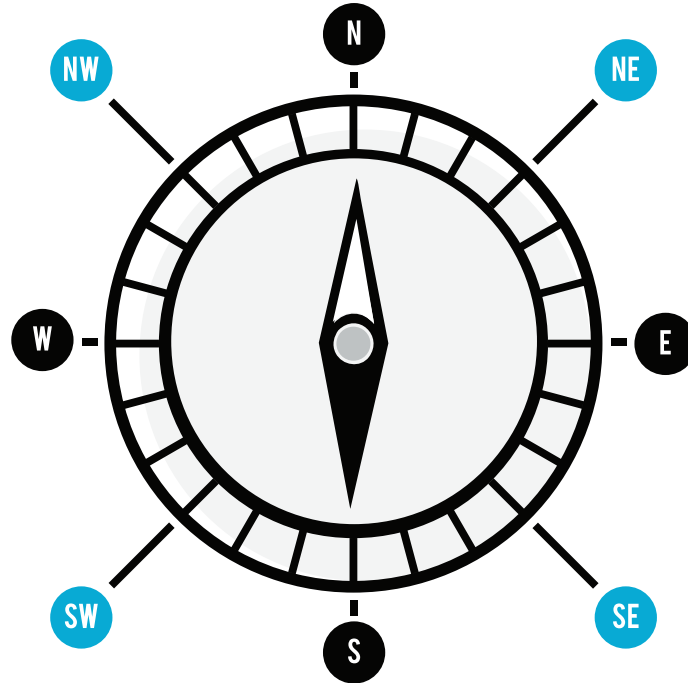
- (palauan) | southwest  
(english)

SOUTHEAST

- (palauan) | southeast  
(english)

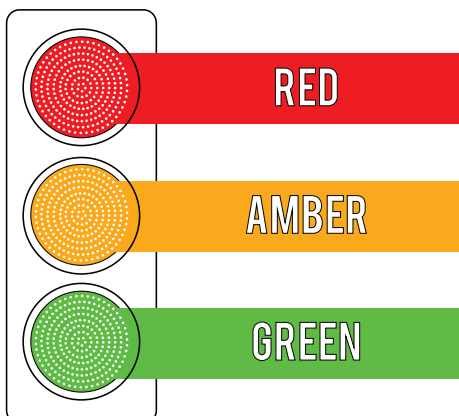
SOUTH

- (palauan) | south  
(english)



# TRAFFIC LIGHT

- (palauan) | traffic light (english)



- (palauan) | red (english)

- (palauan) | amber (english)

- (palauan) | green (english)

# 10 INSTRUCTIONS

YES

choi (palauan) | yes (english)

EXCUSE ME

- (palauan) | excuse me (english)

NO

ng diak (palauan) | no (english)

PLEASE

adang (palauan) | please (english)

NO, THANK YOU

- (palauan) | no, thank you (english)

SORRY

- (palauan) | sorry (english)

MAYBE

- (palauan) | maybe (english)

THANK YOU

ke kmal mesaul (palauan) | thank you (english)



## INSTRUCTION

- (palauan) | instruction (english)

## HOW TO USE

All the translated terms are **LITERAL TRANSLATIONS** and are designed to communicate key terms and phrases.



show and **POINT** at the required term

### PRONOUNCE

a term based on the spelling



# TRAVEL SCAMS TO WATCH OUT FOR AND AVOID

With the rise in popularity in terms of tourism and economic uncertainty plaguing many countries, there has been an increase in scams and operations targeting tourists that can quickly ruin a well-planned trip. To avoid potential problems, we will explore some of those scams and provide tips on reducing their impact and ways to avoid them altogether. The list is not exhaustive; you should always carry out your independent research before travelling.

## BUMP AND GRAB



Pickpocketing and bump-and-grab thieves operate worldwide, often in popular tourist destinations. Unsuspecting tourists, carrying a range of valuables, from travel money to expensive cameras, will typically go about their daily lives, taking in the new sights and experiences, unaware of what is going on around them. An innocent bump, accidental spills, or unsolicited helpful advice are all valuable tools thieves can use as a ruse and ways to distract their victims. While you are distracted, they or their associates take your belongings without you even noticing.

Recently, a new variation involving motorbike thieves, known as motochorros in Latin America, has become frequently used. Two people, one riding the bike and the other acting as the grabber will drive around stalking victims. Once they have a target in sight, the grabber will run alongside the victim, swiftly and forcefully grabbing their valuables, jumping back onto the motorbike and quickly speeding off before the victim can process what just happened.

**HOW TO PROTECT YOURSELF** | When travelling overseas, it is advisable to take photocopies of your passport, leave one at home, and take one with you. When out and about, take only what you need, leaving large amounts of money back in your temporary accommodation, ideally within a secure place, such as a safe. You are often required to show your passport when purchasing goods and services or dealing with officials. Many will accept a photocopy of your passport, which means you can leave your passport somewhere safe.

When carrying money and other valuables, make sure necklaces and chains are not easily accessible and items are not in pockets or places that are easy to get to. Tucking jewellery under your clothes and using concealed money belts can help reduce your risk of having items taken.

# FAKE OFFICIALS



You are visiting a stunning landmark, and while walking down a side street or in a less populated area, you are approached by someone who looks like a police officer. The officer informs you that a counterfeit operation is underway in the local area, and many tourists have been given fake notes and coins. You are asked to show your wallet, and while showing all of the local currency you hold, you are told that you are okay and that they are thankful for your time. After the incident, you take out your wallet to pay for something and quickly realise that some of your money is missing or has been replaced with notes of a lesser value.

Fake officials are not limited to the police; they can also be someone posing as an official representative working for a famous tourist landmark or monument, a tourist agent showing you their fake credentials, or a transport employee. These scammers fool people because they act as someone who could easily be seen as legitimate and ask you to show or pay for something that may seem plausible. For example, you might be told to see something specific, you have to pay extra as it is not included in the entrance fee, or they are officially collecting money to preserve the landmark.

**HOW TO PROTECT YOURSELF** | Should you be approached by someone in the street, especially someone pretending to be a police officer, ask what station they are based from, as well as to see their unique identifier such as badge. If you are made to feel uncomfortable, explain that you want to comply but would like to go somewhere less secluded, stating that you would be happy to visit the police station for the inspection to be carried out.

The same approach applies when someone is pretending to be an official employee or agent of a tourist attraction or transport hub and asking you for more money on top of what you have already paid. You can state that you do not have any cash and will go to the ticketing office, which might result in them losing interest.

Many of these criminals are often looking for easy targets who will quickly part with their money, enabling them to move on to the next victim. If you create obstacles or make it more of a challenge, most will likely lose interest; however, it is always advisable to assess the situation, such as whether other people are around, whether the area is safe, etc. Should you feel unsafe, you could try managing the situation, stating that you would prefer to go somewhere where you can sit down because you have a medical condition or are in high-risk situations, give in to their demands, and immediately notify the official police.



# FUN THEN THEFT



You have arrived at your destination and decide to go to a local bar or access one of the popular dating apps. You look around, and immediately, someone grabs your attention. You begin to talk and realise that you are attracted to this person, and after a while, you both decide that you want things to become much more intimate. You return to your temporary accommodation, and things are going well. You spend the rest of the day or evening together and have fun. You fall asleep and wake up to realise they have left without saying goodbye. You get out of bed, and as you look around, you notice that many of your valuables are missing: money, your phone, headphones, and laptop, all taken whilst you were sleeping.

The scam only works because the person you have taken back to your place targeted you because they knew you were travelling and would likely have many things of value with you. Once back at your temporary accommodation, they would likely be looking around to see what is worthwhile taking, and they will immediately go to work on distracting you. Some might take the items themselves, and others might let in an associate while you are busy. Either way, your valuables are stolen.

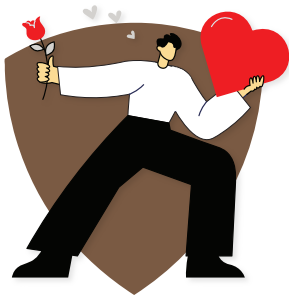
**HOW TO PROTECT YOURSELF** | If you are planning to meet or hookup with people while travelling overseas, it is always advisable that you bring some form of sexual protection with you, as you do not know how readily available it is within your chosen destination and keep your valuables somewhere safe and secure. While in temporary accommodation, establish whether it has a safe or a secure hiding place, as it is always advisable to keep things of value out of sight.

Know the country you are visiting for those unfortunate to become victims of these scams. If you contact the police to report the theft and, in the conversation, you explain that you met and hooked up with someone of the same sex and it is illegal or frowned upon in that society, it is often the case that the theft becomes ignored. Through your admission, you are charged with committing a crime and forced to pay a fine or face prosecution.

Especially in extreme crimes, it does not mean you should not report the crime. First, you should consider contacting your embassy, consulate, or high commission to explain your situation beforehand, but only if you come from a more open and tolerant country. When reporting crimes to the police, think about the words you use and change the context, so instead of a hookup, replace the situation as the person walked you home and asked to use your bathroom.

Avoid lying, which can be achieved by changing the context and leaving out incriminating details. Should the thief or thieves be apprehended, it is unlikely they would confess to hooking up with you, given that they, too, would be prosecuted against any oppressive LGBTQIA+ laws that exist within that country. Ultimately, it comes down to assessing the risk to you and whether you will receive justice for the crimes committed against you.

# ENTRAPMENT SCAM



You are travelling overseas and decide that you want to use the dating apps you frequently use at home. You arrive at your chosen destination, a country with a poor track record when it comes to human rights and equal status for LGBTQIA+ individuals. While on the app, you notice that most profile pictures are of people not showing their faces, blurring or purposely taking photos of other assets or features.

You receive many messages and requests; as you go through them, you become intrigued by some of the people. You exchange messages, and even though you are sent several photographs, something seems slightly strange. The person you are speaking to does not want to share other details, such as WhatsApp or Skype information, and does not want to have a video chat with you. Even though you are unsure, you still decide to go ahead and meet the person. When meeting in person, you are informed that they are a police officer and that you are under arrest.

**HOW TO PROTECT YOURSELF** | Though the situation might seem extreme or unplausible, there have been cases in which police forces of several countries have operated sting operations on popular dating apps such as Tinder and Grindr. If you want to meet and hook up with the locals, see if you can search for and view profiles of people within that destination before you arrive. Reaching out, talking to, and making connections before you arrive can reduce known risks. Many entrapment stings will typically be short and swift, so speaking to someone from overseas for weeks beforehand would likely not appeal to the local police force.

Review your profile to see if you could be easily identified on the streets or any information that could be used to target you. For public profile pictures, consider using photographs that conceal your identity. Should you meet someone you like, avoid being too graphic or confirming what you want to happen. If you want to meet up, agree to meet in a public place, but imply meeting for a coffee would be a great place to start.

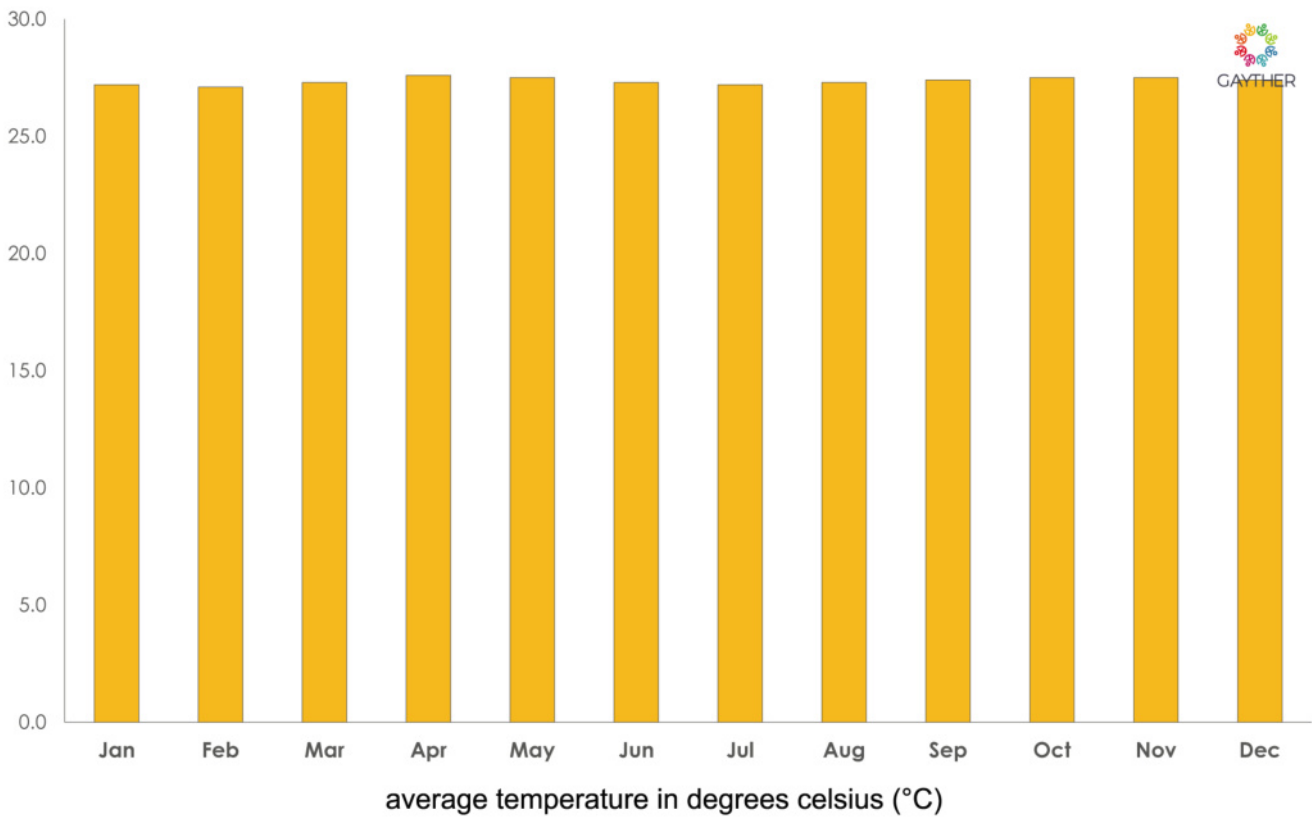
Ultimately, it comes down to you using your judgement of the situation and how that person is coming across. Something could be wrong if they are evasive and keep pushing to meet immediately. This scam might not only be used by the police but also by people looking to extort you. Remember, using common sense and the fact that anyone who incriminates themselves about their sexuality or gender identity might have as much, if not more, to lose than you.



CLIMATE AND TRAVEL INFORMATION FOR

PALAU

## Weather information for Melekeok



FREEZING	VERY COLD	COLD	COOL	MODERATE	WARM	VERY WARM	HOT	SCORCHING
Gel (fr)	Très froid (fr)	Froid (fr)	Cool (fr)	Modéré (fr)	Chaud (fr)	Très chaud (fr)	Chaud (fr)	Brûlant (fr)
Einfrieren (de)	Sehr kalt (de)	Kalt (de)	Cool (de)	Mäßig (de)	Warm (de)	Sehr warm (de)	Heiß (de)	Sengende (de)
Congelación (es)	Muy frío (es)	Frío (es)	Fresco (es)	Moderado (es)	Tibio (es)	Muy tibio (es)	Caliente (es)	Abrador (es)
Congelamento (it)	Molto freddo (it)	Freddo (it)	Fresco (it)	Moderato (it)	Caloroso (it)	Molto Caloroso (it)	Caldo (it)	Scottatura (it)
Invriezen (du)	Zeer koud (du)	Koud (du)	Koel (du)	Matig (du)	Warm (du)	Zeer warm (du)	Heet (du)	Verschroeiën (du)
Congelando (pt)	Muito frio (pt)	Frio (pt)	Fresco (pt)	Moderado (pt)	Quente (pt)	Muito quente (pt)	Morno (pt)	Escaldante (pt)

## SEASON

- (palauan) | season (english)



SPRING



SUMMER

- (palauan) | spring (english)

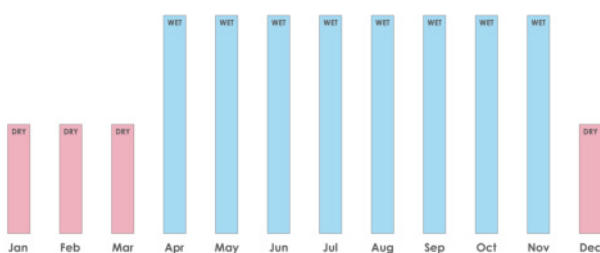
- (palauan) | summer (english)



DRY = Dry Season



WET = Wet Season





AUTUMN



WINTER

- (palauan) | autumn (english)

- (palauan) | winter (english)

# 13 WEATHER TERMS

CELSIUS

- (palauan) | celsius (english)

HUMIDITY

- (palauan) | humidity (english)

CLIMATE

- (palauan) | climate (english)

RAIN

- (palauan) | rain (english)

DEGREE

- (palauan) | degree (english)

SNOW

- (palauan) | snow (english)

FAHRENHEIT

- (palauan) | fahrenheit (english)

SUNSHINE

- (palauan) | sunshine (english)

FORECAST

- (palauan) | forecast (english)

TEMPERATURE

- (palauan) | temperature (english)

HEAT

- (palauan) | heat (english)

WINDY

- (palauan) | windy (english)



## WEATHER

- (palauan) | weather (english)

### HOW TO USE

All the translated terms are LITERAL TRANSLATIONS and are designed to communicate key terms and phrases.



show and **POINT** at the required term

#### PRONOUNCE

a term based on the spelling

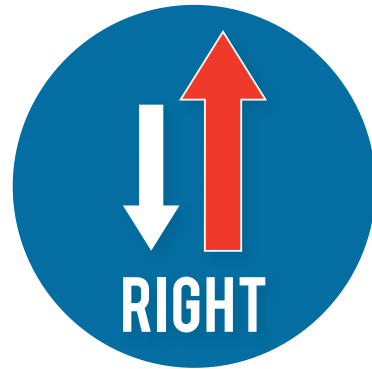


 DRIVE ON WHICH SIDE

RIGHT

 INTERNATIONAL DRIVING  
LICENCE REQUIRED

Unknown



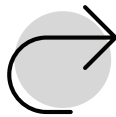
## FOLLOW ME

- (palauan) | follow me (english)



TURN LEFT

- (palauan) |  
turn left  
(english)



TURN RIGHT

- (palauan) |  
turn right  
(english)



GO BACK

- (palauan) |  
go back  
(english)



GO STRAIGHT AHEAD

- (palauan) |  
go straight  
ahead  
(english)

STREET

- (palauan) | street  
(english)

HIGHWAY | MOTORWAY

- (palauan) |  
motorway (english)

CROSSING

- (palauan) |  
crossing (english)

JUNCTION

- (palauan) |  
junction (english)

SIDEWALK

- (palauan) |  
sidewalk (english)

# 15 TRAVEL TERMS

AIRLINE

- (palauan) | airline (english)

PASSENGER

- (palauan) | passenger (english)

BUS

- (palauan) | bus (english)

PASSPORT

- (palauan) | passport (english)

CAR

- (palauan) | car (english)

RAILWAY

- (palauan) | railway (english)

CRUISE

- (palauan) | cruise (english)

TAXI

- (palauan) | taxi (english)

FERRY

- (palauan) | ferry (english)

TICKET

- (palauan) | ticket (english)

METRO

- (palauan) | metro (english)

TRAIN

- (palauan) | train (english)



## TRAVEL

- (palauan) | travel (english)

### HOW TO USE

All the translated terms are **LITERAL TRANSLATIONS** and are designed to communicate key terms and phrases.



show and **POINT** at the required term

### PRONOUNCE

a term based on the spelling





# 16

# DIRECTION AND GUIDANCE

DO YOU ACCEPT CREDIT CARDS?

- (palauan) | do you accept credit cards? (english)

HOW MUCH IS THAT?

ngtelang a cheral? (palauan) | how much is that? (english)



HOW DO I GET THERE?

- (palauan) | how do i get there? (english)

I DON'T UNDERSTAND

ng dial kudengei (palauan) | i don't understand (english)

## DIRECTIONS AND GUIDANCE

- (palauan) | directions and guidance (english)

HOW DO YOU SAY

- (palauan) | how do you say (english)

I'M NOT INTERESTED

- (palauan) | i'm not interested (english)

HOW FAR IS IT?

- (palauan) | how far is it? (english)

WHERE IS THE BATHROOM?

- (palauan) | where is the bathroom? (english)

HOW MUCH DO I OWE YOU?

- (palauan) | how much do i owe you? (english)

WHERE IS THE CLOSEST RESTAURANT?

- (palauan) | where is the closest restaurant? (english)

### HOW TO USE

All the translated terms are LITERAL TRANSLATIONS and are designed to communicate key terms and phrases.



show and **POINT** at the required term

### PRONOUNCE

a term based on the spelling





EMERGENCY CONTACT INFORMATION FOR

PALAU

# EMERGENCY CONTACTS

- (palauan) | emergency contacts (english)

The emergency services numbers to call during an emergency

- **AMBULANCE** - when someone is seriously ill or injured, and their life is at risk (emergency medical services and technical rescue)
- **POLICE** - when you feel in danger, are in dangerous situations or have witnessed a crime (law enforcement, criminal investigation, and maintenance of public order)
- **FIRE RESCUE** - when a fire occurs or where a person needs rescue (fire suppression, technical rescue, and hazardous materials mitigations)



## AMBULANCE

- (palauan) | ambulance  
(english)

DIAL

911



## HELP

- (palauan) | help (english)



## POLICE

- (palauan) | police (english)

DIAL

911



## FIRE

- (palauan) | fire (english)

DIAL

911

# 18

# EMERGENCY TERMS

HELP ME

- (palauan) | help me (english)

WHERE IS THE NEAREST HOSPITAL?

- (palauan) | where is the nearest hospital? (english)



HOSPITAL

- (palauan) | hospital (english)

WHERE IS THE NEAREST PHARMACY?

- (palauan) | where is the nearest pharmacy? (english)

EMERGENCY

- (palauan) | emergency (english)

STOP

- (palauan) | stop (english)

WHERE IS THE POLICE STATION?

- (palauan) | where is the police station? (english)

## HOW TO USE

All the translated terms are LITERAL TRANSLATIONS and are designed to communicate key terms and phrases.



show and **POINT** at the required term

### PRONOUNCE

a term based on the spelling



sa pagtabang sa hilfe te āwhina auxiliium palīdzēt помоћ 帮帮我  
**aidez-moi** kömek edñ yardim et (സഹായിക്കുക) membantu  
thandizeni ярдэм итегез egba mi o pab সাহায্য করু গিূপ lagundu  
தாய்மாவும் ஒதுக்களிக்கும் யordam bering cuideachadh abi  
enyemaka **ayuda** fesoasoani βοήθεια Δαπάνου ПОМОГЕ  
मदद तaimaka доПомога சாய்மாய சீதலை vonjeo मरुत वरु सहाय्यం  
alíkarí ubufasha bantuan туслаач ЭИХАЙДАХ axudar helpen ياددو  
batsira قدعاسم wsparcie pomoc hjälpa үгнэ jghinu  
auta segítség жардам nceda pomoč  
අමුණ helpi kōkua உதவி tulong  
ede i caawi usizo 助けて  
cabhrú bantu helpu ••••• pomoći ajutor  
thusa socorro كمدك padèti ajutor kŷmak tulong  
ಹೇಳಿ помогите hjäelp 幫幫我 PAN-PAN, PAN-PAN, PAN-PAN  
සഹായി hjálp hëllefen kömək متسرح मदत  
aiutu 도움 msaada සුඹු көмектесиндер



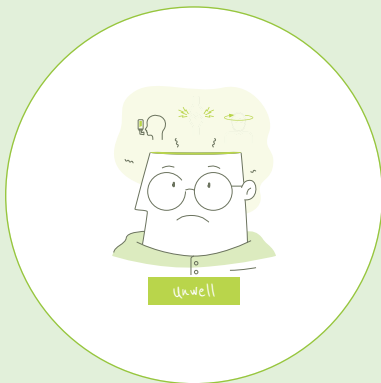
# help



# COMMUNICATING DURING AN EMERGENCY

The Gayther Medical Diagnosis Interpreter (MDI) is a free online tool and a series of downloadable guides designed to help during a medical emergency. Before travelling, you can download the relevant guide, or if you have internet access, you can visit the online Gayther MDI service and use the tool. The MDI helps you translate how you feel, any symptoms, pre-existing conditions, and the assistance you need when communicating with a medical professional.

## HOW IT WORKS

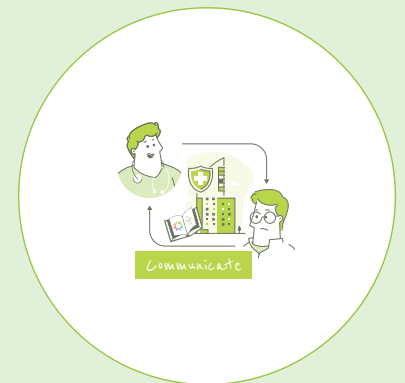


### STEP 1

You begin to feel unwell and call for medical assistance.

### STEP 2

Using the intuitive MDI, you click or point out how you think and feel to the medical professional. The MDI highlights all significant symptoms, conditions and medications in all of the local languages of the place you are visiting.



### STEP 3

The medical practitioner will use the information you are communicating to help diagnose your condition and provide a suitable course of action and treatment.



Visit Gayther to use the MDI tool or download any of the available guides

<https://care.gayther.com/medical-diagnosis/>

# WHAT TO DO WHEN THE WORST HAPPENS?

Most travellers, whether in their own country or overseas, will often have a fun, memorable, and hopefully incident-free trip. Though many of the points raised within this section are not common, it is still important to know what to do when the worst happens.

This section works on the principle that you are travelling from a country in which you are protected and free from persecution due to your sexuality or gender identity. Suppose you are from a country with a worse track record concerning human rights abuse than the one you are visiting. In that case, you must decide whether to engage or advise your government, as the penalty might be worse than anything you might receive from the country you are visiting.

## IF YOU ARE ARRESTED OR JAILED?



The worst happens, and you are arrested. The most important thing is to keep calm and avoid further incriminating yourself. Always ask for independent representation, even using language barriers, to reach out for the appropriate support and guidance. In reality, depending on the severity of the crime committed, in most countries, it is not good publicity or economically sustainable for them to prosecute or detain you for long periods.

Going to court and being held in prisons generally takes time, and your overall health and welfare result in an ongoing cost that the government would be required to fund. In many cases, if the crime is deemed minor or they have insufficient evidence against you, you will be set free or required to pay a fee. If things look more serious, let us explore some options that are available to you.

- **Contact your government** (if it is safe to do so). Suppose you are a citizen of a country which has a worse track record concerning LGBTQIA+ equality and treatment than the one you are being detained within. In that case, you might want to avoid contacting your government unless you have no choice and for more progressive countries, contacting your government, whether an overseas advice service or your country's foreign office, is often the first step as they can get involved and might be able to step in and offer assistance and fast resolution to your current situation.
- **Meet with the local embassy, high commission or consulate in the area** where you have been arrested or jailed (if it is safe to do so). The same point applies regarding your own country's track record towards the LGBTQIA+ community. If it is safe, speaking to your local embassy, high commission, or consulate is vital. Your country's representative in that region or area will understand the laws and customs of that



country well and will be able to provide advice, support and assistance to ensure that the situation becomes resolved quickly. If you hold more than one citizenship, consider which country has the best relationship with the country you are visiting and the one with the most influence and political sway.

- **Reach out to local LGBTQIA+ advocacy, charities and organisations**, especially if you have been arrested due to your sexuality or gender identity. Local LGBTQIA+ organisations will know their country's laws and often have a network of organisations and businesses they use. Many will be able to recommend suitable local representation and may even get involved to help ultimately resolve the situation.
- Find **local legal representation and advice**. Often, by reaching out to your government or local LGBTQIA+ organisation, you will most likely be recommended someone with the experience of dealing with similar cases. If your needs are more pressing, finding any form of independent legal representation might be the best action, even in the short term. Someone familiar with the law might be able to help you avoid prosecution or hefty penalties.
- **Contact friends and family**. Depending on your situation, contacting your close friends and family is always advisable to inform them of what is happening to you. Those closest to you can contact organisations and government departments in your country, help you with funds, and keep the pressure and focus on you and your situation to ensure you are quickly and safely returned home. For those who are not publicly out or are fearful of contacting friends and family, you should consider contacting local LGBTQIA+ organisations and charities for any assistance they can provide.
- Evaluate whether to involve **Media outlets**. For many, involving the media is often the last resort. Though media attention at home or in the country you are in can shine a spotlight on what is happening to you, in some cases, it can worsen your situation. If there is little support at home or in the country you visit, the government could double down and make an example of you. In other situations, media attention can raise public support and pressure your government or the government of the country where you are being detained to resolve the problem quickly. In most cases, it is best to go through specific steps, such as involving your local consulate, embassy, or high commission, and obtaining local representation. If things are slow and the support you are being offered is lacking and limited, then gaining media attention to your cause could help. Ultimately, you understand your situation, public perceptions back home and your government's diplomatic relationship with the country you are being detained in. Based on those factors, you will know if media involvement will help or hinder your cause.

The steps are general and may not apply to your current situation. The involvement of key government departments and LGBTQIA+ organisations will **often depend on the severity of the charge and what prosecution means**. Many minor charges usually do not result in a prosecution; tourists will frequently be issued a fine, penalty or an order to leave the country immediately; however, there is no guarantee that this will always be the case.

Should you be in a situation that risks your well-being or life due to your sexuality or gender identity, even if you are from a country that has a poor track record, you could seek advice from LGBTQIA+ asylum and refugee charities that will be able to advise you of your options, as the penalty for returning home could be as severe as the one you might receive in the country in which you are being detained.

## LOST OR STOLEN DOCUMENTS AND MONEY



You are travelling overseas, and your travel documents, namely your passport or ID and money, are lost or stolen. You are in a foreign country and need these documents to return home. You need money to eat, somewhere to sleep, and the bare essentials until you return home.

Though most of us travel without any incident, and even though it might be something that does not frequently occur worldwide, having your money and travel documents lost or stolen still happens more often than you might realise. Let us explore what you should do when you realise your cash or documents have been lost or stolen.

- Contact the **local embassy, high commission or consulate** – it is essential to notify your government through its overseas offices that your documents have been lost or stolen to stop them from being used by someone other than you. If you need temporary replacement documents, most overseas representatives, such as embassies, high commissions or consulates, provide services to arrange for those emergency travel documents to be issued. Before travelling, it is always advisable to take photocopies of your passport and ID, bring one copy with you, and leave one at home. In the event those documents need to be cancelled, you will be able to provide the passport number and all of the necessary details. The overseas representatives may also be able to provide you with emergency cash, which you will likely have to repay when you get back home. If the place you have visited does not have a representative office, contact the relevant government department in your home country or the overseas representative office closest to your location, even if it is in a neighbouring country.
- Contact your **bank or financial institutions** – before travelling, it is always worthwhile writing down the contact information for your bank or any financial institutions you regularly use. Today, even though many institutions no longer require you to notify them when you travel overseas, finding out if you can contact them by email, chat, or other communication methods is helpful. Should your cards or money be lost or stolen, many financial institutions have affiliations and associations with local banks and institutions worldwide. When you need urgent funds, some banks can often arrange access to your money by providing a unique access code to withdraw cash from an ATM or a direct withdrawal from a local bank.
- Contact **friends and family**. Should the worst case occur, friends and family will likely be able to send over emergency funds directly to you. Services such as Western Union operate in 250 countries, and Xe offers cash collection services. In contrast, services such as Wise can transfer funds to a mobile wallet in over 40 currencies. With Wise, users can create virtual payment cards that could be used to book hotels and pay for services.
- Contact the **airline or travel operators** – if all of the problems you have faced have become too much and you want to return home, you should contact your airline or travel operator. Even though your fare might be non-refundable or does not permit changes, if you explain your situation, the airline might make an exception, even waiving any change or administration fees. You must remain calm and explain what

has happened. Even though your request might initially be refused, you could ask to speak to a supervisor. Ultimately, if you booked a holiday or flight and certain conditions were made clear, the airline or booking agent would be under no legal obligation to help you; however, if you are respectful and accept that any assistance you receive from them is appreciated, you are more likely to get the help you need.

When it comes to lost or stolen documents and money, the priority is to cancel whatever you can as quickly as possible and arrange all necessary replacements. Typically, if you need the documents to travel soon, such as within a matter of days, you will likely have to speak to your insurance company to explore your available options. Depending on your policy, you can often claim for unforeseen expenses such as additional nights and meals.

Losing or having your documents or money stolen can be highly distressing and will usually put a damper on your trip, mood and stress levels. Though it requires some effort, obtaining replacement documents and getting access to much-needed money does not need to be a huge challenge; however, preparing just in case the worst should happen, such as by carrying contact information for your financial institutions and photocopies of your travel documents with you whilst you travel will significantly reduce any stress and distress caused.

## HEALTH SCARES OR CONCERNS



When planning a trip at home or abroad, serious health problems or scares are often the furthest from our minds unless we have an existing medical condition. Frequent travellers will typically purchase multi or single-trip travel insurance, which, should the worst happen, means that they can get the medical help and assistance they need while travelling overseas. Though travel insurance provides peace of mind for many travellers, when you or a loved one becomes ill, there are other things to consider.

- Contact the **travel insurance company** – to avoid any potential problems, contact your travel insurance company as soon as possible before and during a claim.

Though, rightfully, your focus should be your health or the health of your loved ones, contacting the insurance company leading up to or during an incident could reduce any problems down the line. Some insurance companies may have specific exclusions or special arrangements with specific medical facilities. So, if you are taken to a non-affiliated facility or what is being carried out is part of any pre-agreed exclusions, you might be subject to part or all of any medical expenses. Obtaining clarity, ideally recorded through chat or summarised by email, would mean that you could avoid any future issues. Should it be difficult for you to contact the insurer, you might be able to delegate a member of your family or friend to act on your behalf.

- **Contact friends and family** – Like many examples, contacting friends and family is crucial when dealing with health problems and scares. Your friends and family can assist you in getting the help you need, whether by arranging all of the necessary steps and procedures from home or by keeping loved ones informed of what is happening.

Friends and family will likely play a crucial role in helping reduce your stress and getting you home safely and in good health.

- When travelling to Europe, if you hold UK citizenship or citizenship within any of the member nations of the European Union, you will likely be entitled to **obtain a GHIC (UK) or EHIC (EU) card**. The European Health Insurance Card (EHIC) entitles the holder to receive healthcare in the UK, or any of the EU member states at the same level of free or reduced-cost healthcare as those that reside within the country; simply put, you will receive the same level of healthcare as those who live there. If you are eligible, obtaining the card before travelling to any European country is worthwhile.
- The **Gayther Medical Diagnosis Interpreter (MDI)** is a free online tool and a series of downloadable guides designed to help during a medical emergency. Before travelling, you can download the relevant guide, or if you have internet access, you can visit the online Gayther MDI service and use the tool. The MDI helps you translate how you feel, any symptoms, pre-existing conditions, and the assistance you need when communicating with a medical professional in over 100 languages.
- Contact the **airline or travel operator** - if you have to cut your trip short due to ill health, you will likely be covered by your travel insurance for any change fees charged by the airline or travel operator; however, often by explaining your situation, many airlines and travel operators may offer discounts or waive change fees. If you have to return home due to the death of someone close to you, many airlines offer a bereavement discount, which can range anything from 5% to 25%. Contacting the airline or operator to explain the situation is always good; even if they cannot offer discounts, it is still worth mentioning your current circumstances.

We must get the assistance we need quickly and efficiently regarding our health and well-being. Travel insurance offers peace of mind regarding healthcare expenses; however, you can take many more steps and routes to minimise the impact and any excess you might be charged. Taking sufficient quantities of medications you need whenever you travel is always advisable, especially hormone replacement or PrEP, with you. You might be able to obtain them from a local chemist; however, you might be required to see a doctor to get a prescription.

We hope your trip goes off without any issues; however, with some planning and taking all necessary steps and precautions, your trip will likely be fun and memorable. Unforeseen events can happen, but that does not mean you cannot have a plan B to avoid the stress and impact they might cause.

*Stay safe, and happy travels.*

# 20 FUN TIME

## INTERESTING FACT | PALAU

Palau is a Micronesian country with over 340 islands covering an area of 466 square kilometres or 180 square miles. The society is based on a strict matrilineal system, which means that women rule the islands.

## WORDSEARCH

J Z X S X T Y M Q V S N R U A N T U Q P  
 T O B O A E J D Z A B S O A F F T M Y Q  
 X A P U R F A L P I R T I R C E R W A R  
 E K P T E V Z O M L R S P L T U F I E F  
 E Q C H A Y T I C G A Y W D W H K G C O  
 R G U Q M Z R G D E W Z S E A J I E L A  
 E D I A K B N S D X A X A I P O K K D X  
 H L V J T H N L H S Y N Q D N V C W Q Q  
 P B G R P O R Y O E M T I X M Z N N S N  
 S I L E M O R A E J B K I A P X K D P G  
 I E O D W D C X M G N V V B K U B G D M  
 M B B R T J E O L E N P F H W L R P X H  
 E O E O Y R J H U B R H Z T E A S T V X  
 H L B B L E O B M N U I R M A Y Q K F E  
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 U V Q W A H N A J C O C Y R S Y S O T L  
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1. AFRICA
2. AMERICAS
3. AREA
4. ASIA
5. BORDER
6. CAPITAL
7. CITY
8. COUNTRY
9. EAST
10. EQUATOR
11. EUROPE
12. EXPLORE
13. GLOBE
14. HEMISPHERE
15. LGBTQIA
16. NORTH
17. OCEANIA
18. REGION
19. SOUTH
20. TRAVEL
21. TRIP
22. TROPICS
23. WEST
24. WORLD

## SUDOKU

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			9			6	7	



## FUN FACT

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