

**Senior peoples' perception of travel related risks
– A viewpoint to the future travel insurance cover**

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<p>The aim of this thesis is to research seniors' perception of travel related risks in order to produce better travel insurance products to this growing tourist segment in the future. Another objective of this thesis is on how these risks are perceived by seniors and which of the risks should the travel insurance cover. The commissioner of the thesis is Finnish insurance company who wished to be anonymous in this thesis.</p> <p>The theoretical framework of the study introduces the six domains of tourism crisis, tourism safety and security issues in different perspectives and the definition of perception of a risk. Also the senior traveller, their motive and travel patterns are explained. The theory also introduces the concept of travel insurance and travel claims.</p> <p>The approach of the empirical study is quantitative. The participants of the questionnaire survey are all members of Kansallinen Senioriliitto ry. Two questionnaire surveys were conducted in November 2012 in the two regional senior organisations in Vantaa. Altogether 143 participants answered the survey. The questionnaire consisted of only structured questions. The data was analysed by using Excel to provide information about how the participants perceived different travel risks and what were risks they would prefer the travel insurance to cover.</p> <p>The findings showed that seniors travel both in Finland and abroad and most often the trip arrangements are done by the seniors themselves or tour operators. Most of the seniors did not know who their travel organiser is, but most of the senior have valid travel insurance always when travelling. The findings are that the older the senior become the less they travel.</p> <p>The results also showed that seniors perceived travel risks were not same as the risks they would want travel insurance to cover. Environmental crises were perceived as the most threatening travel risks, but primarily wished travel insurance to cover possible costs of health related risks and airline/tour operator's bankruptcy. Travel insurance companies should consider tailoring a specific travel insurance product for the needs of this group, which would cover the costs of airline/tour operator's bankruptcy.</p>	
<p>Keywords Tourism crisis, travel insurance, travel risk, senior, perception</p>	

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1 Introduction

Tourism is one of the most growing industries. People are travelling more than ever and for longer periods of time. Travelling has its risks and the risks of something bad happening is growing, which individual tourists cannot influence. Tourism industry has been faced with many different unexpected events like terrorism and natural catastrophes and will be faced in the future. One way to protect one from these events is by having proper travel insurance.

There have been several incidents from the start of the millennium, which have had severe effects on tourism. These incidents have been very different, but all share the same characteristics of being sudden, unexpected and impacting badly the tourism industry. The September 11 in 2001, SARS incident in 2003 in Hong Kong, the Indian Ocean tsunami in 2004, the volcanic eruption in Iceland in 2010 and the Arabic spring in 2011 are few examples of different tourism crises. All of these events have affected both tourists and the tourism industry in the destination centring the crisis.

The growing lack of safety and security has been undermined over the past few years in the tourism industry. Safety and security issues have been identified as one of the five forces affecting tourism industry in the new millennium. The main concern areas are crime, health issues, natural disasters, terrorism and food safety. (Mansfeld & Pizam 2006, 187.)

Insurance industry has also been affected with the changes in travel industry. For example the Indian Ocean tsunami in 2004 and the volcanic eruption in Iceland in 2010 had a serious impact on the profitability in the travel insurance industry. Many travellers were involved in these crises and claimed back the expenses from their insurance companies. Some insurance companies which did not cover all the expenses were but on a pressure to rethink their travel terms and the compensation ability.

There have been few theses about the topic of tourism crises. The focus has been mainly on how the media forms and changes the images of destination which have

been in the centre of tourism crises. Also some theses have been conducted about the travel insurance industry, but most of the theses have concentrated on service quality of the specific company's compensation department. Tourism causing risk as well as tourists' interest of travel insurance cover has not been a popular study focus in Finland. Tourism crises and risk related to tourism have been researched by few researchers on an international level. Most of the researchers have researched how the recent crises like the swine flu has impacted the tourism industry.

The chosen group for this thesis is active seniors who are over the age of 60 and still travelling or planning on travelling in the future. The group is interesting, because the senior group is growing in Finland. According to Statistics Finland (2011) there were in year 2010 more than 940 000 people who were over the age of 65, which was 30 000 more than in the previous year. Statistics Finland (2012) estimates by the year 2030 the proportion of people who are over the age of 65 will increase from 18 per cent to 26 per cent.

This master's thesis was commissioned by a Finnish insurance company, who wishes to be anonymous in this research. The focus was to collect data from active seniors on how they perceive different travel risks and which of these events they prefer the travel insurance to cover.

1.1 Aim and the main research questions

The main aim of this thesis is to research how seniors perceive travel related risks in order to produce better travel insurance products to this growing tourist segment in the future. Another objective is to research what are the different tourism crises which affect the tourism industry and individual tourists. How these risks are perceived by seniors and which of the risks should the travel insurance cover.

The idea was to collect data from active seniors who are travelling or at least aiming to travel in the future. The collected data collection aims to indicate the different tourism crises which seniors perceive as most risky and threatening in travelling. The answers

will then give out suggestions of what kind of issues the seniors would like the insurance to cover as well as the events which the travel insurance already covers.

The main research questions are as follows:

- Which events do the seniors perceive threatening their safety and security during their travels?
- What kind of events would the seniors like their travel insurance to cover?
- Are there differences on safety and security issues between different aged seniors and between seniors who travel more and those who travel less and?
- How long does a negative event affect the travel choice?
- Do all participants travel and do they all have valid travel insurance?

1.2 Structure of the thesis

After the introduction the thesis continues to the theoretical part. In the first theoretical section of this thesis the concept of tourism crisis is discussed and different domains of crises are shown. The seven different domains of crisis are presented with recent events related to the specific crisis.

The second part of the theoretical section discusses tourism safety and security risks and the perception of risk. Four sources of risks to safety and security of tourists are explained. The concept of risk perception is discussed and shown how this influences the travel decisions. In the last part of this section is explained who are seniors and who are they as consumers and travellers. Also seniors travel motivation and their traveller patterns are discussed briefly.

The third section of theoretical part discusses could travel insurance be the protector of tourism risks. The concept of travel insurance and the travel insurance cover in Finland is shown briefly. Some basic information about common travel sicknesses and accidents as well travel claim are shown in last part of this section.

The different methodologies are discussed briefly in the research approach and method chapter. Then chosen research method and data collection are explained. The data collection was conducted in November 2012 and 143 participants in took part in the questionnaire survey. The analysis of the collected data is shown in chapter six. Altogether 28 figures are shown to help the presentation of the main results. The last chapter present the conclusions of the collected data and the main points of the theoretical section. Also some discussion about the seniors' expectation of travel insurance cover is explained and suggestions for the future product and policy term underwriter are written.

2 Tourism crises

There is no universal definition of a crisis. Researchers agree crisis share three dimensions or elements. Some researches define these elements as unexpectedness, urgency and danger. Other as high treat, short decision time and an element of surprise, while other say these three elements as magnitude, the need for take action and necessity of timely response. (Henderson 2007, 3; Ritchie 2009, 4-5.)

Tourism crisis can be explained as circumstances in which tourist and other members of the industry are faced with potentially destructive change. The tourism industry is vulnerable to crisis, because of its complex structure. Tourism industry sells experiential products, which include many suppliers. One supplier's crisis may cause crises in the whole tourism service chain. According to Page, Song and Wu (2012, 142) tourism industry is often affected with multiple crises at the same time. (Henderson 2007, 3 – 8, 13.)

There are six different domains of tourism crisis. These are economic, political, socio-cultural, environmental, technological and commercial. Each domain can cause both external and internal crises. Economic crises can cause externally recession and internally rising of costs. Political crises can cause externally terrorism. Socio-cultural crises can cause externally crime and internally cultural conflicts. Environmental crises cause externally natural disasters and internally overdevelopment. Technological crises can cause externally computer systems failures and internally transport accidents. Commercial crises can cause externally governmental intervention and internally labour disputes. The next table shows different external and internal threats of crises. (Henderson 2007, 4.)

Table 1. External and internal threats of crisis (Henderson 2007, 5.)

Domain	External	Internal
Economic	Recession Currency fluctuations Taxation	Rising costs
Political	Government policy International relations Instability Terrorism	
Socio-cultural	Unrest Crime	Staffing Cultural conflicts
Environmental	Natural phenomena Natural disasters Pollution Health scared	Overdevelopment Environmental degradation
Technological	Computer systems failure Mechanical failure Design faults Fire	Transport accidents
Commercial	Regulations Government intervention	Competition Labour disputes Management decisions Human error

2.1 Economic crises

Income determines the demand in travel. Tourism tends to decline in times of recession. Economic crisis can determine whether the tourists stay close to their home side or have the money and interest to go further. Currency rate downshifts can be the cause tourism crises for tourists themselves, because the situation can cause harmful side effects to the visitors. In a case of currency crisis tourists might find themselves in a situation where they cannot use their credit cards or cash out travel checks. Economic crisis in a destination may lead to outbreaks of violence and put the tourists in danger. (Henderson 2007, 17 – 21; Ritchie 2009, 39.)

Most recent economic crisis started already on 2004 in the United States and escalated into global economic crisis on 2008. According to UNWTO the tourism arrivals grew 6% in the first half of the 2008, but only 1% in the second half of the year 2008. For example in the UK the global economic crisis had a very negative impact on the country's tourism industry. It was estimated that 3.7 million visitor arrivals were lost, because of this crisis. (Page, Song & Wu 2012, 142 – 143, 147.)

After the start of the economic crises in Finland there have been several incidents of tour operator bankruptcies. According to Finnish Competition and Consumer Authority (2011) such tour operators like Alma Tour Oy, Matkatoimisto Hispania and Air Finland were all declared bankruptcy during the years 2011 – 2012. The Finnish Competition and Consumer Authority started an effective supervision of travel agencies which offer package tours to find out if they have registered to the Finnish travel agency register. Authorities found in 2012 seven travel agencies which had issues to be improved in this matter. (Finnish Competition and Consumer Authority 2013).

2.2 Political instability

Political instabilities have a major impact on tourists' perception of safety. Tourists are both indirect and direct victims in political crises such as terrorism attacks, civil war and protests. Terrorism is one example where tourists are direct targets of violence. (Ritchie 2009, 36 – 37.)

Governments' political decisions may cause severe political crises, but on the other hand they can also be the key actors in managing and resolving them. Tourism can be affected by many different political crises, like attacks, civil war, riots, terrorism, mass arrests and bombings etc. Tourists are most likely to avoid destination where there is political instability or a risk of it. (Henderson 2007, 34 – 37.)

War, terrorism and civil war are the most catastrophic for tourism. Tourist can be the main targets in politically motivated kidnappings in some areas of the world. Certain kind of level of tourism safety should be guaranteed by the authorities of the country, but in some countries especially affected by terrorism it is not the case. This is not un-

derstood by all national leaders and planners. Political serenity is the first and central requirement for tourism. The recovery of the political crises depends on the severity of the incident, the way it was handled by the industry and the publicity. Perceptions of political instability are not changed easily. However there are also tourists who disregard certain kinds of instability and return to these destinations. (Henderson 2007, 38 – 43.)

Civil war has caused numerous tourism crises since the 1950's. Civil war tends to be more confined in specific destinations. The frequency of civil war incidents is relatively low. There have been some incidents of civil war for example in Fiji in 1987 and 2000. There were two military coups which affected severely the tourism industry. It led to trip cancellations, trip shortenings and declining of tourist arrivals. (Mansfeld & Pizam 2006, 29, 67, 70 – 71.)

2.3 Terrorism

Terrorism has impacted tourism since the late 1950's. The most serious impacts have occurred in the twenty-first century. Terrorism has not got a standard definition. US Department of State describes terrorism as “premeditated politically motivated violence perpetrated against noncombatant targets by subnational groups or clandestine agents, usually intended to influence an audience.” Scientists talk about two different kinds of terrorist. The practical terrorists are seeking to restore or create new-old political realities and the apocalyptic terrorists seek to destroy. All terrorism seeks for destruction and to gain worldwide publicity. Religion is closely linked to terrorism. Islamic terrorist are a dominant group, but there are also other terrorist groups that are most fighting for their independence. (Henderson 2007, 52 – 54; Mansfeld & Pizam 2006, 29, 38 – 40.)

Tourism is especially vulnerable to terrorism incidents. Tourists and tourism businesses are sometimes deliberately targeted, because it generates worldwide publicity for the terrorists and can weaken the targeted country's economy. Tourists are also seen as an easy target, since they usually gather around in large numbers to identifiable sites like famous attractions and transport termini. In the past tourists have been exposed to

terrorism attacks in hotels, airplanes, attraction, nightclubs and markets. (Henderson 2007, 54 – 55, 58 – 60.)

Tourism destinations suffer from the negative side effects of terrorism, because these outrages influence tourism behaviour and commercial decision. Media can worsen the perceived risk of a certain area by intensifying fear and heightening the sense of continuing danger. The negative images are hard to change, but there are tourists who are less risk averse than others. Although personal safety plays a huge part in destination choice and tourists are likely to cancel their holidays after a terrorist attack. Tourism companies are likely to reconsider developments and rationalize their services. (Henderson 2007, 58 – 60.)

2.3.1 The September 11 2001 terrorist attack

The most devastating terrorism attack was the September 11, 2001 in the United States of America. The September 11 attack in New York changed the perception of airline security and tourism safety in the USA. The attack began on the morning of eleventh of September 2001 when an airplane en route from Boston to Los Angeles was hijacked and forced to reroute to New York. In the end the aircraft crashed into the north tower of the New York World Trade Center. Eighteen minutes later another aircraft which had also been hijacked crashed to the south tower of the World Trade Center. There was a third hijacked aircraft which crashed into Pentagon, the headquarters of USA department of defence. The USA officials estimated that 2950 people had been killed in the explosion and following collapse of the two towers and its surrounding buildings. The crash in Pentagon killed 189 people. (Beirman 2003, 47 – 50: Henderson 2007, 52.)

The attack was organized by the Al-Qaeda group. The leader of this group was Saudi-born Islamist terrorist Osama Bin Laden. It is also possible that other individuals, organizations and nation were also involved in this attack. After the September 11 terrorist attack the USA launched a military attack against Afghanistan, because it was reported that this was the country where Osama Bin Laden was hiding and protected by

the Islamist Taleban regime. This caused a heightened security and safety risks for travelling to Middle East or Central Asia. (Beirman 2003, 50 - 51.)

The terrorist attack caused challenges to the world tourism industry. It especially raised the question of the airline and airport security. All major passenger airports adopted new security procedures for international and national passengers. In two months of the attack 116 000 jobs were lost in the United States airline industry. Long-haul travel especially to the United States, the Middle East, the Southern and Western Asia, Europe and the Indian subcontinent decreased during the last quarter of 2001. Reasons for this were the fear of terrorist attacks in these areas and the use of air travel. (Beirman 2003, 53 – 56, 64.)

The attack had also decreased bookings of some of the world's largest hotel chains. In the United States alone the hotel occupancy level fell down 26 per cent in just two weeks after the attack. Traveller safety and security issues were raised by the consumers which many tourism operators had to fitness. Although there were also some positive effects after the terrorist attack. For example the domestic and short haul travel within Europe, Canada and the United States increased. (Beirman 2003, 53 – 56, 64, 66.)

2.4 Socio-cultural conflicts

Tourism affects destinations society and can cause tension between the residents and the visitors. In the worst scenario tourism can cause negative feelings like hostility among residents against visitors and against the whole tourism industry. These feelings are most acutely felt in the Third World countries, where the locals and tourists background are really different. Tourism's potential influence is said to be greatest where the social-culture and economic distance between locals and visitors is widest. Bad socio-cultural conditions can be the cause of tourism crises and weaken the tourist's perception of safety in a destination. (Henderson 2007, 72 – 75.)

There are different socio-cultural conflicts like outbreaks of civil unrest and crime. Tourists are affected with these events. In some cases tourists are the ones causing conflicts. Tourists' lack of sensitivity to residents' religious beliefs and religious cus-

toms is a social-cultural problem especially in the Islamic countries. Tourist might upset the locals by the ignorant action. (Henderson 2007, 72, 74.)

2.4.1 Crime and violence

Tourists are victims of both violent and nonviolent crimes. Violent crimes such as rape, murder and assault have much more negative effect on tourists than the nonviolent crimes such as property crimes. According to a study tourists are more likely to be the victims of violent crimes such as robbery and rape than local residents. Being a victim of crime can ruin the tourist's trip experience. Feelings of vulnerability can change the tourist's perception on a destination and lead tourist not return or in the worst case stop them from travelling altogether. (Mansfeld & Pizam 2006, 105, 107.)

Crimes against tourists vary from petty crime to serious offences of murder. Tourists attend to carry large amounts of money as well as valuable possessions and for this reason more likely to face crime. Other reasons are that tourists tend to ignore precaution, cannot properly identify their attackers and are less likely to report crimes. They are easy and appealing targets and might be less alert in unfamiliar places that should be avoided. Destinations that have had or have high number of criminal activity will in the long run suffer from downward number of incoming tourists. (Henderson 2007, 77; Mansfeld & Pizam 2006, 16.)

According to many studies tourist are most often the victims of theft. There are several types of crime which are classified as theft. These are for example robbery, burglary and larceny. (Mansfeld & Pizam 2006, 111.)

2.5 Environmental crises

Conditions in the natural environment can cause a crisis for the tourism industry. Tourists can be affected with different natural disasters. Blizzards, avalanches, high temperature, stormy weather, flooding and hurricanes are examples of natural disasters. Mansfeld and Pizam (2006, 205) define natural disaster as "a phenomena not caused by humans, involving the structure or composition of the earth, ranging from eruptions,

avalanches, or earthquakes to landslides, floods, hurricanes, or typhoons.” Some of these phenomena give some notice of their arrival, but some phenomena like volcanic eruption and earthquakes are not easy to predict. Both earthquakes and volcanos trigger tsunamis. One of the most devastating natural disasters which affected the tourism industry was the Indian Ocean tsunami in 2004. It affected 12 countries across two continents. (Henderson 2007, 93, 100.)

Climate change is said to accelerate the frequency of natural disasters connected to extreme weather. Climate change is one factor causing temperature rise. Climate change and pollution are especially impacting the tourism demand. Incidents of forest fires and smoke clouds have caused illnesses to visitors and residents of a destination. In the past these kinds of events have caused decline in visits and closing down of airports. (Henderson 2007, 94; Ritchie 2009, 31 – 33.)

Rise of temperature can increase the risk of different health risks such as heat stress and contracting infectious diseases. The temperature rise can also increase the possibility of allergic reaction, respiratory disease and malaria. It is also predicted that rise in temperature can lead to increase in sea levels, which can enhance coastal erosion. (Ritchie 2009, 33.)

Global warming is another serious environmental tourism crisis. Tourism itself also creates carbon dioxide and other greenhouse gases which all increase global warming. This crisis is moving relatively slowly, but the consequences are catastrophic to certain tourism destinations. Melting of the polar ice caps and glaciers, rising sea levels and warmer seas are all results of the global warming. (Henderson 2007, 92.)

Changing weather patterns are also closely related to climate change. Changing weather patterns can cause heavy rainfalls, which can lead to floods. Flooding in destinations can lead to travel cancellations as happened in Prague 2003, when it suffered from heavy flooding. Changing weather patterns can also cause landslides, avalanches and increase extreme weather events. (Ritchie 2009, 32 – 33.)

2.5.1 Earthquakes

Earthquakes are defined as shock waves, which are transmitted from an epicentre located beneath the Earth's crust. It is estimated that earthquakes kill every year on average 10 000 people. According to a study by WHO from the years 1900 to 2001 earthquakes were the most costly natural hazards. (Bryant 2005, 7, 202, 204.)

There have been several incidents of earthquakes, which have caused severe side effects to the tourism industry. The Japanese city of Kobe suffered an earthquake in 1995. The earthquake killed over 5500 people and disrupted transport services. In 1999 an earthquake struck in Taiwan killing 2400 people, injuring 13 000 people and leaving 10 000 people homeless. (Henderson 2007, 2; Ritchie 2009, 32.)

A devastating earthquake happened in Turkey near the city of Izmit. The city is just a 100 kilometres east from the capital Istanbul. According to the statistics 20 000 people died, 50 000 people were insured and 500 000 were left homeless. The crisis had a huge effect in Turkish inbound tourism. The incident got a lot of media coverage, which affected in travellers perception of safety and security of the country. In the end many traveller cancelled their holiday to Turkey. Turkey's inbound tourism figures fell down with 30 per cent from the previous year 1998. (Beirman 2003, 162 - 166.)

The most recent earthquake happened near the city of Sendai in Japan on 11 of March 2011. It was the most powerful earthquake of the history of Japan. The earthquake caused extensive disruption in several places in Japan. About an hour after the earthquake a tsunami hit the coast of Honshu. The earthquake caused problems in the Fukushima nuclear power station. Many countries including Finland recommend their citizens to travel away from the affected areas. The Finnish foreign office also recommended avoiding travelling to Japan. It was estimated that 20 000 people were killed and 3500 people went missing. About 80 000 people were evacuated near the Fukushima nuclear power station. (YLE 2012, 1 – 4, 14, 17, 19.)

2.5.2 Tsunamis

Volcanos and earthquakes can trigger tsunamis, waves which can be over 100 kilometres in length and move at 800 kilometres per hour. Tsunami comes from two Japanese words of “tsu” meaning harbour and “nami” meaning wave. Bryant (2005, 214) describes tsunami as “water wave phenomena generated by the shock waves associated with seismic activity, explosive volcanism, or submarine landslides.” (Bryant 2005, 214; Henderson 2007, 93.)

One of the most powerful earthquake happened off the coast of the Indonesian island Sumatra in 2004, which in the end triggered a tsunami. The Indian Ocean tsunami struck the shores of 12 countries across two continents. Over 225 000 people were killed. The tsunami destroyed travel resorts in Malaysia, India, Sri Lanka and the Maldives. In Thailand more than 5000 people lost their and almost 2000 of them were tourists. In Phi Phi Island and Khao Lak almost all hotels were lost. The most destroyed destinations in Thailand suffered from mass cancellations by individual tourists and overseas operators. (Bryant 2005, 214; Henderson 2007, 93, 97 – 98; Ritchie 2009, 32.)

2.6 Health risks and epidemics

Travelling exposes to different diseases and personal accidents. Tourists may get an infection of malaria, cholera, Hepatitis A, rabies, HIV or dengue fever. Seniors are especially vulnerable to health risks. There is always a risk of becoming ill when travelling, since no destination or transport vehicle is immune from health problems. Health risks concern travellers and can have an impact on destination choice. Some health risks are caused by tourists’ careless action. (Henderson 2007, 105, 110; Mansfeld & Pizam 2006, 141.)

Travel itself can also cause illnesses such as motion sickness and upset the circadian rhythms. Travel can also trigger tourists pre-existing illness to worsen. The altered environment, climate and culture can also trigger health problems (Wilks & Page 2003, 21.)

The severity of health risk and sensitivity partly depends on location, activity and tourist's physical fitness. Common tourist diseases are diarrhoea, food poisoning and other intestinal diseases like gastroenteritis. Poor sanitation and shortages of water supply, sewage disposal and contaminated food may cause these diseases. More serious diseases like malaria, yellow fever, cholera and dengue fever can have fatal consequences. (Henderson 2007, 107.)

Personal accidents and unintentional injuries can also occur when travelling. Traffic accidents involving hired vehicles are common cause of personal injuries. Injured tourists may encounter difficulties getting appropriate treatment and accessing to appropriate facilities. (Henderson 2007, 108.)

Infectious diseases like the foot-and-mouth-disease and the bird flu had a huge impact on tourism demand. During these health crises the tourism industry suffered a loss in income. Governments were forced to close specific areas which were most contaminated. At the airports international arrivals were asked complete declaration forms concerning their travel and they had to walk across disinfected mats. (Henderson 2007, 109.)

According to some researches individuals perceive risks in different way depending on individuals' social circumstances and their personality. Tourists take voluntary risks by being careless over food consumption, underestimating dangers and under protection. Being sexually adventurous is one example of this voluntary behaviour, which can increase the chance of catching sexually transmitted disease like HIV/AIDS. Adventure tourism is another example of voluntary risks taking, where tourists expose themselves to injury and accident. (Henderson 2007, 110, 112.)

2.6.1 DVT

Some medical studies have shown that 10 % of long-haul travellers could be at a risk from DVT. It is said that sitting long periods of in cramped seating encourage the formation blood clots in the legs. In the worst case blood clots can lead to deadly pulmonary em-

bolism. Some airlines have now started to give out instructions how to prevent the risk of DVT in long-haul flights. (Henderson 2007, 116 – 117.)

2.6.2 SARS epidemic

The disease name SARS comes from words Severe Acute Respiratory Syndrome. It is a type pneumonia, which transmits by vapour droplets and close personal contact. The SARS epidemic outbreak in China in 2003 and spread to other countries like Canada, Hong Kong, Singapore, Taiwan and Vietnam. (Henderson 2007, 118.)

The initial ignorance caused by the Chinese officials and the speed at which the disease advanced created panic among tourists and resident populations. Officials were concerned about the spreading of the disease and because of this arriving tourists from the risky zones were monitored. In the end the virus proved to be less contagious and fatal as originally feared. Majority of the infected were in Asia and there were total of 8096 infections and 774 deaths. (Henderson 2007, 118.)

Tourism was immediately affected by the news of the illness. The arrivals of tourists fell 70 % in some countries during the worst months. After the recovery of the epidemic the arrivals slowly started to rise, but the worries of the epidemic returning back persisted. (Henderson 2007, 118.)

2.6.3 Foot-and-mouth-disease

This is a disease that mainly affects animals, but there have been suggestions that some humans have also been infected by the disease, but this has not been verified. The disease itself is not deadly, but it is highly contagious and feared by farmers, since the disease makes stock unsalable on the meat, dairy, and wool markets. (Beirman 2003, 174.)

The most known foot-and-mouth-disease crisis happened in Britain in 2001, when the disease outburst from the farm animals. This crisis had a huge effect on the tourism industry. Many tourists, who had visited the infected areas, were forced to disinfect certain items of their luggage such as footwear and camping equipment and in worse

cases they were not allowed to enter or exit these areas. Tourist who had visited these areas with their own car were not allowed to exit the country before they had disinfected their vehicles. Many tourist attractions, tourist events, activities, parks, gardens, and zoos were closed by the officials, which caused trip cancellations for tourists. (Beirman 2003, 174 – 179.)

2.7 Technological crises

Tourism utilizes many kinds of technology in creation and delivery of tourism services. Technological failures can cause tourism crises like transport accidents, fire hazards and information technology disruption. When technology fails or does not perform as it should it can cause injuries and deaths to both customers and staff. (Henderson 2007, 124.)

Other kinds of technological faults causing crises might be poor architectural designs, workmanship and mechanical breakdowns. Power failures at hotels, interruption of air condition, central heating or water supply in transport terminals can cause serious crises to tourism industry. Some of these accidents are due to mechanical and some due to non-mechanical factors. One big blackout happened in North America, which was due to human error. It affected the tourism industry in the area. The airlines had to cancel their flights until electricity was restored, hotel suffered from the darkness and cruises were delayed. Also some cultural attractions, banks, museums and other ancillary services had to close down. (Henderson 2007, 125, 135 – 136; Ritchie 2009, 36.)

The number of accidental deaths linked to transport varies between different countries. Countries like Finland and Sweden have lower figures than for example Spain and Greece. Vehicle traffic accidents were the main cause of deaths. (Henderson 2007, 124 – 125.)

2.7.1 Traffic accidents

Transport accidents often involve relatively large number of people, who end up with injuries in a single incident. In the worst scenario they might even die. These kinds of

event are often reported, even though most of the injury deaths are caused in privately driven motor vehicles accidents. These accidents often involve only few people and for that reason these events do not get media attention. (Wilks & Page 2003, 144 – 145.)

The most dangerous way to travel is by private road transport. Car crashes are a major cause of accidents among international tourists. Issues like driving under the influence of alcohol, exhaustion and left-side traffic are main reasons for these accidents. Some countries are less safe than others when it comes to road safety. Private driving is not encouraged in developing countries such as Indonesia. (Henderson 2007, 126; Wilks & Page 2003, 147.)

Private and public bus and coach road accidents are less uncommon than private car accidents. These kinds of accidents can be catastrophic for tour operators. Railways are considered one of the safest ways of transport, but there have been some major railway accidents in the past. Accidental deaths can also occur in sea travel. These are uncommon, but in the past there have been few catastrophic incidents like the sinking of MS Estonia in 1994 in the Baltic Sea. According to a report published in 1997, the reasons for the sinking of MS Estonia were due to the incompetence of the crew and design faults in the ferry. Other reasons were inadequate maintenance, undue speed and insufficient public warnings about rescue arrangements. (Henderson 2007, 126 - 128.)

Civil aviation accidents are extremely rare, but some accidents have happened. The disasters have generated global publicity. The rate of air accidents has been falling mainly, because of the improved safety strategies. (Henderson 2007, 129.)

2.7.2 Fire hazards

Technological deficiencies can cause fire hazards in transport and accommodation units and attraction venues. Fires in hotels are especially notable hazard, because large number of people are gathered in confined spaces and might have difficulties finding their way out. Main causes of fire in hotels are usually due to problems in cooking equipment. Many hotels in the develop world have now sprinklers and corporate fire safety procedures. (Henderson 2007, 131 – 133.)

2.7.3 Information technology failure

The Internet has become a vital tool in tourism. Tourists are now able to book their holidays directly from the Internet and tourism industry are using the Internet in distribution of their products, creation of new sales and marketing opportunities. A failure in information technology can cause serious problems to tourism companies. The Millennium bug was a good example of this kind of crises. In the end the Millennium bug did not happen, but many tourism companies recognized the threat and sought to prepare it. (Henderson 2007, 134 - 135.)

3 Tourism safety and security risks and perception of risk

Perception of safety and security issues play a huge role in tourists' decision to visit a specific destination. Perception of safety and security of a destination can be weakened by different tourism risks. These can be international war or conflict, act of terrorism, a major criminal act, a natural disaster like earthquake, storm or volcano, health concerns related to epidemics or diseases. (Beirman 2003, 6.)

Banks (2004, 3.) defines risk as “uncertainty associated with a future outcomes or event.” Risks that affect tourism are becoming global and they can be called as global crises. Tourism is faced with many global crises. Tourists choose a destination based on how they can satisfy their own desires with minimum of threats' to their safety or wellbeing. (Beirman 2003, 4.)

The World Tourism Organization has defined four sources of risks to the safety and security of tourists. These are:

- The human and institutional environment outside the tourism sector
- The tourism sector and related commercial sectors
- Individual travellers (personal risks); and
- Physical or environmental risks (natural, climatic and epidemic).

(Wilks & Page 2003, 4.)

3.1.1 The human and institutional environment

This is risk can impact both the tourist as well as the residents of the community. The human and institutional environmental risks can occur, when tourists fall victim to organized crime like extortion or slave trade, common delinquency like theft, pick-pocketing or fraud, indiscriminate and targeted violence and harassment, terrorism and unlawful interference, hijacking and hostage taking, wars social conflicts and political and religious unrest. Tourists can also fall victim to a lack of institutional and public protection services like from the national government of the destination. Tourists are

not often targeted, but might end up as victims simply, because of bad luck. (Wilks and Page 2003, 4.)

3.1.2 Tourism sector and related sectors

Tourism and its related sectors like retail trade, sports and transportation can endanger tourists' personal security, physical integrity and economic interest through inadequate action. Examples of this are poor safety standards in tourism enterprises, poor sanitation, disrespect of the environment's sustainability, staff strikes and crime and neglect at tourism facilities. To avoid these risks the responsibility lies in the hands of the tourism authorities of the destination, tourism industry associations and relevant sectors of local government. These risks can lead to image deterioration of the destination. (Wilks and Page 2003, 4 - 5.)

3.1.3 Individual travellers

Most of the security and safety problems occur at the level of individual tourists, mainly because of their own action. Studies show that minor illnesses, lost luggage and theft are in the top of the travel insurance claims. Reasons why individual tourists can endanger their own safety and security are mainly, because of lack of responsibility of their action and of themselves. Tourists cause safety and security risks to themselves by practicing dangerous sports, consuming unsafe beverage and food, travelling in poor health, losing personal effects and carrying out criminal activities. (Wilks and Page 2003, 5 - 6.)

3.1.4 Physical and environmental risks

This risk may occur when tourists are not fully prepared for the trip and this can lead to physical and environmental risk. Some of these risks can be avoided by the tourist itself by preparing medically for the trip for example taking vaccinations, or by taking the precaution when drinking and consuming food. Environmental risk refers to the natural characteristics of the destination which tourists can be unaware of. Tourist might also be exposed to dangerous situations that can arise from the physical environment. (Wilks and Page 2003, 6.)

3.2 Perceived travel risks

3.2.1 Perceived risk

There are many different definitions of perceived risk. Perceived risk can be defined as the probabilities of unwanted incidents which may lead to the potential negative consequences of consumer behaviour. Perceived risk is not a real risk that tourist can receive or feel, it is more like an assumption about the issue that something might go bad on their holiday. Mandfeld and Pizam (2006, 287) define perceived tourist risk as: “a cognitive state of mind that, if beyond an acceptable level, might affect travel behaviour in various ways mainly through non-booking, cancellations, and evacuation of affected destination.” (Rittichainuwat & Chakraborty 2006, 411.)

The perception of risk of a crisis often has the most impact on tourism. Good example of this was how the SARS epidemic affected the lifestyle and travel behaviour of most Hong Kong residents even though the epidemic affected only 0.2% of the city’s population. According to a study on perceived travel risks showed that health-related risks were perceived as the highest risk. This study also indicated that travel and destination environment and perceived criminal harm were also issues which were perceived as a travel related risk. (Ritchie 2009, 175 – 176, 177.)

3.2.2 Perceived risk influencing travel decisions

There is a certain amount of risk in all consumer decisions. Tourism is seen as non-tangible product that is more risky than other products. Most of the travel decisions made by tourists are based on the perception and not the reality. Tourists perceived risks are not the same as the facts and actual risk circumstances. This means that destination were the tourist perceives more risk is more likely to be avoided or the trip to be cancelled entirely. In travel choice decisions tourists try to minimize the risk. Tourists are especially concerned about their personal security. Tourists tend to seek safe destinations and to avoid places where have been all sorts of violent incidents. The perceived risk is shaped by the mass media, the travel trade, objective facts on the ground, personal information sources and the subjective acceptable risk threshold of

the traveller. (Rittichainuwat & Chakraborty 2006, 411; Mansfeld & Pizam 2006, 15, 272.)

Crime and safety concerns, real or perceived, affect the tourism behaviour, destination image and destination choice. War and other political instability may increase the perception of a risk in a destination. All crises can divert tourist flows from affected areas. Although terrorism, war and political instability have more negative psychological effects on tourists who are planning to visit affected destinations. (Mansfeld & Pizam 2006, 188.)

According to previous studies by researchers about the issue of perceived risk have identified four major perceived risk. These are terrorism, war and political instability, health concerns and crime. Issues like natural disasters, political unrest, wars, epidemics and terrorism all lead to perceived travel risks. Studies have shown that perceived risk is a strong predictor of avoiding certain regions. Media plays a huge role in changing peoples' perception of a destination. News reports and word-of-mouth information about travel related risk all raise consumers' perception of a risk. (Lepp & Gibson 2003, 609 – 610; Rittichainuwat & Chakraborty 2006, 411.)

Some studies have identified that issue how tourists perceive the travel risk depends on their tourist type or role. According to few studies tourists that seek more familiarity are more likely to perceive alien environments more risky than tourists who seek for novelty. Some researchers have categorized tourists into three different groups based on their perceived risks. These are risk neutral, functional risk and place risk. The first group did not associate tourism or travel destination containing risk. The second group perceives the possibility of mechanical, equipment or organizational problems to be a major tourism risk. The last group perceives vacation as quite risky and their last visited destination as very risky. The majority of tourists belong to the second and third group. The risk neutral tourists tend to share the same cultural characteristics and socio-demographic. One good example of these tourists is the young backpackers. There also other issues like nationality, gender, age and travel experience are said to influence the tourist perception of travel risks. Although some researchers argue that for example

gender does not influence the perception of risk but it does in fact influence the touristic choices. Age on the other hand was argued to influence the perception of risk, but some studies showed the higher the age was the lower the preference of risk was. (Lepp & Gibson 2003, 610 – 611; Mansfeld & Pizam 2006, 272.)

Negative images of destination on a direct result of crisis can ultimately affect tourist's decision making process, the destination choice and behaviour. Future travel behaviour is influenced by risk perception and past travel experience. The experience of safety felt during the past trips influences the interest in the future travel. Confidence in travelling to a particular region seems to grow with tourists who have more experience in travelling in the specific area. Although one empirical study of US travellers shows that been a victim of theft or knowing someone who has been a victim does not necessarily lead to not travelling to the destination where the theft had occurred. Another study had also supports these findings. It seems that even if tourists are victims of a crime there are still willing to return to the same destination. (Mansfeld & Pizam 2006, 84, 110; Ritchie 2009, 176.)

When it comes to health concerns even entire continents can be generalised as safe or unsafe. Europe and North America are seen as safer areas when it comes to health issues. This image has although changed during the last years, because of the outbreaks of few epidemics like SARS and mad-cow-diseases. According to previous research on tourist health and safety has found out that tourism crises accelerate tourist to change their travel patterns. Reasons for the tourists travel pattern change are the concerns over the perceived risks of the particular tourism crisis. (Lepp & Gibson 2003, 608; Page, Song & Wu 2012, 142.)

Terrorism is one of the biggest factors changing tourist travel plans. Even experienced tourists tend to avoid places where they perceive to be a risk of terrorism. Although some more experienced tourists disregard the risk of terrorism. In general tourists are more likely to avoid certain areas were the perceived risk of terrorism is high, there are still tourist who despite perceived thread travel to these destinations. The reason for this behaviour is, because these tourists have already formed connections to these

places. The more they have formed contacts and experiences to a certain place the more their perception of travel risk to this place decreases. (Lepp & Gibson 2003, 606, 610 – 612.)

3.3 Senior travellers

3.3.1 Senior

Senior population is explained differently depending on the literature. Some researches consider a senior person to be the age of 45 and over as well as 55 and over, whereas other researchers consider a senior person to be the age of 65 and over. Although words senior and old mainly refer to people aged 65 and over. A study conducted by two researchers about seniors travel spending patterns regarded old seniors to be over the age of 60 years. Another study conducted by two other researchers about seniors travel motivation described seniors to be over the age of 60 years. (Jang & Ham 2007, 372, 375; Jang & Wu 2004, 309.)

The Ministry of Social affairs and Health (2013, 18) defines aging population as persons who are at age to receive old-age pensions. At the moment the age to receive old-age pensions is 63 years. Theory talks also about “third age”, which refers to the time between working age and actual aging. This third age has been growing and nowadays retiring Finnish person has still a. 20 – 25 years of lifetime to spend during the so called third age. (Karisto & Konttinen 2004, 13.)

The rapid growth of world’s senior population is the result of improved life expectancy. According to a study the number of seniors in the world is increasing by 8 million per year. In the year 1950 there were approximately 130 million seniors, which was 4 per cent of the global population. The number of seniors was already 419 million in the year 2000. In the year 2030 the estimated number of seniors is 24 million. (Jang & Wu 2004, 306.)

Senior population mainly meaning people over the age of 65 has grown from 35 to 40 million only in the USA in the past 10 years. The U.S. Census Bureau estimates that

there will be a senior population of 54 million in 2020, which means that every fifth person in USA is over the age of 65. The Statistics Finland estimates that the percentage of people over the age of 65 will grow from 17 % to 24 % in the year 2040. They also estimated that in year 2060 the percentage of people over the age of 65 will be 29 % of the total population in Finland. (Jang & Ham 2007, 372; Statistics Finland 2009; Statistics Finland 2012.)

Seniors are as consumers heterogeneous and they have diverse needs and preferences. According to literature the older consumers have different preferences when selecting for example tourism products and services. These diverse preferences may be ascribed to health status, societal and economic environment where they have lived in. (Jang & Ham 2007, 372.)

3.3.2 Seniors travel motivation

To understand seniors' motivations to travel is crucial to identify different variables such as age, gender, economic status and health status. Moutinho (2000, opus Jang & Wu 2004, 307.) describes motivation "as a state of need or condition that drives an individual to certain types of action that are seen as likely to bring satisfaction." Travel motivation is said to be about push and pull factors. These two concepts provide reasons to why people travel. According to previous studies, the most common reasons why seniors travel were rest and relaxation, social interaction, physical exercises, learning, nostalgia and excitement. Another study shows that also factors like education and visiting friends and relatives were motives for travelling. It seems that seniors' motivation is nowadays moving towards more energetic pursuit especially emphasizing on health and fitness. (Jang & Wu 2004, 307.)

3.3.3 Seniors travel patterns and travel choice

Senior travellers differ depending on their age, income, educational background and health problems. Like other segments of population, also seniors with high level of education tend to travel more. Also age affects the decision to travel. It seems that when people become older the motivation to travel declines, because of mobility prob-

lems which are related to health. Seniors with chronic health conditions are factors that affect their choice to travel or not to travel. A researcher made a study of elderly female travellers and non-travellers and found out that age was the most influential factor of women travellers, since age made a difference in their travel preferences, purposes and interests. (Jang and Ham 2007, 374.)

Previous studies conducted by several tourism researches have indicated that seniors tend to prefer package tours. Seniors also tend to use travel agents for travel arrangements and bus or airplane for transport. Reasons for choosing package tours were to do with the tour operator's good reputation and seniors' health and safety concerns. Other attributes that influenced the travel choice were social activities, operator services and referrals, flexible schedule and promotional materials. According to a study safety is an important pull factor in seniors travel motivation which is linked to destination selection. The same study also showed that seniors who are active and healthy tend to travel more than non-active and unhealthy seniors. (Jang & Wu 2004, 308, 314.)

A study conducted by two researches about German senior travellers indicated that seniors favoured less stressful modes of travel and destination activities. According to studies in the USA about seniors travel expenditure indicate that seniors tend to spend the most in transportation. They also spent money on food, lodging and sightseeing. (Jang & Wu 2004, 308.)

4 Travel insurance a protector of tourism risks?

4.1 Travel insurance as a concept

The purpose of travel insurance is to prepare oneself for possible unexpected circumstances which can rise during traveling. Travel is often associated with a higher risk of accidents and illnesses. As a term travel insurance refers to combination of insurances to protect person when travelling. Travel insurance consists of four separate insurances, which are traveller's insurance, travel luggage insurance, traveller's liability and traveller's legal aid insurance. Travel insurance is the primarily intended to cover personal accidents and sicknesses. Travel luggage insurance covers unexpected and unpredictable damages to luggage or traveller's property. (Hoppu & Hemmo 2006, 424 – 425, 427; Jokela, Lammi, Lohi & Silvola 2009, 193.)

For many, insurance is the best way to protect themselves of risks. Risk refers to uncertainty. Everyone who is travelling a good insurance cover is recommended, since the costs of medical care in abroad can be much more than expected. The standard of local medical care tends to vary and for that reason adequate insurance can ensure that the tourist is speedily repatriated. Although travel insurance does not cover all the risks that tourist might face. Costs rising from civil unrest and war are excluded in most policy terms. (Rejda 2008, 3, 14.; Ryan 1996, 595; Wilks & Page 2003, 26.)

In an event of misadventure travel insurance is the best risk and safety eliminator for tourists. Travellers should take care they have the appropriate travel insurance to cover them in the worst case scenarios. It is also important to get acquainted with the policy terms send check out all the exclusions like pre-existing illnesses. (Leggat & Leggat 2002, 60, 65.)

4.2 Travel insurance cover in Finland

According to Jokela, Lammi, Lohi and Silvola (2009, 193) Finnish insurance companies have offered travellers insurance and travellers' accident insurance since the 1930. A study of insurance services conducted by the Federation of Finnish Financial Services

showed that the voluntary insurances, which include travel insurance, have become popular in Finland in the past two years. One of the reasons for this is that peoples trust for statutory social security to ensure them in different life changes has declined. Travel insurance has become more popular and it is the second most common voluntary insurance after home insurance. Although 30 % of travellers still travel without travel insurance that would cover personal injuries. This number has been rising. 43 % of Finns still mistakenly think the Republic of Finland will organize their repatriation in case of serious illness or personal accident. (Ahola-Hyppönen 2012, 7 – 8.)

Travel insurance in Finland consists of traveller's insurance and travel luggage cover. Person can choose to take both insurance covers or decide to just take one. Travel luggage insurance usually includes traveller's liability insurance and sometimes also traveller's legal expenses insurance. There are distinctions in insurance terms between different companies. (Salo 2010, 2.)

Traveller's insurance includes the following compensations: treatment expenses in case of travel illness and travel accident, travel insurance company's preapproved repatriation to home country, repatriation in case of death to home country or burial expenses abroad and cancellation of a trip and interruption of a trip. Traveller's insurance might also include daily benefit, handicap benefit and death benefit. All of these covers need to be agreed separately between the policy holder and the insurance company. Some travel insurances include covers for missing a trip and for having to wait for a trip. (Salo 2010, 2.)

Traveller's insurance is in most cases valid on trips abroad and in trips in Finland which are made at least 50 km from the insured's home, workplace or leisure house. Travel insurance is not valid in these places or on travels between these places. Continuing travel insurance is valid only for either 45 days or 3 months. Expenses of travel sickness and travel accident are covered without upper limit. Expenses of travel sickness are covered 90 - 120 days from the start of the treatment. Travel accident expenses are covered for three years from the start of the accident. (Hoppu & Hemmo 2006, 424; Salo 2010, 1.)

Luggage insurance compensates: sudden and unexpected direct material damage or loss, which is caused by sudden and unpredictable event and acquisition costs for necessities in case of delayed luggage delivery. (Salo 2010, 2.)

Nowadays seniors and students tend to take travel insurance more likely than before. Although 33 % of pensioners still tend to travel without travel insurance. Although people regard travel insurance very necessary even though there are still people travelling without it. Of all the participants of the survey of insurance services 91 % said that travel insurance which covers travel illness and travel accidents is important when travelling. (Ahola-Hyppönen 2012, 8.)

4.3 Common travel illnesses and travel accidents

Almost every other traveller encounters some kind of health and safety problem whilst travelling. According to Lerdal, Harding & Kjølstad (2006, 165) some estimations show that travellers who need medical assistance when travelling vary between 1.5 – 5 per cent. Respiratory, gastrointestinal, dermatological and other minor traumatic illnesses are the most common which travellers suffer from especially when travelling to developing countries. Different destinations include different health and safety problems. People travelling to tropical areas for example tend to suffer from stings and bites. Minor trauma is said to happen in various types of expeditions. (Shaw & Leggat 2009, 368.)

The costs of becoming ill or being injured during a trip can be extensive. A Norwegian study shows that most of the contacts to Norwegian travel insurance helpdesk were related to different health problems. Other issues were about lost property or car breakdowns. From all the contacts related to health issues 76.2 per cent were illnesses and 23.8 per cent were injuries. More than one third of the illness notifications were travellers over the age of 60. Illnesses were more common than injuries in all travel destinations. The cost of both illnesses and injuries for insurance companies were the highest with travellers who were over the age of 60. (Lerdal, Harding & Kjølstad 2006, 166 – 168.)

There have been studies conducted about travellers' illnesses and injuries. A Norwegian and Swiss study show similarities in their findings of most common illness related to travel. According to these studies most of the travel illnesses were classified as infectious. Both of the studies also show that the risk of being ill advances with age. (Lerdal, Harding & Kjølstad 2006, 169.)

4.3.1 Travel accidents and serious travel illnesses

Four different accidents have been identified regarding tourists health and safety risks. These are serious injury and illness requiring hospitalization, injuries and illness treated through emergency departments and general medical practitioners, deaths and other health areas such as treatment, support and advice provided by the paramedic and emergency services to tourists. (Wilks & Page 2003, 8.)

Pre-existing illnesses and medical conditions like diarrhoea are main reasons for tourists hospital admissions based on previous study. Most common reason for injury-related hospital admissions were motor vehicle crashes and drowning. Some water activities like scuba diving and snorkelling seem to cause injuries especially near the coastal destinations. (Wilks & Page 2003, 8.)

Serious travel illnesses and injuries can also be the cause for repatriation. The number of repatriations in Finland is a. 600 – 700 per year and the number has been growing. One reason for the growing number of these medical repatriations is the ageing population their willingness to travel. Most of the seniors have some pre-existing illnesses which can lead to worsening. These cases are not covered by the Finnish travel insurances and can lead to high expenses of the traveller if the repatriation is necessary. (Turun Sanomat 2013.)

4.3.2 Deaths

Travel related deaths can happen in different occasions. Tourist might die on the way to the destination, while visiting the destination or soon after the return from the des-

tinuation. According to statistics men die more frequently abroad than women do. The most common cause of death is cardiovascular disease. A study of American travellers showed that 50 % of deaths among men who were over the age of 60 years were due to cardiovascular disease. (Wilks & Page 2003, 23 – 24.)

One study about international tourists and the reason for their deaths in Australia shows that the most common reason for fatalities were natural causes, especially pre-existing illnesses like cardiovascular disease. The leading injury-related deaths were motor vehicle crashes and drowning. Unfortunately there have been only few studies of this kind and not much information is gathered for multitude of reasons like time, costs and execution difficulties. (Wilks & Page 2003, 8.)

Trauma is one of the most important causes of death. Especially motor vehicle accidents cause trauma related mortality. According to statistics cardiovascular disease seems to be the cause of death for older people and injuries and accidents the cause of death for younger people. One statistic shows that 65 per cent of all deaths constitute of travellers who are over the age of 65 years. Injury deaths are more common in age groups of 15 – 24 years and 35 – 44 years old. (Wilks & Page 2003, 24, 36.)

4.4 Travel claims

A New Zealand study shows that 50 per cent of travel claims are related to different health issues. Other 40 – 45 per cent was claims concerning baggage loss and loss of other items. The rest of the claims were mainly related to travel cancellations. Claims related to motor vehicle accidents counted only one per cent of medical claims. Most of the claims were of small nature and only few were large medical claims. The study identified few reasons for many small claims. Tourists tend to use doctor services more even if they suffer from minor illnesses. Knowing that they do not need to pay the medical costs is one reason for seeking medical care more abroad than they would do at home. Travellers who had medical care in the USA had the highest individual claims by value. (Ryan 1996, 596 – 597, 600.)

Based on the information of three Finnish travel insurers from a hundred travellers five apply compensation regarding travel claims. The largest travel insurer Eurooppalainen says they receive around 50 000 travel claims per year from which 70% concern the travellers insurance and the rest travel luggage insurance. Travel sickness is the most common travel claim in Finland. According to Finnish travel insurer Tapiola 60% of their travel claims are related to different sicknesses. (YLE 2012.)

Older people tend to be more vulnerable to different travel related problems that might occur. According to a New Zealand study nine out of ten of all the older peoples travel claims tend to be related to different travel related problems. The stress of these problems tends to trigger pre-existing illnesses. Pre-existing, but unknown health conditions were had a significant proportion of travel claims especially in group of middle aged males. Travel causes some health problems like food poisonings, accidents, flu and viruses. (Ryan 1996, 598.)

A study of Australian travel claims was conducted during the years of 1996 – 1998. There were total of 855 claims and 40.8% were from travellers of the age 60 and over. Older travellers' claims were better accepted than the other age groups' claims. Two-thirds of the claims related to medical and dental treatment. The most common illnesses were respiratory, gastrointestinal disorder and musculoskeletal. The other claims related to travel cancellations, curtailment, assaults, thefts, loss, optical loss and damage. Most of the cancellation and curtailment claims were from the older age groups. The most expensive claims related to cancellations, curtailment and assaults. (Leggat & Leggat 2002, 59 – 63, 65.)

Property claims are also often related to travelling. Travellers tend to either lose their belongings or be a victim of crime like theft. Most of the property related travel claims involved frauds. According to three Finnish travel insurers the main travel property claims are related to theft, luggage breakdowns and missing luggage. The largest Finnish travel insurer Eurooppalainen says compensate a. 15 000 travel property claims per year. (Ryan 1996, 598; YLE 2012.)

5 Research methods

5.1 Research approach and method

The aim of this study was to discover something which has previously been unknown. There are three key concepts related to philosophy of science; ontology, epistemology and methodology. Ontology refers to researcher's assumption of the nature of reality. Epistemology refers to relationship between the subject of research and researcher. Methodology refers to ways how the data is gathered and analysed. The choice of method should be influenced by ontology and epistemology approaches. (Veal 2011, 4 – 5, 30 – 31.)

Paradigms in social research are defined as ways of viewing the theoretical research reality. There are different research paradigms such as positivism, post-positivism, interpretive, critical and constructivist. Hypotheses, which are tested using objectively gathered factual data and hopefully produces scientific laws is one definition of positivism paradigm. Post-positivist paradigm differs from positivist paradigm the way that it produces probable facts or laws not scientific laws. Interpretive paradigm aims to research how people provide own explanation of their behaviour or situation. Critical paradigm is influenced by beliefs or values, which are critical of the status quo in society. Constructivist paradigm researches how people construct their own views of reality. (Veal 2011, 30 – 32.)

Quantitative research approach contains numeric data and this numerical evidence is used to draw conclusions or to test the hypotheses. Qualitative research approach on the other hand is concerned with images, sounds and especially information in the form of words. Reliability of the results is an issue which is very relevant in quantitative research. There should be a large number of participants and the results should be analysed by using computers. Questionnaire survey and observation involving count are ways to collect data in quantitative research. There are three different types of approaches of quantitative research such as hypothetical-deductive, statistical and inductive. (Veal 2011, 34 – 35.)

As well as making the choice of qualitative versus quantitative research strategy the researcher has to think about research design and method. Research design is defined as a framework for collecting and analysing data. There are different types of research designs such as survey design, case study design and comparative design. Research method on the other hand is a technique for gathering data. These methods can be for example a self-completion questionnaire or participant observation. (Bryman 2008, 30 – 31, 35.)

Quantitative research approach was chosen for this thesis. Bryman (2008, 140) described quantitative research as “entailing the collection of numerical data, as exhibiting a view of the relationship between theory and research as deductive and a predilection for a natural science approach, and as having an objectivist conception of social reality.” It was the most suited to collect data about the main research questions from many participants at the same time. The chosen research design was the survey design or also called the cross-sectional design. The chosen method was a self-completion questionnaire. The participants read and filled in the questionnaire paper themselves.

5.2 Data collection process

To be able to generalize research findings from the sample to the population from which it is selected, the sample size must be representative. Population refers to units such as people of the universe from which the sample is to be selected. Sample refers to the chosen segment of the population. (Bryman 2008, 168.)

The researcher should select the sampling method in the early stages of the survey planning. There are two types of sampling methods, probability and non-probability sampling. In the probability sampling type there is a known probability of selection of each sample. The probability of selection of each sample is unknown in the non-probability sampling. Both sampling types have different methods. The probability sampling methods include simple random sampling, systematic sampling, stratified sampling, cluster sampling and stage sampling. The non-probability sampling methods are convenience sampling, quota sampling, purposive sampling, and dimensional sampling and snowball sampling. (Cohen & Manion 1994, 86 -89.)

There is no exact number of the perfect sample size. The size depends upon the nature of the population under examination and the purpose of the study. The research should aim to get a sample size, which represent the population accurately. The main issues to consider are precision and sampling error. Large number of participants may not necessarily guarantee precision, but it can increase the precision of a sample. Time and costs are relevant issues that have to be considered in sampling. The non-response issues should also be thought through, since usually not all participants of the survey will want to participate. (Bryman 2008, 179 – 180; Cohen & Manion 1994, 89 – 90.)

The emphasis of this thesis was on researching seniors' perceptions of tourism safety and risk issues. The aim was to collect data from active seniors, who might still be travelling or considering travelling in the near future regardless of their age. It would have been too difficult for the researcher to collect data from the whole senior population in Finland and for this reason the type of method had to be non-probability sampling type. Since not all members of the population had an equal chance to participate in the survey. The researcher looked through different senior organization and chose to contact the Kansallinen Senioriliitto ry – organization's two regional organizations for the permission to conduct the questionnaire survey. The reason for choosing specific organization was to achieve a higher response rate with least time consuming way. The regional organizations in Vantaa were chosen, because of the convenient location. The members of these organizations fit the aimed segment, because they are active, of all senior ages and have both female and male members. The organization did not have minimum or upper age limit, but most of the seniors were over the age of 60. These two groups were chosen using convenience sampling method, because of the location. Also criterion method was used, because the individuals were chosen on basis of two key criterions: age and being active seniors. The first regional organization has 85 members and the other regional organization has total of 200 members. It was obvious that not all members would be able to participate in the survey on the chosen dates and for that reason non-response rate had to be thought through. The hoped sample size was 150 participants.

A good questionnaire should be clear, unambiguous and evenly workable. One type of questionnaire is self-completion questionnaire, which allows respondents to answer the questions themselves. In this type of questionnaire the questions should be easy to answer and the questionnaire should be easy to follow, since there is no interviewer. Questions should not be leading, elitist, complex, irritating or negative. Open-ended questions should be avoided when using these questionnaires, because the answers of open-ended questions cannot be examined further. The layout of the questionnaire should be easy on the eye and it should be the right length. Instructions should be clear about how the participants should indicate their answers. (Bryman 2008, 216 – 217, 222, 224; Cohen & Manion 1994, 92 – 94.)

The questionnaire was chosen as a method, because it is a clever way to collect data from many participants at the same time and to have many questions answered in a short period of time. The designing of the questionnaire started after most of the literature part was written. The literature identified different tourism crises, safety and security risk factors of which some were chosen to the questionnaire to find out seniors' perception of how risky or safe they felt these factors. At this stage it was important to clarify what kind of information was the aim of the data collection to be able to answer the main research questions.

Self-completion questionnaire suited the data collection, because the aim was to collect as much answers as possible in small amount of time, which was spent at the regional Kansallinen Senioriry – senior organizations. The questions were first designed and all of them were close ended questions. The questions were divided into five categories. The first section had questions about the background information, the second and the third sections had questions about risks related to travelling, the fourth was about insurance company's liability and the fifth section had only one question about the reaction to negative event. The participants were asked to answer to most of the close-ended questions by choosing the answer between five different alternatives. Likert scale technique was used in the answer alternatives in sections two and three. According to Veal (2011, 298) "In this technique respondents are asked to indicate their agreement or disagreement with proposition or the importance they attach to a factor,

using a standard set of responses.” The questionnaire was first designed in English and then sent to this thesis supervisor for commenting. Then the questionnaire was translated into Finnish and tested on a senior to get feedback of how clear the questions were and also to see how long it took to answer. Based on the comments and feedback the questionnaire was redesigned to better fit the main research questions.

The questionnaire survey was conducted in November 2012. The first data collection took place in Voluntary house Viola in Tikkurila, Vantaa. The second data collection took place in Myyrmäki Church in Louhela, Vantaa. At the gatherings all participants were given the questionnaire. In the end not all wanted to participate in the survey and some seniors felt that the questionnaire was too difficult to answer; because of they felt that they did not travel anymore. The response rate was high, since altogether 143 participants answered the survey. Fewer than ten seniors told they did not want to participate in survey.

5.3 The structure of the questionnaire and the data analysis process

The first section had questions about the participants’ background information. There were two general questions about gender and age. Participants were asked to tick the right age box, which started of the age 60 and had no upper age limit. These questions were asked, because it made it easier to analyse different senior segments answers of the perceived safety and risk issues. The third question of this section was chosen to see how actively the seniors have travelled during the last twelve months. The focus was to see if there are differences in the perception of safety and risk issues between the seniors who have travelled more during the last twelve months and with seniors who had not travelled during the last twelve months. The fourth question was to see how many travel actively abroad. Since most of the tourism crises happened mainly abroad this question was to see if there were differences with seniors who travel more in Finland and with those who travel also abroad. The fifth question was to see how many have valid travel insurance. The idea was to see how many travel with or with travel insurance and to see if there were differences with the perception of safety with those seniors who have insurance and with those who have not.

The next section was about risks related to travelling. It had only one question about who arranges their trips. Participants had five different alternatives to choose from, which were designed by using Likert scale. This question was asked to see if participants had thought about the liability of the travel organiser and to see how much seniors make self-organised trips.

The next section was also about risks related to travelling. It had only one question, which asked about how threatening the seniors considered different crises events if these would happen during their trip. Eighteen crises events were identified from the theory into four types of tourism crises: natural catastrophes, health issues, crime, terrorism and civil and or political instability. Some other safety and security issues were also added which did not fit into these four groups. These were added, because these were issues that had been identified in theory. This was also a scalar type question, where participants were asked to choose the best alternative from five different alternatives.

The fourth section was about insurance company's liability. Participants were asked to choose five events that they would like the travel insurance to cover possible expenses in case these events would occur during their trip. The participants had seventeen alternatives to choose from, which all were identified from the theory. They were the same alternatives as in section three, except for language barrier, which was taken off.

The last question of the last section asked the seniors about how long it takes for them to trust the destination again if a negative event would have occurred in the travel destination. They were asked to choose a time starting from 1 – 2 months and ending in answer never. There were five different answer possibilities.

The analysis of the collected data started in January 2012. The answers were analysed by using Excel. The analysis took a while, since the data collection was conducted by using paper questionnaires. Figures were drawn by using excel to better illustrate the findings of each questions. In the start of the data collection process it came clear that the paper questionnaires were the only option for the implementation, since both of the senior organisations did not possess any computers at their premises. By going personally to the two events also

ensured better response rate, since the researcher was able to explain a bit of the survey and the meaning of the survey as well.

5.4 Validity and reliability

Reliability and validity have to be evaluated in every research. When the research is reliable the results are repeatable. Reliability is especially emphasized in quantitative research. The question of is a measure stable or not is present in quantitative study. Reliability is linked to issue of replication. Every research should be able to replicate and the results should be the same for the research to be reliable, even with a different sample. Repeatability of results is not easy in social research, since the experimental conditions vary when human beings are involved. Social situations and some human beings behavioural patterns tend to change over time. Social researchers should be careful not to make too general statements based on the results of the empirical research. (Bryman 2008, 31 – 32; Veal 2011, 46 – 47.)

This study was conducted by using convenience sample. The participants of the questionnaire survey were chosen, because they were conveniently located and willing to participate. According to Crossman (2013) the use of convenience sampling is risky, because the researcher does not have any control over the representativeness of the sample. Keeping this in mind the sample of this research does not represent the whole Finnish senior population, because the researcher was not able to control that all of the Finnish seniors' characteristics were presented in the chosen participants. It is not possible to say the sample of 143 participants represents the Finnish senior population, because the sample size was low and there were not enough male participants. To be able to say the sample is representative of the senior population the size should have been larger and especially the number of men participants should have higher.

Measure should be reliable for the research to have reliability. There are three factors to consider the issue is a measure reliable or not. These are stability, internal reliability and inter-observer consistency. Stability refers to a measure being stable and the results not fluctuating over time. The internal reliability refers to the indicators, which make the scale to be consistent. Inter-observer consistency has to be considered when there

is more than one observer in activities such as in the translation of data into categories or recording of observations. (Bryman 2008, 149 - 150.)

Validity is considered to be the most important criterion of a research. Validity is concerned about the integrity of conclusions which are generated from a research. There are different types of validity such as measurement validity, internal validity, external validity and ecological validity. External validity refers to representativeness of the results. External validity depends on what kind sample method has been used to select the sample. Internal validity is sometimes also called as measurement validity which refers to how accurately the characteristics of the phenomena are represented by the variables used and the data collected. (Bryman 2008, 32 – 33; Veal 2011, 46.)

Trustworthiness is often used in social research and especially in qualitative research to assess the quality of research. This concept has four components which are credibility, transferability, dependability and conformability. Credibility refers to paralleling internal validity, transferability to external validity, dependability to reliability and conformability to objectivity. (Veal 2011, 46 – 47.)

To be able to say this research is reliable the results should be repeatable. In this case as the sample size was rather small it is not certain that the results of another questionnaire survey with the same questionnaire would have the same results, because the focus was on people's perceptions, travel patterns and opinions. These are all issues which change over time and on person who is the participant of the survey. In social research it is often quite hard to be able to say the results are reliable in this matter. The important issue is to keep in mind how generalised finding one writes. This is why it is hard to give out too generalized statements of the findings, because the sample size was small and the sample was selected by using convenience sampling. The results of the questionnaire survey were analysed by using excel and the researcher double checked that the coding was correct to reinsure the credibility of the results.

According to Dane (2011, 140) research has validity when the measure really measures what it is supposed to measure. To be able to say that this research is valid the results

should indicate what are seniors' perceptions of travel related risks in respect to travel insurance cover. The validity of this research can be shown by analysing this research's results with other similar researches results. The aim of the sample size was more than 150 participants, but the gathered sample was a bit under the hoped number. In that sense the results might not be as representative as with larger sample size. Although this research results still give out suggestions of different themes which these active participants perceived to be a risk when travelling.

The data of the questionnaire survey is presented accurately with different figures to ensure the internal validity. In the questionnaire designing the research aimed to ask non leading questions as well as not to lead the participants in the actual data collection gatherings. There was only one question which the participants felt was difficult to answer and this was the fourth question. Maybe the number 5 should have been darkened or explained more clearly by the researcher. The questionnaire seemed to be the write size, since participants were able to answer the questions in ten minutes. This might have ensured the rather large response rate at the data collection gatherings.

6 Seniors perception of travel related risks

6.1 Background information of the respondents

The data was collected from 143 seniors. Most of the participants of the survey were women. It seems that women are more actively involved in the two senior organisations where the surveys were conducted. From all 143 participants 109 were women and 34 were men. It means that 76.2% of participants were women and 23.8% were men.

The respondents of the survey were all over the age of 60. Most of the respondents belonged to age group 70 – 74 with 27.3% and the second biggest was the age group 75 – 79 with 23.1%. The third biggest was the age group 60 – 64 with 21.6%. On the fourth place was the age group 65 – 69. From all respondents 9.8% belonged to the last age group who were 80 and over. It seems that people who are over the age of 80 may not have the strength or health to actively participate in senior organisations activities. The researcher noticed also a difference between the two organisations; the first visited organisation had more elderly members than the other one. Figure 1 shows the age distribution.

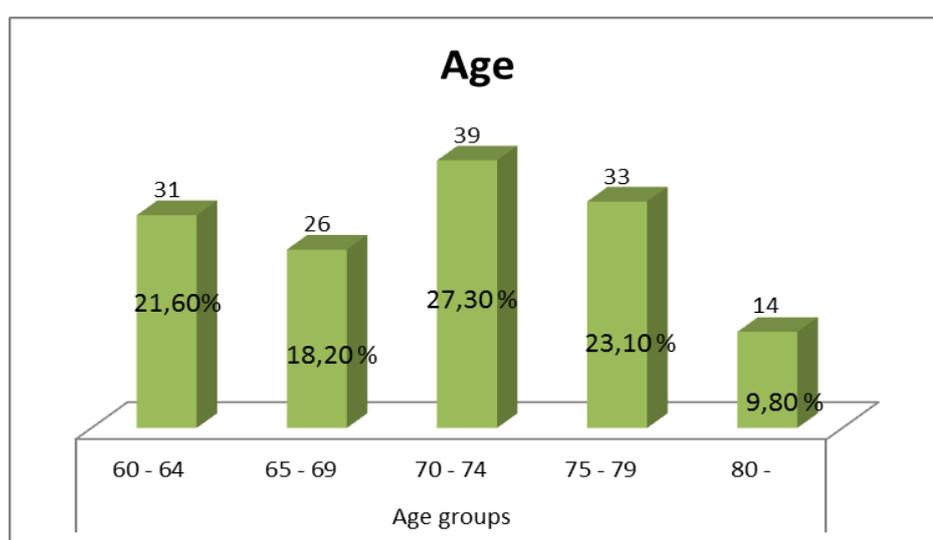


Figure 1. Age groups of the respondents in numbers and in percentages (n=143)

The next figure shows the age distribution between the genders. Most of the men participants belonged to age group of 70 – 74. Men had the same amount of participants in the youngest age groups, 60 – 64 and 65 – 69. The fourth biggest age group was the seniors who were the age of 75 – 79. The smallest amount of participants belonged to oldest age group which were seniors who were 80 and over.

Women had two age groups which had equal amount of participant. These were the age group of 70 – 74 and 75 – 79. The third biggest group was the age group of 60 – 64. The fourth biggest was the age group of 65 – 69 and the smallest amount of participants belonged to age group of 80 and over.

The biggest difference between the two genders was that men participants were younger than women. Women had more participants in older age categories that men did. Women had the same amount of participants in age groups of 70 – 74 and 75 – 79. Men on the other hand had more participants in age groups 60 – 64 and 65 – 69 than in 75 – 79. Both of the genders had the smallest amount of participants in the last age group 80 and over.

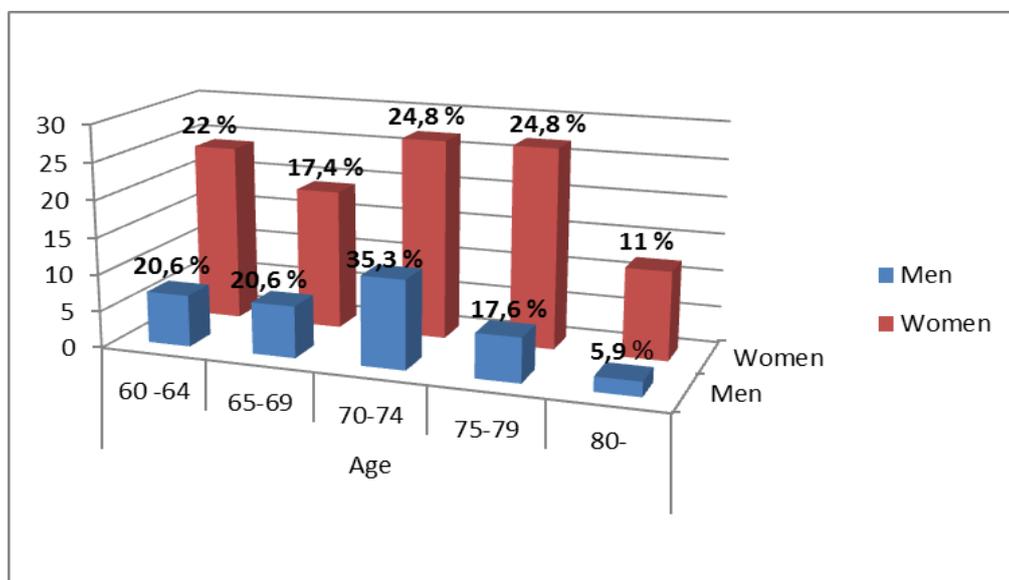


Figure 2. Age groups of both women and men respondents (n=143)

6.2 Previous travel behaviour during the last twelve months

Respondents were asked how many trips they had made during the last 12 months. This included both trips in Finland and abroad. Almost all of the 143 respondents had made at least one trip during the last 12 months. There were only four respondents who had not made any trips during the last 12 months. Three of these respondents were female and one was male.

One to two trips was the most common answer with both women and men respondents. There was not a large difference between the male and female respondents. There was the same amount of woman respondents with categories of three to five trips and over five trips. The second most common answer with men respondents was over five trips.

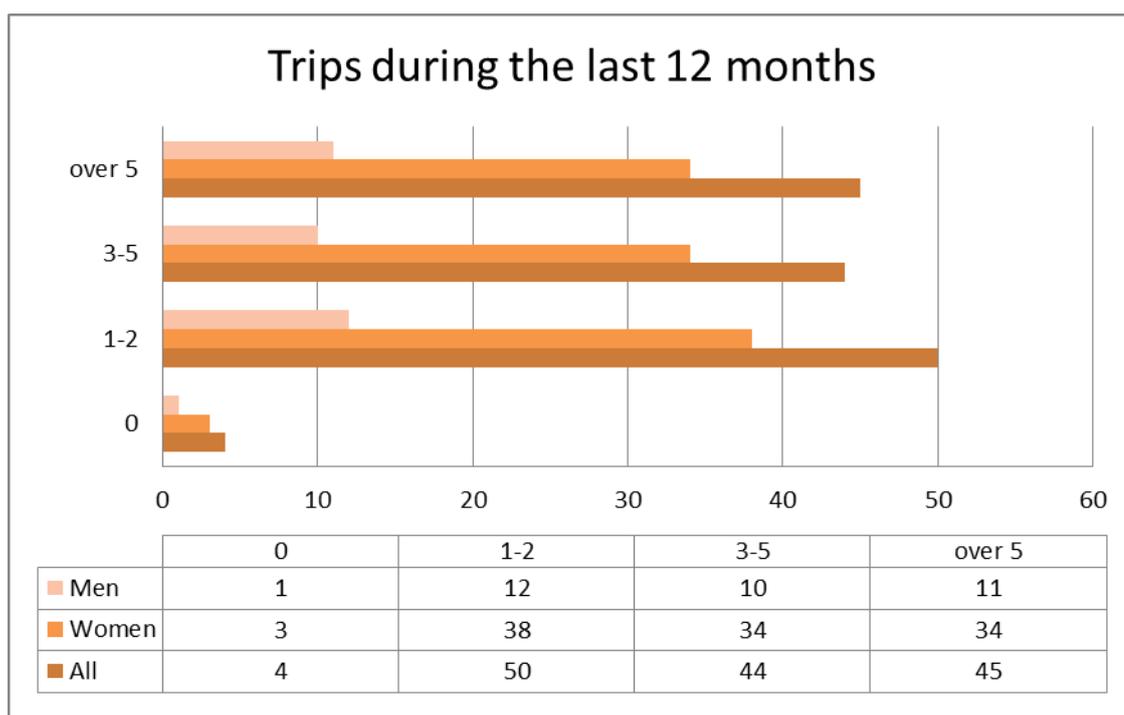


Figure 3. Trips during the last 12 months of the respondents (n=143)

When different age groups were compared there were small differences to be found. This is shown in the figure 4. The youngest respondents who belonged to the age group of 60 to 64 had travelled the most during the last year. More than half had made over five trips. The age group of 70 – 74 had the smallest percentage of making more

than 5 trips during the last 12 months when compared with all age groups. Even the most elderly respondents had higher percentage in this category. Although one factor should be in mind is that the last group is rather small.

Three age groups of 65 to 69, 70 to 74 and 80 and over had the highest percentages in making one or two trips. Near half of respondents of the age group of 70 to 74 had made one to two trips. The respondents of the age group of 75 – 79 had the highest percentage in making three to five trips.

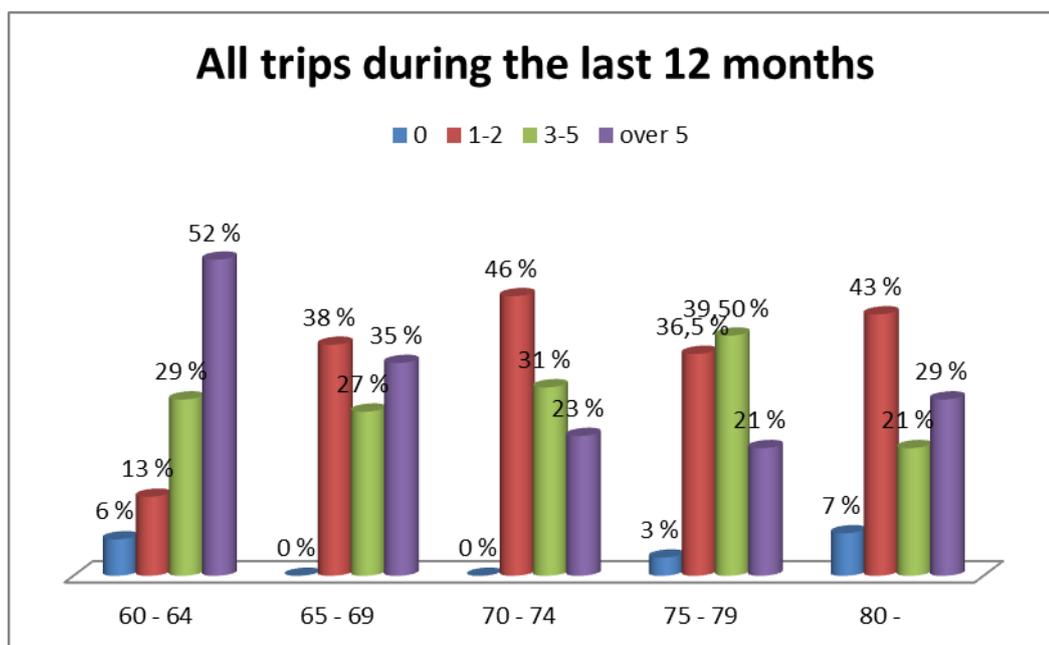


Figure 4. Each age groups trips in the last 12 months in percentages (n=143)

In the next question respondents were asked how many of these trips were abroad. More than half of the respondents had made one to two trips abroad during the last twelve months. According to the previous questions data from all 143 respondents 139 had made one or more both domestic and international trips during the last twelve months. Only four of the respondents had not made any trips during the last year. Almost twenty per cent of the respondents had not made any trips abroad during the last twelve months. Approximately one third of the respondents had made over five domestic and international trips, but approximately only six per cent had made over five international trips. All this is shown in the figure 5.

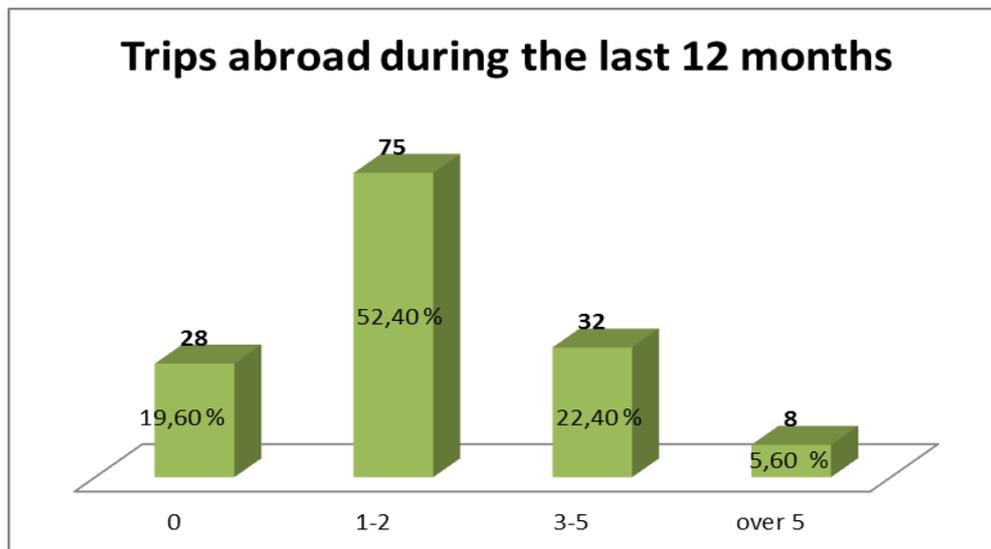


Figure 5. Respondents' trips abroad during the last 12 months (n=143)

In the next figure (6) is shown how the different age groups travelled abroad during the last 12 months. There were not many differences to be found. The most common answer was one to two trips. More than half of the respondents in every age group had made one to two trips abroad during the last twelve months. The age group of 74 – 79 had the highest percentage (61.5%) in this category. The second highest was the age group of 65 – 69 (54%). The second most common answer differed with different age groups. The youngest age groups; 60 – 64 and 65 – 69 had the second highest amount of answers in making three to five trips abroad during the last twelve months. The age group 70 – 74 had the same percentage in making three to five and zero trips abroad during the last twelve months. The oldest age groups of 75 – 79 and 80 and over had the second highest amount of answers in not making any trips abroad.

The data shows that the older the respondent got the less international trips they had made during the last twelve months. The previous figure (5) shows the youngest age group had the highest percentage in making over five both domestic and international trips abroad. More than half of the respondents had made over five trips, but only six per cent had made over five international trips. This age group had mostly made one to five international trips during the last twelve months.

The age group of 65 – 69 had almost the same percentage in making one to two and over five both domestic and international trips during the last year. More than half of

the respondents of this age group had made one to two international trips. The second most common answer was three to five trips. This age group had made highest percentage (23%) in making three to five international trips of all other age groups. The oldest age group had the lowest percentage in this category with 14%.

When compared with all age groups the respondents of the age of 70 – 74 had made the highest amount of answers in making one to two both domestic and international trips. This age group had also the most highest amount of answers in making one to two trips abroad compared with all age groups. All respondents of this age group had made at least one trip in Finland, since there were no answers in not making any trips during the last twelve months. When it comes to international trips this age group had the same percentage (18%) in not making any trips abroad and making three to five abroad.

The respondents of the age group of 75 to 79 had the highest percentage (24%) in not making any trips abroad when compared with all age groups. The second highest percentage of not making any trips abroad was in the age group of 80 and over (21.4%). The oldest age group had also the highest percentage in not making any domestic or international trips during the last twelve months.

The oldest age group had made the highest amount of trips abroad. From all respondents of this age group more than 14% had made over five trips abroad during the last twelve months. Although it should be in mind that this group had the smallest amount of respondents and for that reason the percentage might be higher than in other groups. The second highest amount of over five trips abroad had the respondents of the youngest age group.

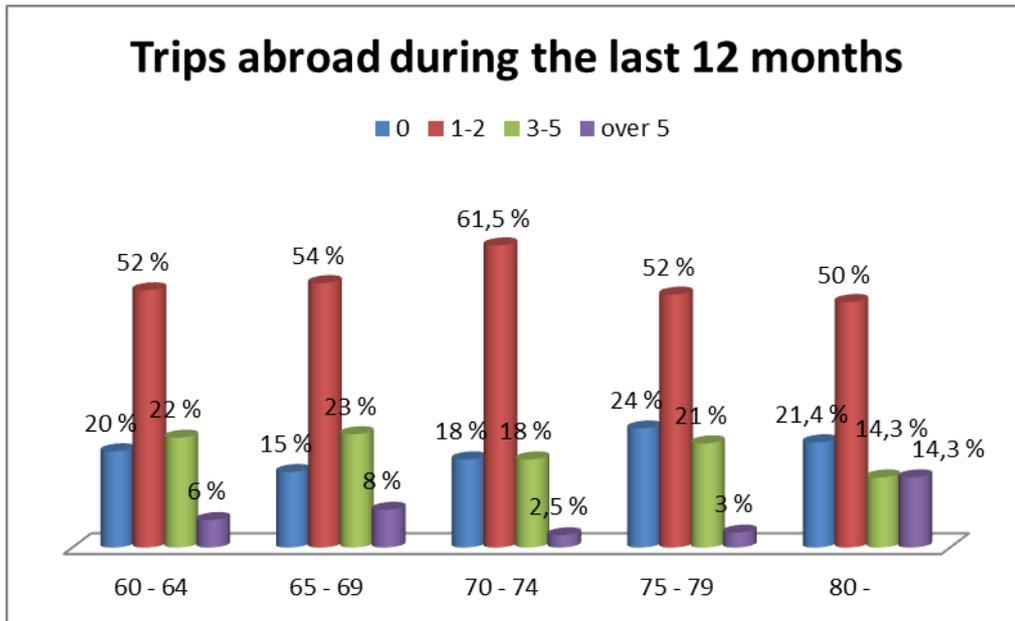


Figure 6. Each age groups trips abroad during the last 12 months (n=143)

The last background question asked if the respondents had valid travel insurance when travelling. Majority of the respondents had valid travel insurance when they were travelling. Only 8% said that they do not have valid travel insurance and 3% of the respondents did not know if they had it or not. This is shown in the figure 7.

There were some differences to be found when different age groups were compared. The respondents of the age group of 75 – 79 had the highest percentage in having travel insurance when travelling (96%). Every respondent of this age group either had valid travel insurance or did not know if they had it or not. There were no answers of not having travel insurance when travelling. The respondents of the age group 65 – 69 had the second highest percentage in having valid travel insurance when travelling.

The respondents of the age group of 60 – 64 had the lowest percentage in having travel insurance. Only 79 % said that they had valid travel insurance when travelling. This age group had also the highest percentage in not having valid travel insurance when travelling (14%). This finding was surprising, because this group had made the most amounts of trips during the last twelve months. More than half of the respondents answered that they had made over five trips during the last twelve months. Half of the respondents had made one to two trips abroad and one third had made three to five

trips abroad. The rest 7% of the respondents did not know if they had valid travel insurance or not. The second lowest percentage in not having valid travel insurance when travelling had the age group of 70 – 74. Every tenth respondent of this group did not have valid travel insurance and 5% did not know if they had valid travel insurance or not. This is shown in the figure 7.

What was surprising was the amount of respondents not knowing if they had valid travel insurance or not. As explained earlier travel insurance is a voluntary insurance and in most cases is has to purchase as an individual insurance and they do not belong to other insurances directly. Other surprising fact was the amount of respondents who did not have valid travel insurance when travelling nor did not know if they had it or not. The amount of these answers was higher than the amount of answers that had not travelled at all.

Only four of the respondents said they have not made any trips during the last twelve months. Eleven of the respondents said they do not have valid travel insurance when travelling and five of the respondents did not know if they had it or not. All in all 16 of the respondents did not have or were not sure if had or not valid travel insurance. This means 3% of all respondents did had not travelled, but 11% of the respondents did not have or were not sure if they had valid travel insurance when travelling. This finding in a way supports the findings of the study by Salo (2010). According to this survey 33% of pensioner respondents said they do not have valid travel insurance when they travel, even though they consider it to be important when travelling.

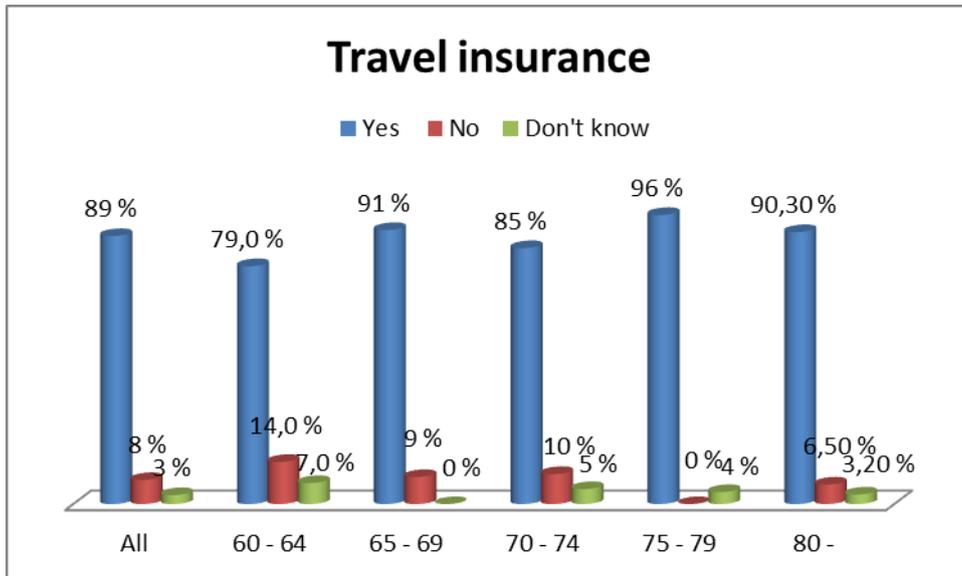


Figure 7. Travel insurance of all the respondents and different age groups (n=143)

6.3 Arrangements of the trips

In the next part of the survey the respondents were asked who arranges their trips before travelling. There were five sub questions and five different answer possibilities. This question seemed to be the hardest for the respondents to answer. Some of the respondents told me they were not sure how the arrangements were done, while the organiser was someone else than the respondent.

This question was intended to find out how well the respondents had thought about the liability of the travel organiser. For example tour operators have to obey the Package Travel Act. This is particularly important if something risky occurs during their trip. Other reason for the question was to see who the trip organiser is and how the respondents travel. Do they use package tours, self-organised or some other trips?

The collected data shows respondents did not know who the trip organiser is or they simply did not understand how to answer the questions. In most of the sub questions the most common answer was don't know. The percentage varied with 27.3% up to 60%.

The tour operator was often chosen as the trip organiser with 38.4%. More than one fourth of the respondents (27.3%) did not know if the trip organiser was tours organiser. Only 6.3% said they always use tour operator and 12% said they never use tour operator as the trip organiser.

More than one third of the respondents (36%) did not know if their trip organiser is travel agency. Almost one fourth of the respondents (24.5%) said they never use travel agency as the trip organiser. Only 3% said they always use travel agency and 17.5% said they use often travel agency.

The most common answer in friend or family member being the trip organiser was I don't know (33%). The second most common answer was often (26%) and both seldom and never answers got the same percentage of 16. Only 3% said they always use friends as their trip organiser.

When the respondents were asked do they self-organise their trips, the most common answer was often (34%). The second most common answer was I don't know (28%). Only 13% said they are the once organizing the trips and 12% said they are never the ones organizing the trips.

The most common answer in someone else being the trip organiser was I don't know. More than half (60%) of the respondents chose this answer. The second most common answer was never (22%) and only 2% said they always use someone else as the organiser. In this sub question respondents were asked to specify who this organiser is and the answers varied with organization, airline, club, senior organization, private entrepreneur and coach company. The most common answer was senior organization.

The findings of this question were surprising while seniors tend to have an image of going on package tours more than self-organised trips. One reason for this finding might be that the respondents made more domestic trips, where you don't need to use any tour operator or travel agency. On the other hand seniors might use tour operators and travel agencies more than they think if the organiser is someone else than the re-

spondent. All in all 35% said their friend or family member is either always or often the one arranging their trips.

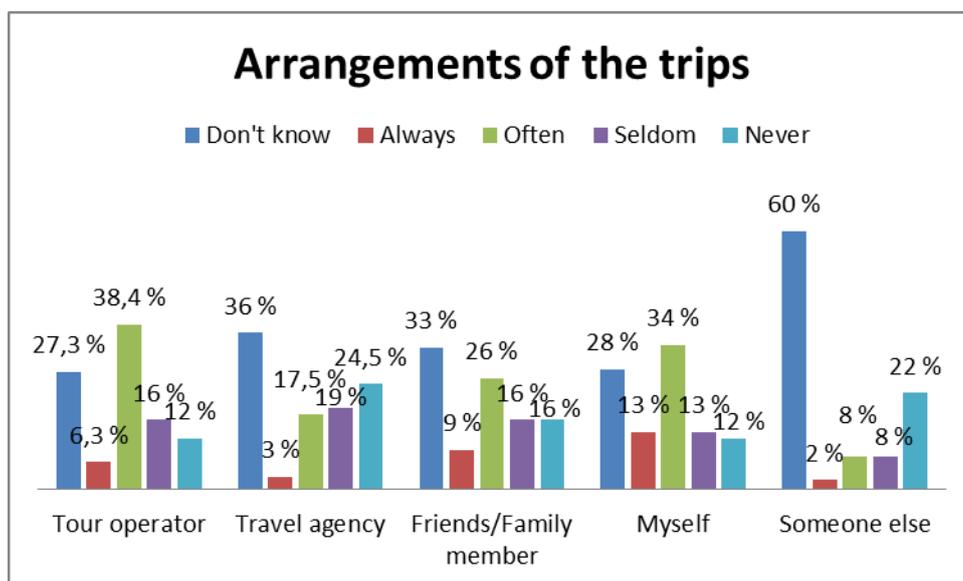


Figure 8. Arrangements of the trips of all respondents (n=143)

In the next figure different age groups answers were compared in three sub questions to see if there were differences in the use of tour operator, travel agency and themselves as trip organisers.

The respondents chose tour operator often as their trip organiser. Tour operator was most often used as the trip organiser by the youngest age group of 60 to 64. More than half of the respondents of this age group said they use it often as the organiser of their trips. Also the second youngest age group 65 to 69 said they use it more often than the other groups. The oldest age groups 80 and over had the most amounts of always answers. The most amounts of never answers came from the age group of 75 to 79, but the percentages were in every group very close to each other. The age group of 75 to 79 had the highest amounts of I don't know answers. It seems that the youngest respondents were more aware if the organiser was tour operator than the older respondents. This is shown in the figure 9.

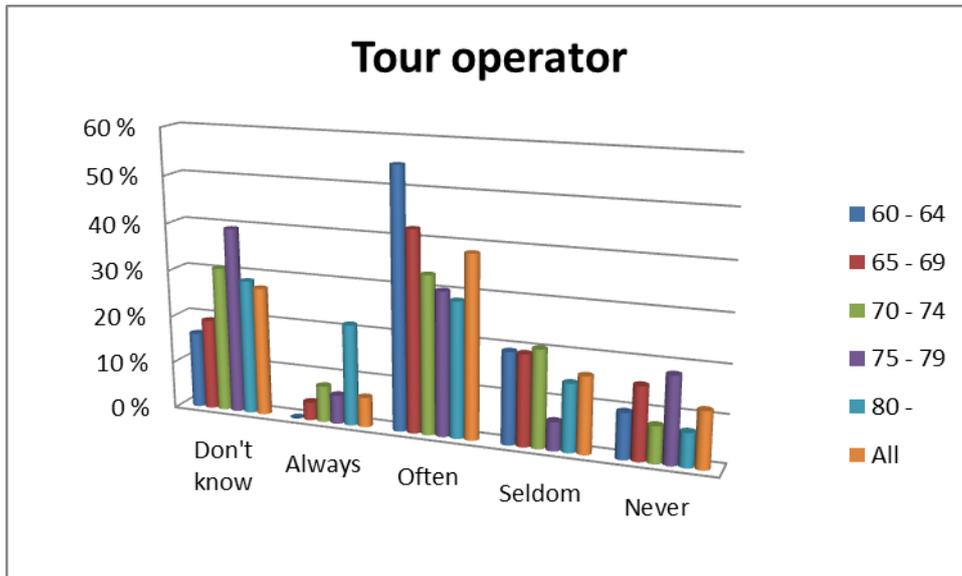


Figure 9. Tour operator as trip organiser of all respondents (n=143)

Comparing each age groups answers of travel agency being the trip organiser did not show much differences. The most common answer in four of the youngest age groups were I don't know. Only the oldest age group had more never answers. Travel agency was used most often by the respondents of the age group 70 to 74 and secondly by the respondents of the age group 75 to 79. Although never answer got much higher percentages. The respondents of the age group of 80 and over had the highest percentage of never answers. The age group of 75 to 79 had the second most of never answers. Only 10% of respondents in age groups said they always use travel agency as their trip organiser. This is shown in the figure 10.

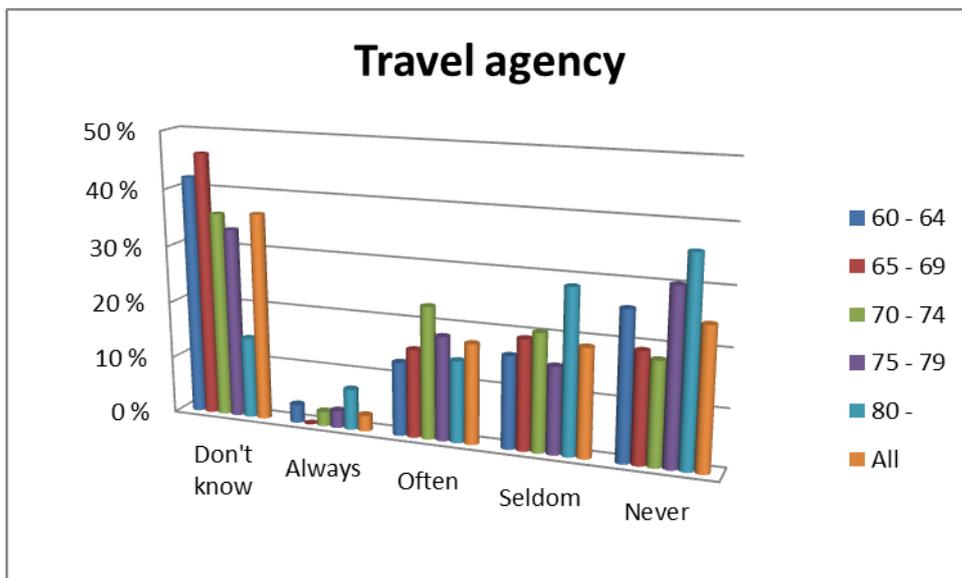


Figure 10. Travel agency as the trip organiser (n=143)

There were more dispersion to be found when the respondent was the organiser of the trips. More than half of the respondents of the youngest age group said they often organise the trip themselves. Near one third of the respondents who were 80 and said they are never the ones organising the trips. The lowest percentage in this category had the youngest respondents of 60 to 64. This is shown in the figure 11.

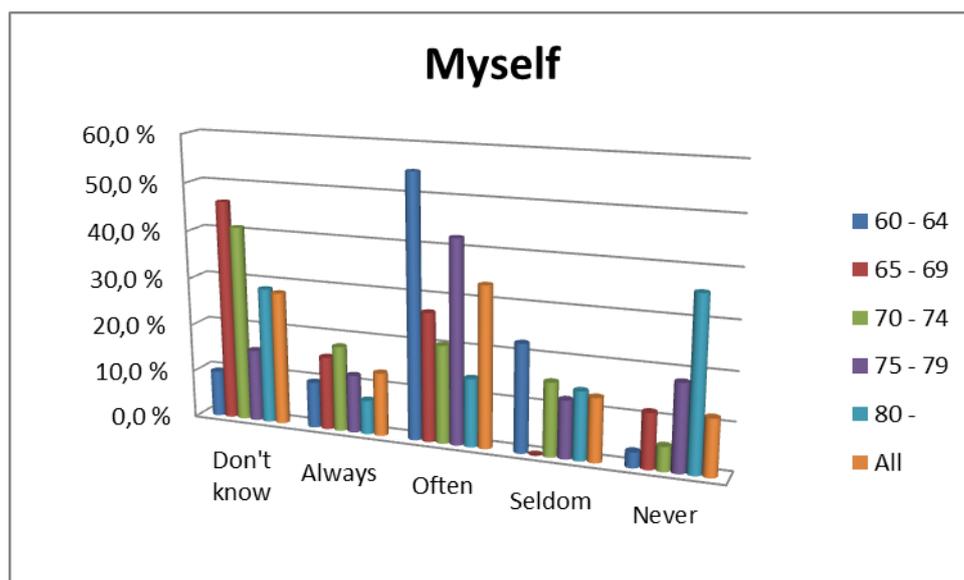


Figure 11. Respondent it self as the trip (n=143)

6.4 Risks related to traveling

In the third sections of the questionnaire respondents were asked how they considered different events could threaten their safety and security if these events would occur during their trips. Respondents were asked to choose from five different answer possibilities how they felt about the different events could threaten their safety and security during their trip. There were altogether 18 different events, which were picked up from the literature.

In the figure 12 is shown all respondents answers to different risky events. Most of the events respondents felt to be less risky as they had more “not at all” and “a little” answers than “quite a lot” and “a lot” answers. There were only three events which the

respondents had more “quite a lot” and “a lot” answers than “not at all” and “a little” answers. These events were tsunami, earthquake and typhoon/hurricane. Majority of the respondents felt most of the events threatened their safety and security “a little”. This was the most common answer in ten different events and in two events it shared the first place with another answer.

Four of the events got most “not at all” answers. These were hijacking in the neighborhood, language barrier, civil war in the destination and wildlife encounter. Language barrier especially was felt as the least threatening event. Near half of the respondents (40.56%) said this was not at all threatening and almost one third (30.77%) of the respondents said language barriers were a little threatening. More than one third (38.46%) of the respondents said wildlife encounter as not at all threatening and one fifth (20.28%) of the respondents said it was a little threatening. The highest percentages of “not at all” answers are as follows:

- Language barrier (40.56%)
- Wildlife encounter (38.46%)
- Strike/demonstration (34%).

A little – answer was the most common answer in ten different events. The most amount of “a little” answers got epidemic (40.56%). The second most amount of answer got fraud (38%) and on the third place was sickness (36%). Quite a lot – answer was the most common answer in three different events. These were tsunami in the neighborhood, earthquake in neighborhood and pick-pocketing. Most of the quite a lot answers got pick-pocketing (34%) although this event got the same amount of a little – answers. The second most amount of quite a lot – answers got sickness (32%) and on the third place was personal accident (28%).

There were no event which got the most amount of “a lot” answers. Terrorist attack got the same amount of “a lot” – answers as “a little” answers. The most amount of a lot – answers were such in events like civil war in destination (27%), terrorist attack (26%) and typhoon/hurricane (23%). Civil war and terrorist attacks are a linked to

political instability. Maybe the Arabic Spring in 2011 as well as the September 11 terrorism attack in 2001 in USA were on the minds of the respondents. According to Henderson (2007, 42) perceptions of political instability are not changed easily.

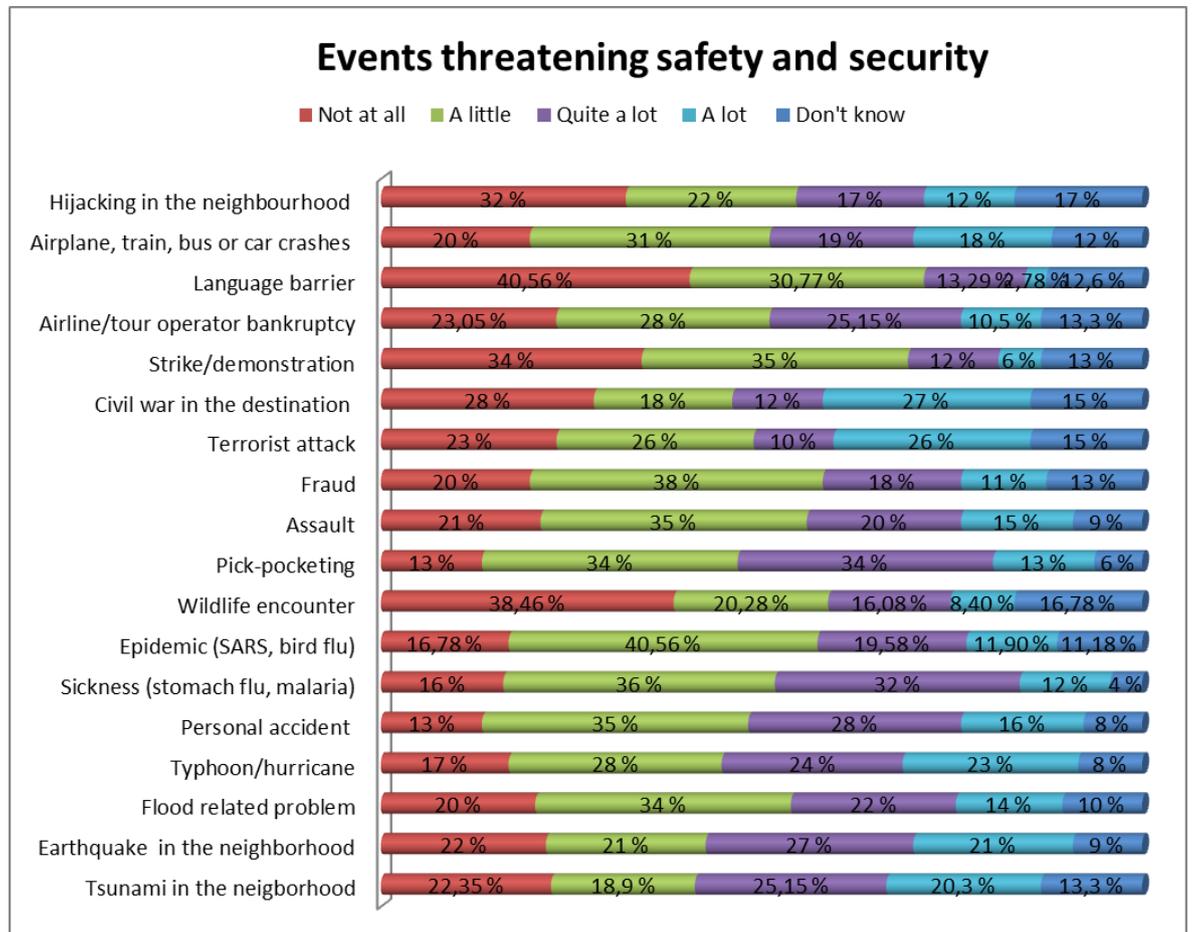


Figure 12. Events threatening safety and security during trip of all respondents (n=143)

6.4.1 Risks related to traveling of different age groups

When different age groups were compared there were more differences to be found. The respondents of the youngest age group felt some events were more risky compared to all participants' answers. The respondents of the youngest group had more "quite a lot" and "a lot" answers in six events. These were tsunami in the neighborhood, earthquake in the neighborhood, typhoon/hurricane, personal accident, sickness and civil war in destination. This age group had most "a lot" answers in the following events:

- Civil war in the destination (41.94%)

- Personal accident (32.26%)
- Terrorist attack (32%).

Both civil war and terrorist attack had the highest percentages when all participants were compared, but personal accident was not in the top three. The highest amounts of “not at all” answer came in events:

- Language barrier (41.94%)
- Strike/demonstration (39%)
- Hijacking in the neighborhood (35%).

There were no differences comparing these answers with all participants’ answers. These events were felt as not at all threatening by all participants. All the answers of the age group are shown in the figure 13.



Figure 13. Events threatening safety and security during trip of respondents of the age group of 60 – 64 (n=31)

The next figure (14) shows the answers of the next age group of 65 – 69. The participants of this age group felt fourteen of the eighteen events were not at all or a little threatening. Only four events were felt as quite a lot or a lot threatening. These were tsunami in the neighborhood, earthquake in the neighborhood, pick-pocketing and civil war in the destination. This age group had most “a lot” answers in events:

- Civil war in the destination (23%)
- Typhoon/hurricane (19%)
- Airplane, train, bus or car crashes (15.4%).

All in all the participants of this age group had much smaller percentage of “a lot” answers than all participants and the age group of 60 – 64. This age group got higher percentage of “not at all” answers compared with the answers of all participants of the survey. The highest amounts of “not at all” answers were in events:

- Language barrier (46%)
- Wildlife encounter (42%)
- Hijacking in the neighborhood (38%).

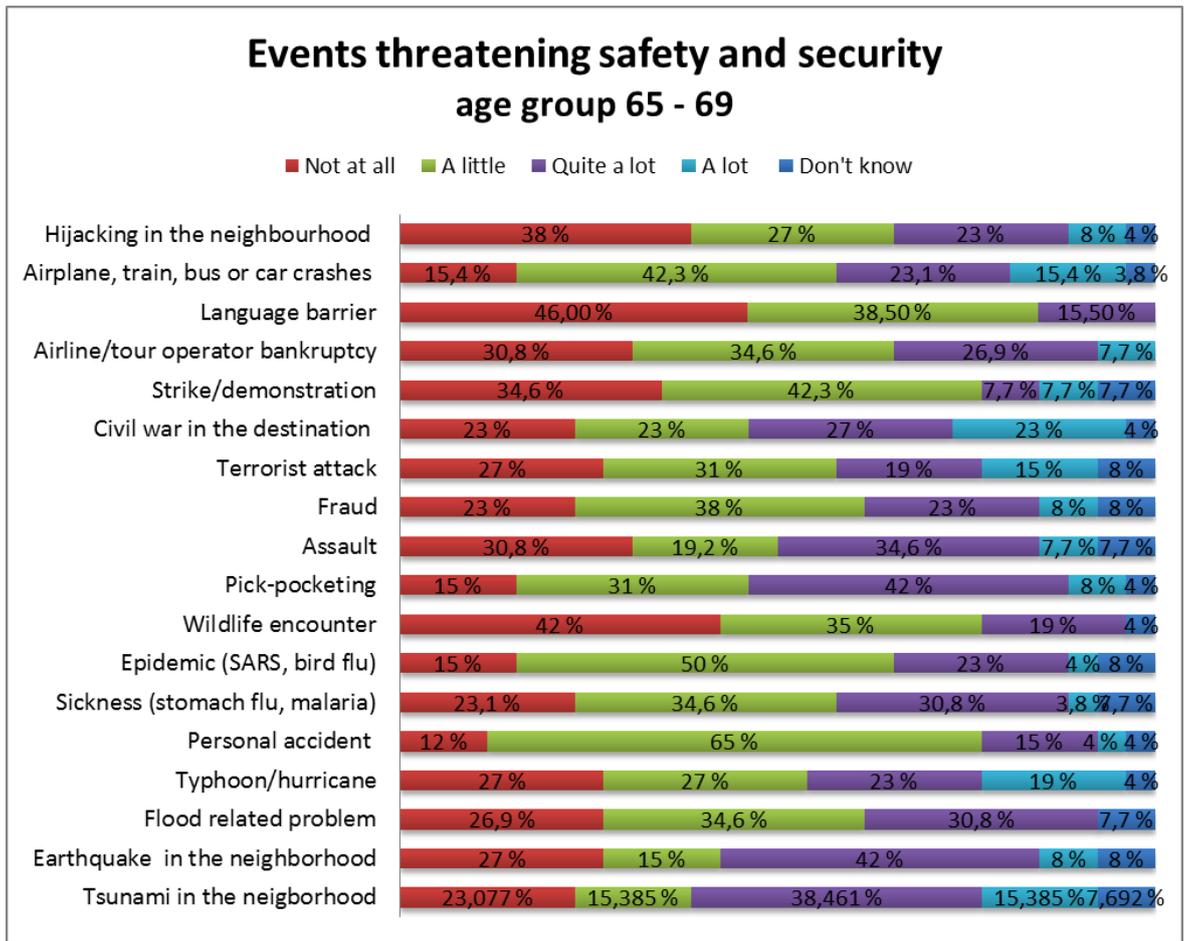


Figure 14. Events threatening safety and security during trip of respondents of the age group of 65 – 69 (n=26)

In the next figure (15) are shown the answers of the participants who were the age of 70 – 74. This age group had the highest amount of participants. This group had more “not at all” and “a little” answers than “quite a lot” and “a lot” answers. Only one event was perceived more threatening than not threatening. This was pickpocketing. This group had more “I don’t know” answers than the two younger groups, who were all under the age of 70. There were four events were one fifth of the participants answered I did not know. The highest percentages of “a lot” answer were in events:

- Terrorist attack (21%)
- Civil war in the destination (20.513%)
- Earthquake in the neighborhood (17.95%).

The highest percentage of “not at all” – answers were in events:

- Wildlife encounter (46%)
- Language barrier (41%)
- Hijacking in the neighborhood (35.9%).

These events were the same as all of the participants had. The percentage of “not at all” answers were double times higher than the “a lot” answers. One interesting finding of this group’s answers was the fact that in six events more than 40% of the participant perceived the events as little threatening. These were fraud, assault, epidemic, sickness, personal accident and flood related problems.

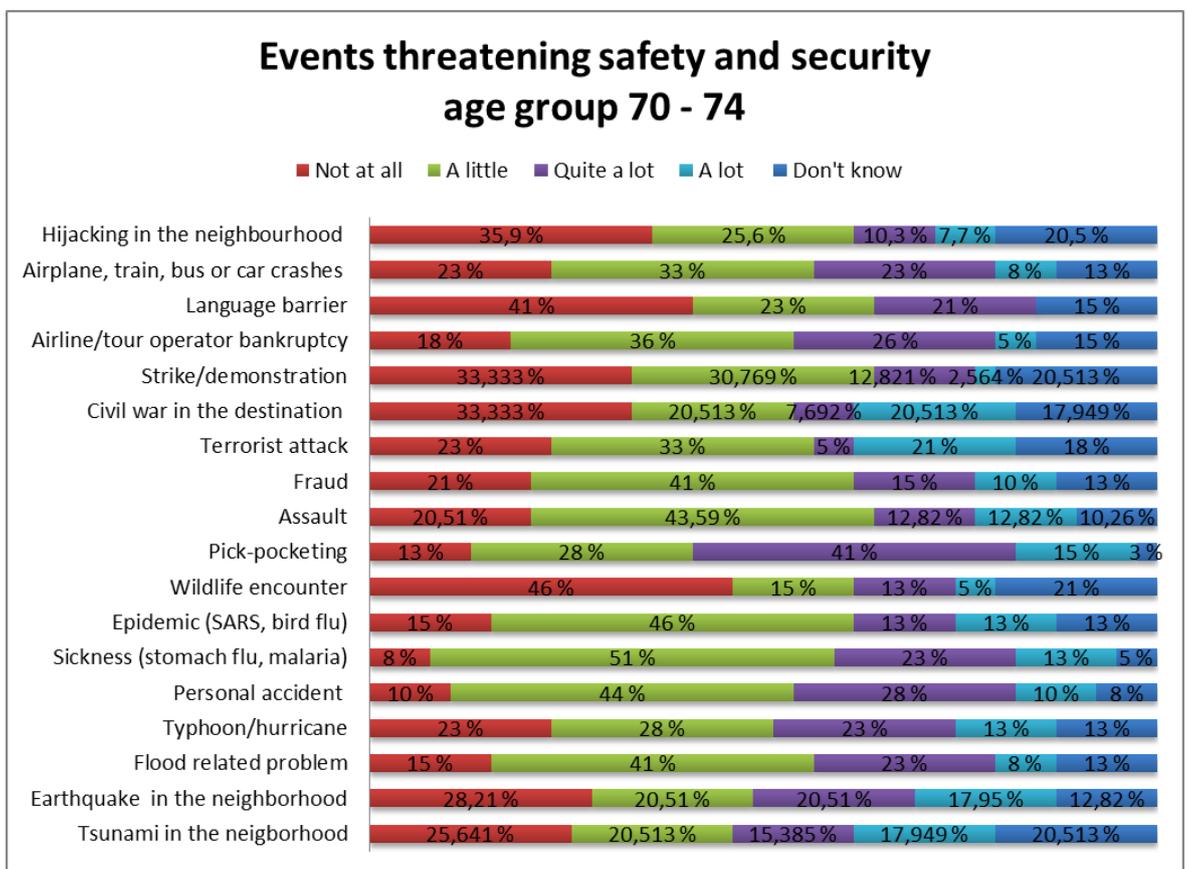


Figure 15. Events threatening safety and security during trip of respondents of the age group of 70 – 74 (n=39)

The participants of the age group of 75 – 79 felt eight of the eighteen events were either quite a lot or a lot threatening their safety and security during their trips. These were tsunami in the neighbourhood, earthquake in the neighbourhood, typhoon/hurricane, personal accident, sickness, pick-pocketing, terrorist attack and civil

war in the destination. Hijacking in the neighbourhood got the same amount of “not at all” and “a lot” answers and the same amount of “a little” and “quite a lot” answers. All the answers of this age group are shown in the figure 16.

As the previous age group also the participants of this age group had quite high amount of “I don’t know answers”. The highest amount of “I don’t know” answers got wildlife encounter. More than one fourth of the participants felt they did not know if wildlife encounter would threaten their safety and security during their trip. This age group had the highest amount of events which were felt more than a little threatening. The highest percentages of “a lot” answers were in events:

- Terrorist attack (39.4%)
- Typhoon/hurricane (36.364%)
- Earthquake in the neighbourhood (33.3%).

The highest percentage of events which participant felt were not at all threatening were:

- Wildlife encounter (36.36%)
- Language barrier (33.3%)
- Civil war and tsunami in the neighbourhood (27.3%).

All three events which got the highest percentage of “a lot” answer were over 30 percentages. This was much higher than in age groups of 65 – 69 and 70 – 74. The participants of this age group also felt two of the events threatened quite a lot of their safety and security. These events were personal accident (48.485%) and sickness (42.42%).

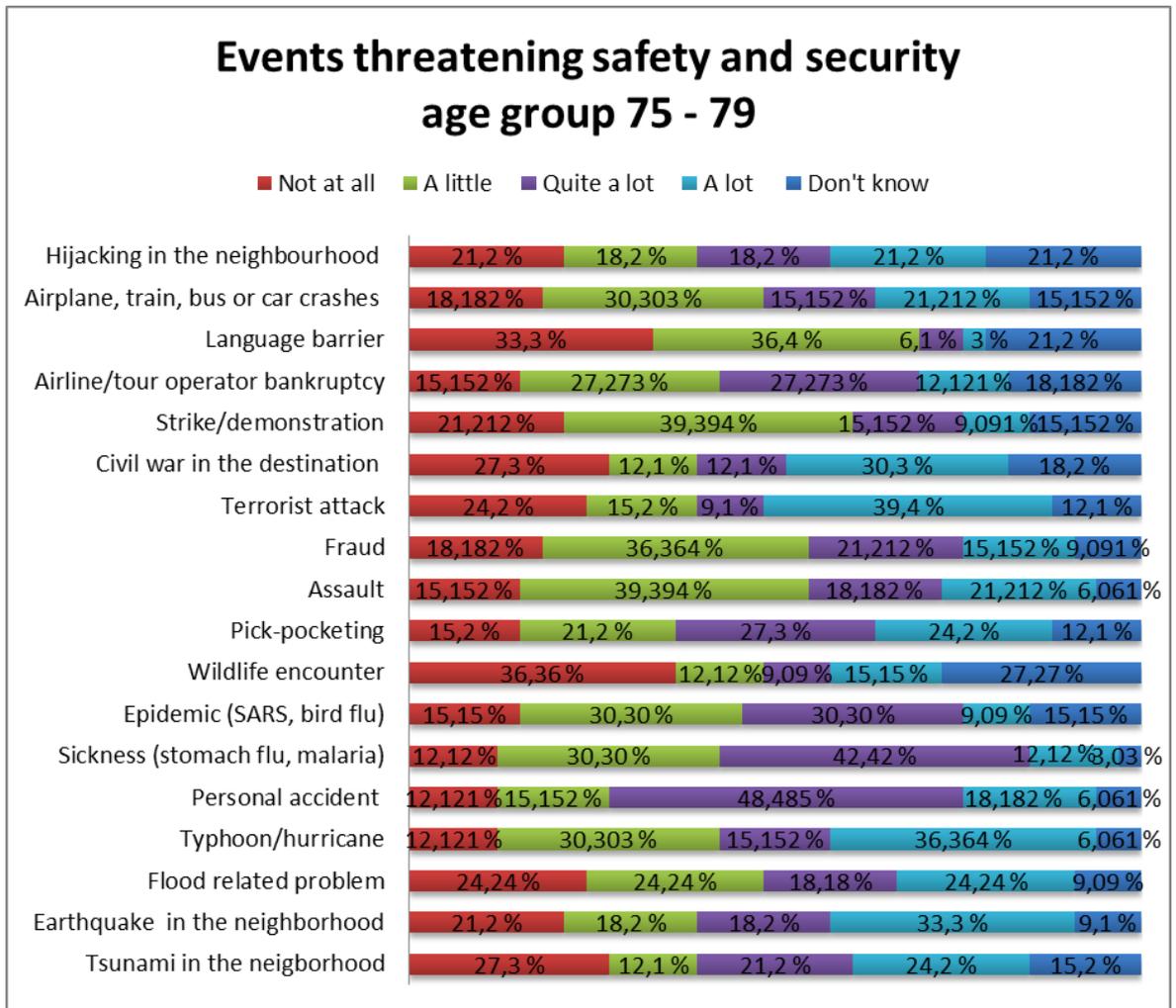


Figure 16. Events threatening safety and security during trip of respondents of the age group of 75 – 79 (n=33)

The oldest participants belonged to the age group of 80 and over. This age group's answers are shown in figure 17. This age group felt most of the events was either not at all threatening or a little threatening. Only two of the events were felt to be as threatening and not threatening. These events were pick-pocketing and airplane, train, bus or car crashes. All the other events were not at all threatening or a little threatening. The highest amount of "a lot" answers came in the following events:

- Tsunami in the neighbourhood and earthquake in the neighbourhood (21%)
- Typhoon/hurricane and airplane, train, bus or car crashes (14.3%)
- Civil war in the destination and personal accident (14.29%).

The highest amount of “not at all” answers came in the following events:

- Strike/demonstration (57.14%)
- Airline/tour operator bankruptcy (43%)
- Language barrier and civil war in the destination (42.86%).

The percentage of “not at all” – answers were much higher than “a lot” – answers percentages. More than half of the participant of this age group felt strike/demonstration was not at all threatening their safety and security during their trips. There were also quite a lot of “I don’t know” – answers. More than one third of the participants did not know if hijacking in the neighbourhood was threatening or not.

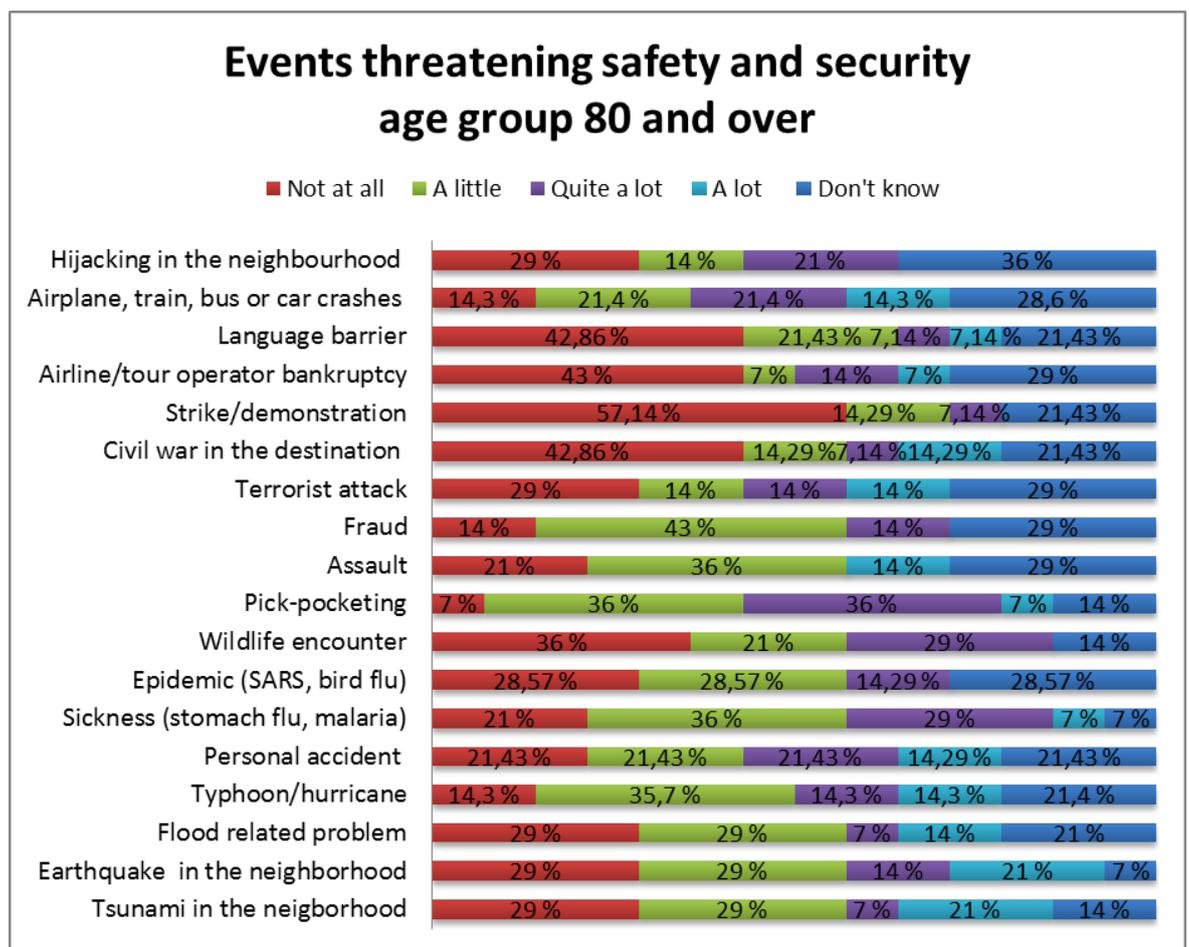


Figure 17. Events threatening safety and security during trip of respondents of the age group of 80 and over (n=14)

When women and men participants answers were compared women felt almost all events were more threatening than men did. Men had more “not at all” – answers than women. Women on the other hand had more “a lot” – and “I don’t know” – answers.

The figure 18 shows the answers of all women participants. Women participants felt four of the eighteen events were quite a lot or a lot threatening than not at all or a little threatening. These events were tsunami in the neighbourhood, earthquake in the neighbourhood, typhoon/hurricane and pick-pocketing. One of the events got low percentages of “not at all” and “a lot” answers, but got high percentage of “a little” answers. This event was epidemic (41%). The highest percentages of “a lot” - answers were:

- Civil war in the destination (26%)
- Terrorist attack (25.69%)
- Typhoon/hurricane (25%).

The highest percentages of “not at all” answers were:

- Wildlife encounter (34.9%)
- Language barrier (34.862%)
- Strike/demonstration (33%).

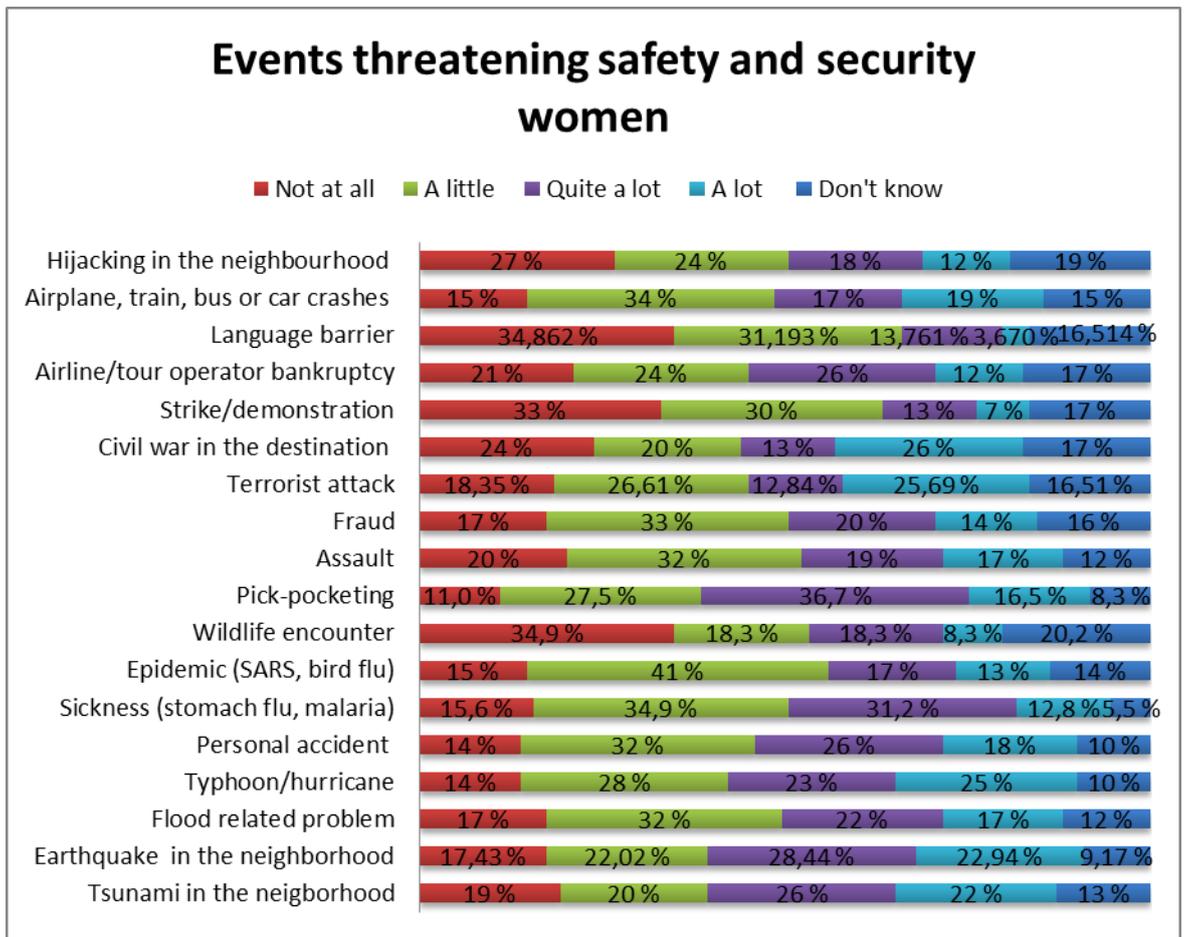


Figure 18. Events threatening safety and security during trip of women respondents (n=109)

Men participants' answers are shown in figure 19. Men participants had a lot of "not at all" – answers. In almost half of the events the most common answers was "not at all". One third of the participants answered "not at all". There was only one event where one third of the participants answered "a lot". This was civil war in the destination. The highest amounts of "a lot" answers by men participants came in the following events:

- Civil war in the destination (32%)
- Terrorist attack (26%)
- Typhoon/hurricane (17.6%).

The highest amounts of "not at all" answers came in the following events:

- Language barrier (59%)
- Hijacking in the neighbourhood and wildlife encounter (50%)
- Civil war in the destination (41%).



Figure 19. Events threatening safety and security during trip of men respondents (n=34)

6.5 Insurance company's liability in events threatening safety and security

In the fourth section there were mentioned seventeen events that might happen during ones trip. The participants were asked to choose five from seventeen events which they would like the insurance company to cover the possible expenses. This question seemed to be the hardest for the participants to answer, since there were many participants who had either chosen under five or more than five events.

Twenty participants were disqualified, because they either did not choose all five events as was asked or had chosen more than five events. Most of the disqualified participants had chosen only four events or more than ten events. Maybe the question was hard to answer, since participants were only allowed to choose five of the seventeen events. There was more one participant who had chosen more than five events. Also other interesting finding was the amount of participants who had chosen only four events. Either the participants felt only four events were events that might happen during their trip from which they would like to get cover. Another possibility was carelessness or the high age of the participants. Altogether 123 participants' answers were qualified and analysed. The figure 20 shows the results of all 123 qualified participants.

The most popular events which participants hoped insurance company to cover were personal accident, sickness, airline/tour operator bankruptcy, airplane, train, bus or car crashes and assault. More than 80% of all the participants chose personal accident as an event which they would like insurance company to cover the possible expenses. The second most popular event was sickness. The third place was airline/tour operator bankruptcy and on fourth place was airplane, train, bus or car crashes. The fifth most popular event was assault. More than half of the participants chose of these five events. The fifth most popular event was chosen by 52% of all 123 participants.

The least popular events which the participants would have liked the insurance company to cover were wildlife encounter, hijacking in the neighbourhood, civil war in the neighbourhood, strike/demonstration and flood related problems. All these events were chosen by under 11% of the participants. This is all shown in the figure 20.

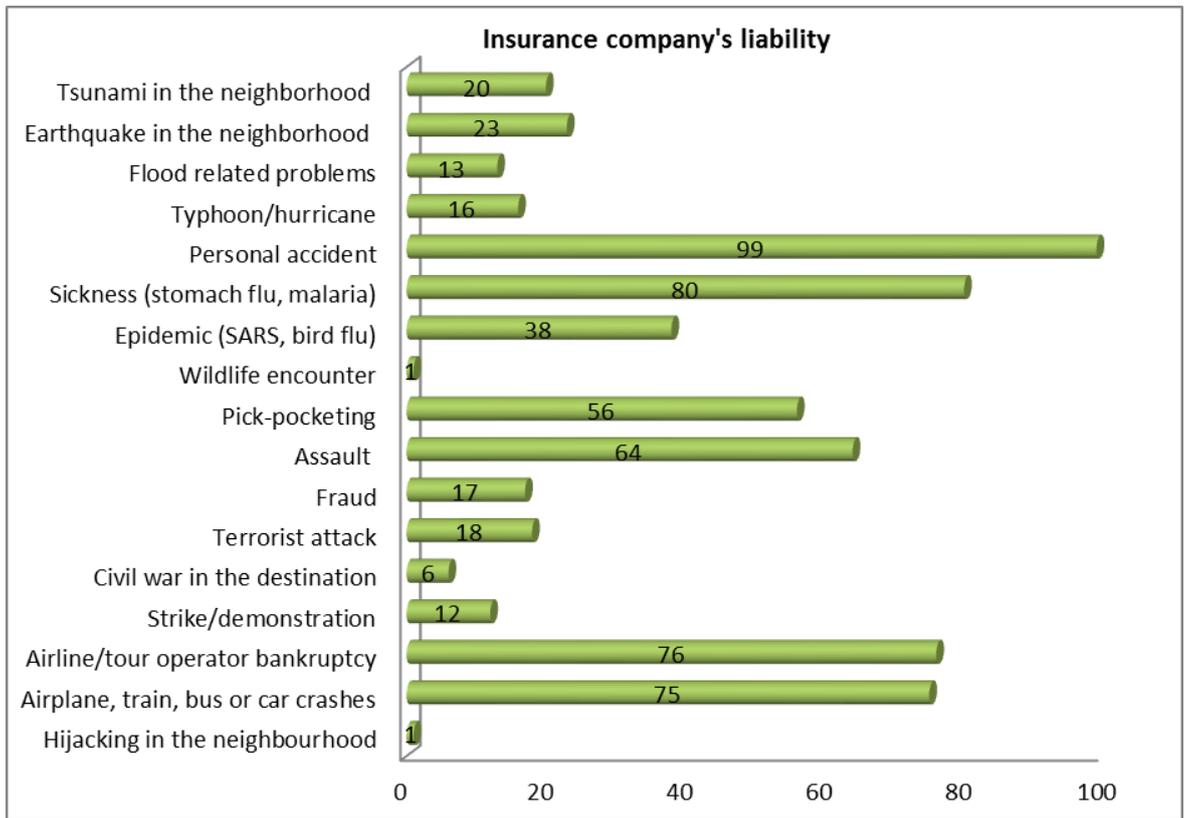


Figure 20. Events participants would like insurance company to cover by all participants (n=123)

In the next figure 21 are shown the five most popular events chosen by the participants of the age group 60 – 64. Three of the participants of this age group were disqualified, because the participants had either chosen more than five or under five events. This group felt personal accidents, airplane, train, bus or car crashes, airline/tour operator bankruptcy, assault and sickness were the five most popular events they would like the insurance company to cover the possible expenses that might rise from these events. More than 60% of all the participants chose these events. These were the same events as all the participants also chose. The least popular events were hijacking in the neighbourhood. No one chose this event.

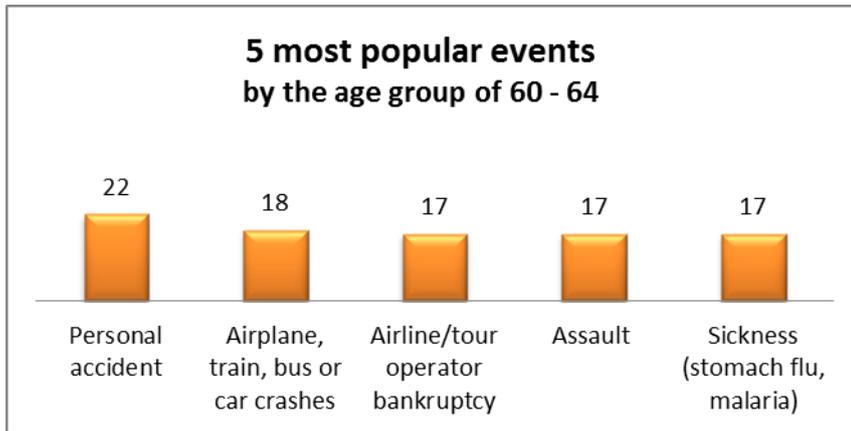


Figure 21. Five most popular event the participants of the age 60 – 64 would like the insurance company to cover (n=28)

The figure 22 shows the five most popular events chosen by the age group of 65 – 69. There were three participants whose answers were not analysed, since they did not choose the correct amount of events. The most popular events in this age group were the same as in the previous age group and by all participants, but they were in a different order. Personal accident was the most popular event which the participants would like the insurance company to cover the possible costs. This event was chosen by 91% of all the participants. All five events were chosen by more than 60% of the participants. The least favourable events to be covered by the insurance company were wild-life encounter and hijacking in the neighbourhood. Both of these events were not chosen by any participant.

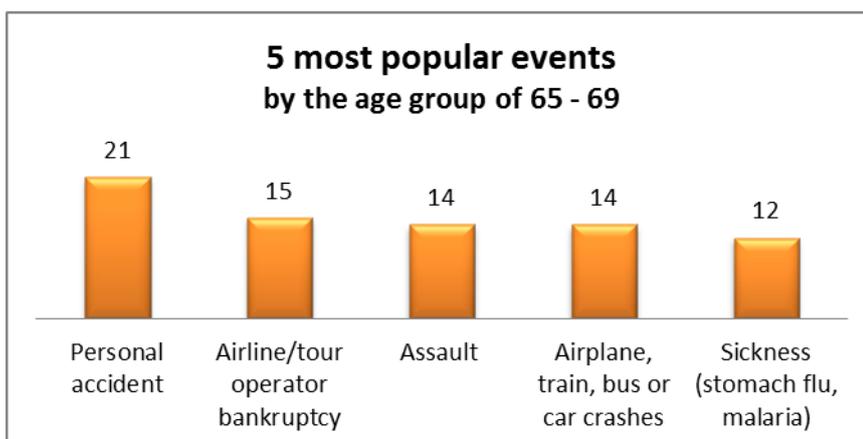


Figure 21. Five most popular event the participants of the age 65 – 69 would like the insurance company to cover (n=23)

The next figure 22 shows the five most popular events chosen by the participants of the age 70 – 74 years. Five participants of this group were disqualified, because they these participants had not chosen all five events. Altogether 34 participants answers were analysed this group. The most popular event which the participants would like the insurance company to cover the possible expenses was personal accident, the second most popular event was sickness. On the fourth and fifth place were airplane, train, bus or car crash and airline/tour operators bankruptcy. The fifth place was divided by two events which both got the same amount of answers. These were assault and pick-pocketing. This age group had chosen the same five events as the two younger groups and as well as all the 123 participants. The only difference was that pick-pocketing was felt as an event that participants of this group like to get cover from the insurance company. All of the six events got were chosen by more than 51% of the participants. The least popular event to be covered by the insurance was wildlife encounter. No one chose this event.

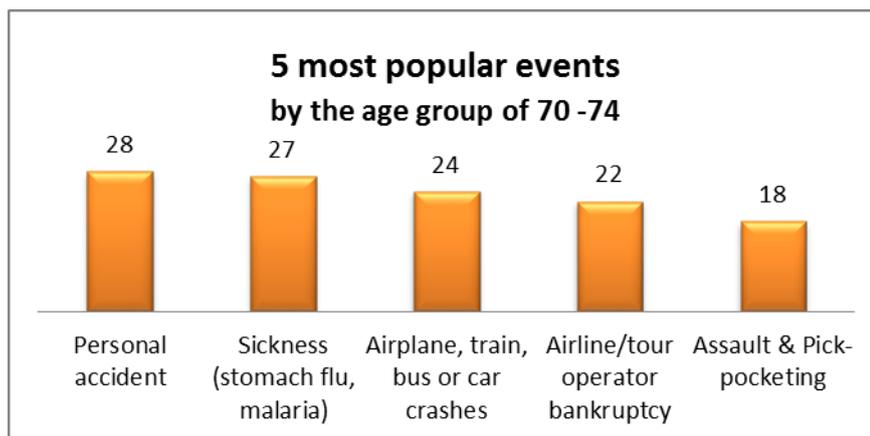


Figure 22. Five most popular event the participants of the age 70 – 47 would like the insurance company to cover (n=34)

The five most popular events of the fourth age group are shown in the figure 23. This group's participants were the age of 75 – 79. The results of this age group are shown in the figure 23. Altogether 27 participants' answers were analysed and 6 participants were disqualified. The most popular event was personal accident as in the previous groups. The second most popular events to be covered by the insurance company were sickness and pick-pocketing. They both got the same amount of answers. The last two popular events which made it through to the top five were airplane, train, bus or car

crash and airline/tour operator bankruptcy. Also these two events got the same amount of answers. This age group's answers differed a bit of the other groups' answers, because assault did not belong to the five most popular events hoped to be covered by the insurance company. All of the five events were chosen by more than 55% of the participants. The least popular events were wildlife encounter and hijacking in the neighbourhood. These events were chosen by no one.

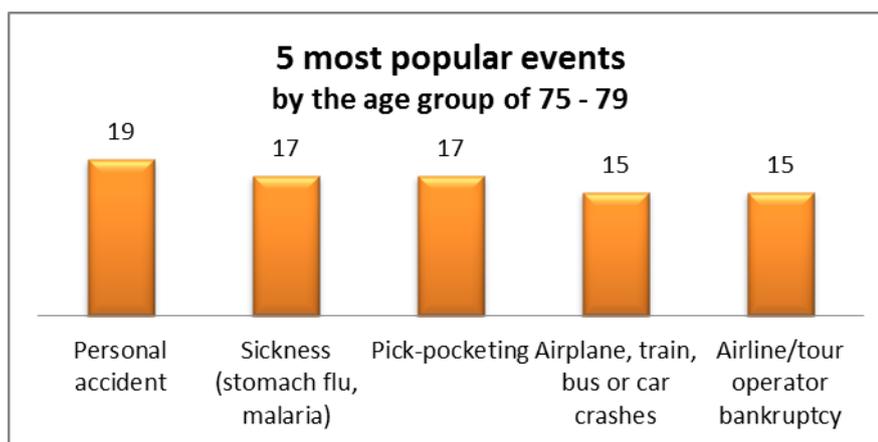


Figure 22. Five most popular event the participants of the age 70 – 47 would like the insurance company to cover (n=34)

The last age group of participants is shown in the figure 23. These participants were all over the age of 80 years. Three of the 14 participants' answers were disqualified. This groups, answers were more equally dispread. The most popular event hoped to be covered by the insurance was personal accident like it was in the other groups. Three events got the same amount of answers and were all on the second place. These events were sickness, airline/tour operator bankruptcy and pick-pocketing. There were also three events which got the same amount answers and were on the fifth place. These events were airplane, train, bus and car crashes, fraud and assault. All of the seven events were chosen by more than 35% of the participants. Three of the seventeen events were not chosen by any participant. These events were wildlife encounter, civil war in the destination and hijacking in the neighbourhood.

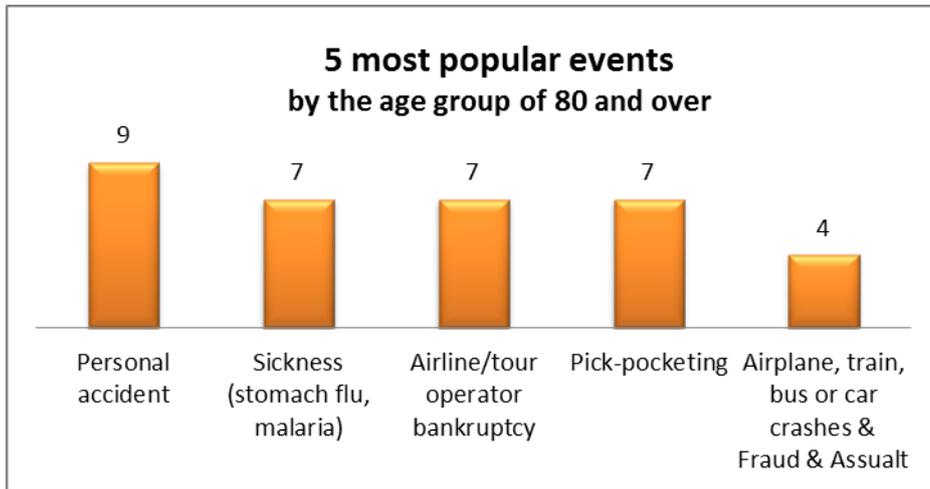


Figure 22. Five most popular event the participants of the age 80 and over would like the insurance company to cover (n=11)

6.6 Reaction to the negative event

The last question of the questionnaire researched participants' reaction to negative events. Participants were asked how long it takes for them to trust the destination again once a negative event had taken place in a destination. Participants were asked to choose from five different alternatives which were one to two months, three to six months, seven to twelve months, one to two years and never. There were five participants who did not answer the question. The answers of all 138 participants are shown in figure 23.

The most common answer was one to two years. One third of the participants chose this answer. The second most common answer was seven to twelve months. A bit over one fifth of the participants chose this answer. The third most common answer was never. The least favourable answer was one to two months.

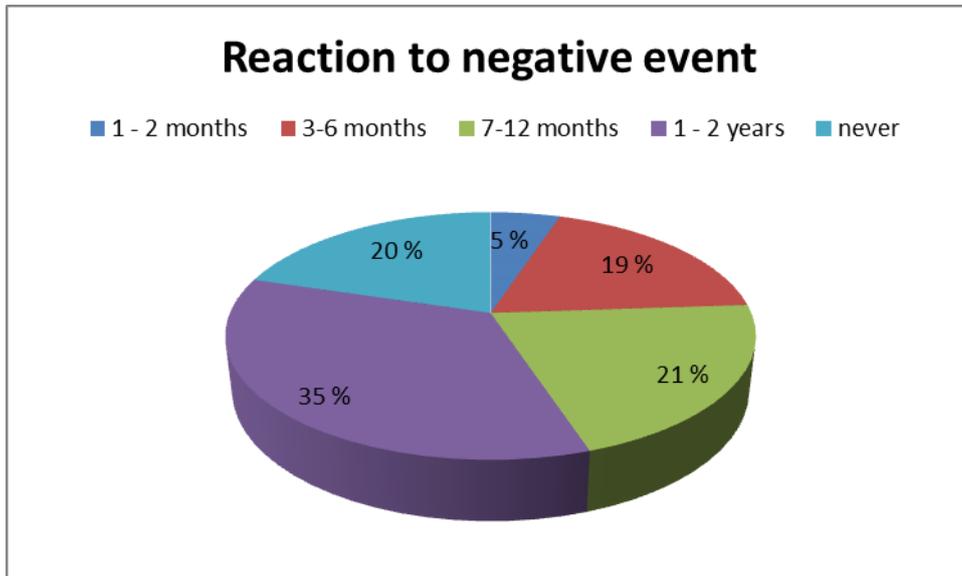


Figure 23. Reaction to negative event by all participants (n=138)

In the figure 24 are shown the answers of participants who were the age of 60 to 64. All of the participants of this age group answered the question. The most common answer was one to two years. More than half of the participants chose this answer. The second most common answer was three to six months, which was chosen by one fourth of the participants. The least favourable answer was “never”. Only three per cent of the participants chose this answer. When these answers were compared with all participants’ answers there were differences to be found. This age groups least favourable answer alternative was never, which was the third most common answer by all participants.

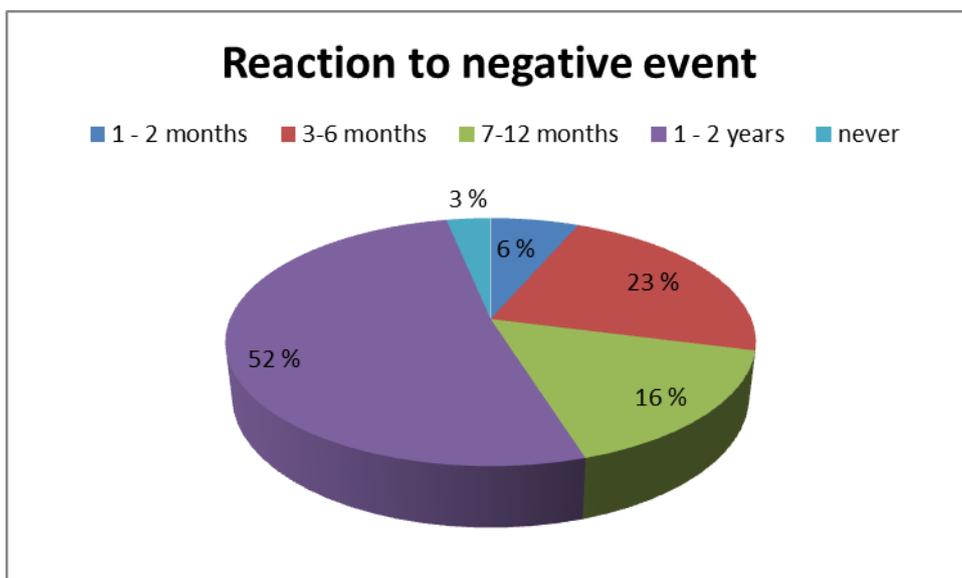


Figure 24. Reaction to negative event by participants of age 60 to 64 years (n=31)

In the figure 25 are shown the answers of participants of the age 65 to 69 years. Three of the participants who belonged to this group did not answer the question. The most common answer was one to two years. Almost two fifth of the participants chose this answer. The second most common answer was seven to twelve months. A little bit over one fourth of the participants chose this answer. This age group had the same two most common answer alternatives as all the participants had. No one of this age group chose one to two months as their answer.

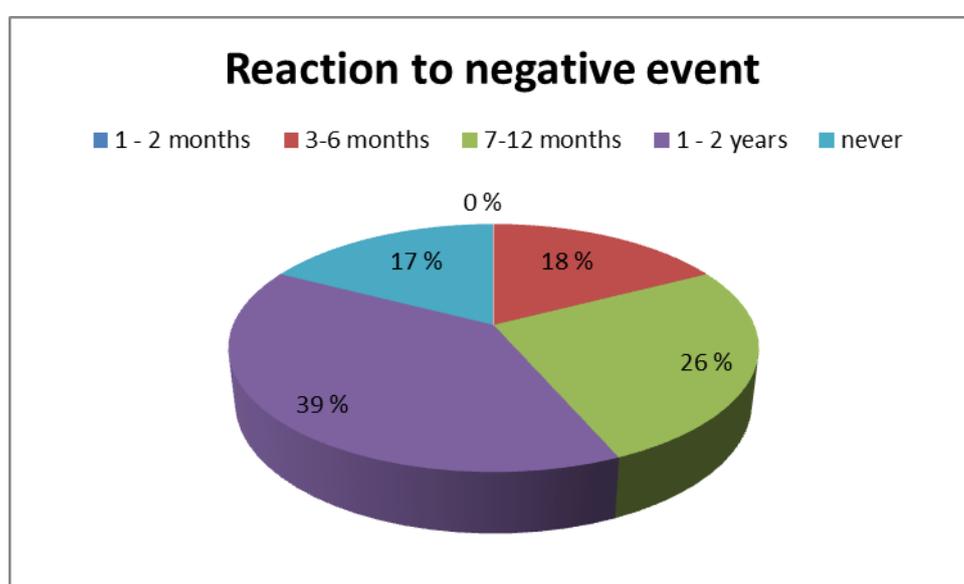


Figure 25. Reaction to negative event by the age group of 65 to 69 (n=23)

The answers of the age group of 70 to 74 are shown in figure 26. All of the participants of this age group answered the question. The answers divided quite evenly. On the first place were seven to twelve months and one to two years. These events were chosen by more than one fourth of the participants. Three to six months was the third most common answer. A bit over one fourth of the participants chose this answer. The least chosen answer alternative was one to two months. Only five per cent of the participants chose this answer. These events were quite near to the answers of all the participants. There were only two differences which were that the most common answer was divided by two events and never answer alternative got less answers than three to six months answers alternatives.

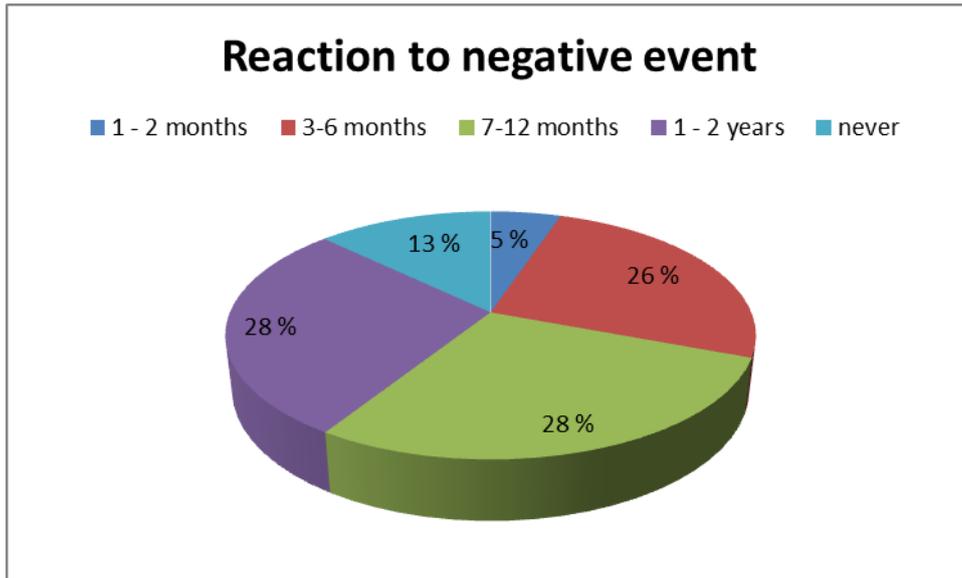


Figure 26. Reaction to negative event by age group of 70 to 74 (n=39)

In the figure 27 are shown the answers of the age group of 75 to 79. Two of the participants of this age group did not answer this question. The most common answer was never, which was chosen by almost half of the participants. The second most common answer was one to two years, which was chosen by almost one third of the participants. No one of the participants chose three to six months as their answer. This group's answers varied the most when the answers were compared with all the participants' answers. All the other groups so far had most one to two years answer alternatives. Two other groups had the least "never"- answer alternatives. The answers alternative "three to six months" was chosen as second and third most common answer by the younger age groups.

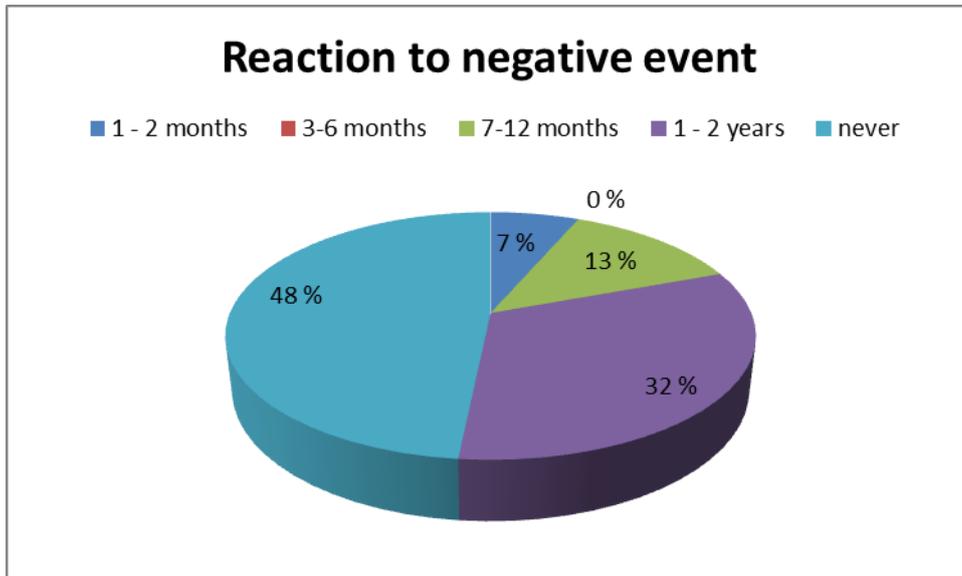


Figure 27. Reaction to negative event by the age group of 75 to 79 (=31)

The oldest age groups' answers are shown in the figure 28. All of the participants answered this question. The most common answer was three to six months, which was chosen by more than one third of the participants. The second most common answer was seven to twelve months, which was chosen by more than one fifth of the participants. The least favourable answer alternative was one to two months. This was the only group which chose three to six months as their most common answer.

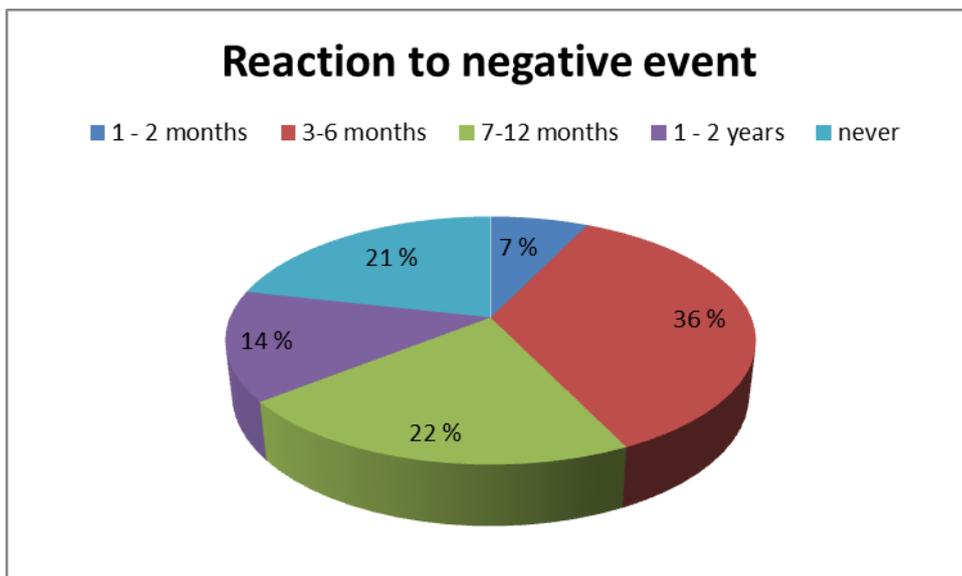


Figure 28. Reaction to negative event by the age group of 80 and over.

7 Conclusions

Tourism industry has been faced with many different crises since the beginning of the twenty-first century. Crises can arise from many different sources and have many different outcomes. Even though every crisis is different they all share the same characters of being unexpected and causing devastating outcomes. Tourism researchers have mainly focused their research on the affects and recovery of the tourism industry rather than on the individual tourist. Many crises have affected not only the destination where the incidents have happened, but also the travellers. Tourists are rather vulnerable when sudden and unwanted crises occur, since they are in unfamiliar places with less possibility to get assistance. To better protect oneself from the possible tourism threats comprehensive travel insurance is advisable. Unfortunately many things can go from when travelling and there are still many incidents which are not covered by the travel insurance. Travel insurance cover has become more important than ever before, but still there are many who travel without it. Especially some of the older and the younger travellers in Finland still think the Republic of Finland will organise the repatriation in cases of serious illnesses or accidents.

The number of seniors is growing not only in Finland, but all over the world. Seniors have more free time and money to travel. Nowadays it is easy to travel to almost everywhere in the world. More and more package tours are made to further destination and also the senior travellers have learned to organise their own trips through the internet.

This chapter summarises the findings of the questionnaire survey and parts of the theoretical framework. Some suggestions and viewpoints are written to help the travel insurance product developers and underwriters to improve the travel insurance cover to better fit the needs and wants of the ever growing customer segment. Also some viewpoints are given about the seniors' expectations of travel insurance cover and about the events which they perceive threatening.

7.1 Seniors travel pattern

The findings of the survey show that Finnish seniors do travel, since from the 143 participants there were only four participants who said they had not made any trips during the past twelve months. According to Statistics Finland (2013) in year 2012 96% of people the age of 15-84 living in the metropolitan made at least one leisure trip, which included one night stay.

When different senior age groups are compared the youngest age group had travelled the most, since more than half of the participants of this age group said they have made more than five trips during the last twelve months. The finding suggests that younger seniors tend to travel more often than older seniors. All older senior groups except the age group of 75 – 79 had made mostly one to two trips during the last twelve months. The participants of the age group of 75 – 79 had made mostly three to five trips.

More than 80% of the participants said they have made at least one trip abroad during the last twelve months. This number is rather high and shows that senior also make international trips. More than half of the participants said they have made one to two international trips during the last twelve months. A little fewer than 20% said they have not made any trips abroad during the past twelve months. The two youngest age groups had higher percentages in making three to five trips than in zero trips abroad. The three other older age groups had either the same percentage or lower percentage of making three to five trips. The findings show that as the age went higher the less the participant had travelled abroad during the last twelve months.

In general the findings of the questionnaire survey showed that the older the senior gets the less they tend to travel especially abroad. It seems that seniors who are under the age of 70 tend to travel more than seniors who are over the age of 70 years. Younger seniors might be in better physical shape which allows them to make more trips. Also issues like time and money affect the travel decisions. This finding supports the previous finding of Jang and Ham (2007) who suggested that when people become older their motivation to travel declines, generally due to health problems.

The findings of this survey suggest that seniors do not think about the organiser of the trip, since the most common answer of the question “who organises your trips?” was I don’t know. It seems that seniors do not think about the liability of the organiser that much, since the liability varies between different tourism organisers. Because of the large amount of I don’t know answers this question’s answers were hard to analyse.

Jang and Wu (2004, 308) suggested that seniors tend to prefer package tours as well as travel agencies as their travel organiser. The findings of this surveys suggests that this not always the case. According to the findings seniors most often choose tour operator or themselves as their trip organiser. Also senior travellers take advantage of the internet and its many self-usage based travel providers. Although one does not need tour operator in domestic travel. Tour operator was most often used by the younger participants who were under the age of 70. The oldest participants had the highest percentage of always using the tour operator. Travel agency was most often used by the older participants.

The findings show that the youngest seniors and the seniors of 75 – 79 years had the highest percentage of often arranging the trips themselves. This finding suggests that these seniors tend to self-organize both the domestic and international trips. In general one does not need that much help with the arrangements of domestic trips. All in all there were far too many I don’t know answers to make out too specific generalisations.

7.2 Perceived travel related risks

In general seniors felt most of the possible risky events less threatening than threatening. Most of the events were felt to threaten the seniors’ safety and security only a little. In this respect seniors seem to understand travelling has its risk, but most of the events are not perceived as very threatening. Events linked to environmental crises were perceived as more threatening than other events. The events which were perceived as the most threatening by all participants were civil war in a destination, terrorist attack and typhoon/hurricane. The questionnaire survey was conducted in November 2012. It seems media reports of the hurricane Sandy in October 2012 and the Syrian civil war

might have been on the minds of the participants on the date of the survey. According to Rittichainuwat & Chakraborty (2006, 411) media reports raise the travellers perceptions of risks. Maybe the news of this particular crisis was felt more current and threatening than other events.

There were differences in the perception of how threatening the participants perceived different events. For example the youngest participants felt that also health related risks like personal accidents were a lot threatening. More than one third of this groups participants said personal accident was a lot threatening. The same questions answers in the age group of 65 - 69 were only four per cent. According to the findings of this survey age didn't affect the perception of a risk, since there was rather large variation between the events which were felt most threatening.

The comparison between travel history and the perception of travel related risks showed quite interesting findings. There were two age groups which had identified some of the events as more threatening than a little. These age groups were 60 – 64 and 75 – 79. The youngest age group perceived six of the events as quite or a lot threatening than a little or not at all threatening. These were tsunami, earthquake, typhoon/hurricane, personal accident, sickness and civil war in the destination. The age group 75 – 79 had identified eight events as more threatening. These were tsunami, earthquake, typhoon/hurricane, personal accident, sickness, pick-pocketing, terrorist attack and civil war in the destination. The youngest age group had travelled the most of all the participant groups, but still perceived six of the events as quite or a lot threatening. The other age group had travelled the third most of all participants, but still felt that almost half of the events were more threatening than a little.

When women and men participants' answers were compared women felt the events more threatening than men did. Men had answers much more often not at all than women did. What has to be in mind is the fact that there were quite a small amount of men participants in this questionnaire survey. The findings could have been very different with a larger sample of men participants.

These two findings support the previous research on issues affecting the risk perception. Some researchers argue that issues like age, gender and past travel history affect the risk perception as other say it is not the case. Many researchers refer to Cohen's typology of the three types of tourist. The findings of this questionnaire surveys in a way supports both theories, since previous travel behaviour did not seem to affect the risk perception to any directions, but there were some differences between genders.

Participants felt it takes them quite a long time to trust the destination again after a negative event had occurred in the destination. More than half of the participants felt that it takes at least one year or they never trust the destination again. The trust to an affected destination varied between different senior ages.

7.3 Expectation about the insurance cover

Seniors of the study seemed to have valid travel insurance, since 89% of all respondents said they had valid insurance when they were travelling. This finding differs from the previous findings of the other surveys of this topic. The survey by Salo (2010) suggested that still a. 30% of pensioner travellers travel without valid travel insurance. Maybe the awareness of risks related to travelling has improved the past few years, since there have been many tourism crises in 2011-2012. Also the participants of this research seemed to be actively involved in different parts of the society, which might lead to better awareness of the need to protect themselves from unexpected situations. Although the small sample size of this research might also be one explainer of the difference between the previous research findings.

Participants perceived three events as the most threatening. These were tsunami, earthquake and typhoon/hurricane. When participants were asked to choose five risky events which they would like the travel insurance company to cover the possible expenses, were the answers quite different. Participants hoped the insurance company to cover personal accident, sickness, airline/tour operator bankruptcy, airplane, train, bus or car crashes and assault. This indicates that in general seniors did not wish the most threatening events to be covered from the insurance. Maybe the most threatening events were not linked to the destination were they have travelled or intend to travel.

Although if any of the three events would occur during senior's travels the event would affect also the senior's physical health. In that sense seniors did want the insurance to cover f. ex. personal accidents, which can arise from the three environmental crises. The outcome of environmental crisis would most probably also interrupt senior's journey. In that sense, seniors seemed to hope insurance companies to cover primarily the costs which arise from seniors' personal health care.

Four of the events which seniors hoped the insurance company to cover the possible costs were related to participant's health and physical condition. The fifth was related to airline/tour operator bankruptcy. In the Finnish tourism industry there have been few companies which have fall bankruptcy during the year 2011 – 2012. According to Finnish Competition and Consumer Authority (2011) there have been several bankruptcies and this has affected hundreds of travellers. It seems this might have been in the participants' minds or some might have been the victims in the incidents.

It seems seniors have noticed the risk in investing large sums to tour operators and airlines in exchange for package tours and flights. This issue should be rethought by the Finnish insurers, since in most cases the Finnish Competition and Consumer Authority is the first authority which continues with the travellers claim applications to the third party. This can be very long and tiring process for many travellers and for that reason insurers could rethink their policy terms and maybe cover some of the expenses and then claim the costs from the travel provider.

7.4 Suggestions for the future

Senior travellers are an interesting segment. Their consumer behaviour should be researched further, to fully understand the needs of this group. Insurance companies should focus on seniors segments more in the future, since this group is growing and there travel and consumer behaviour is not what it used to be. They travel a lot regardless of their age and for that reason have specific needs of the travel insurance product to cover their physical and health related risks.

One finding of this research was that seniors would like travel insurance to cover the possible bankruptcies of tour operators. The perceptions of risks vary between different aged seniors. This group is not homogenic population and this should be held in mind when producing new products or improving the existing travel insurance products. Seniors hoped the travel insurance also to cover personal accident, sickness, airplane, train, bus or car crashes and assault, which are in most parts already covered by the travel insurance. Only the fifth event is at the moment not cover by most of the Finnish travel insurers. Looking at the findings of the questionnaire seniors were more keen on getting cover for health related costs than property or travel interruptions due to strikes, demonstrations or environmental or political crises. In that sense travel insurance companies could reinforce the cover of different personal illnesses and accidents to better fit the need of the seniors. Seniors tend to have some existing illnesses or physical limitations which are covered by the travel insurance only in cases of sudden worsening a. for only seven days.

Travel insurance underwriters should consider if there could be a specific travel insurance cover for this segment as there is in many companies for the younger consumer segments. Probably the price of the new product would be higher if the insurance would improve the cover of the pre-existing illnesses and airline/tour operator bankruptcies. It would be interesting to see if seniors would be willing to pay more to get better tailored travel insurance cover for their travels. Consumer surveys of this kind should be implemented on a company level for their already existing customers. The analysis of the findings should be conducted by the policy underwriters of the company.

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7	Epidemic (SARS, bird flu)	<input type="checkbox"/>				
8	Wildlife encounter	<input type="checkbox"/>				
9	Pick-pocketing	<input type="checkbox"/>				
10	Assault	<input type="checkbox"/>				
11	Fraud	<input type="checkbox"/>				
12	Terrorist attack	<input type="checkbox"/>				
13	Civil war in the destination	<input type="checkbox"/>				
14	Strike/demonstration	<input type="checkbox"/>				
15	Airline/tour operator bankruptcy	<input type="checkbox"/>				
16	Language barrier	<input type="checkbox"/>				
17	Airplane, train, bus or car crashes	<input type="checkbox"/>				
18	Hijacking in the neighbourhood	<input type="checkbox"/>				

4. Insurance company's liability		
In case of events occurring, please choose five (5) events, which you would like the insurance company to cover the possible expenses		
1	Tsunami in the neighborhood	<input type="checkbox"/>
2	Earthquake in the neighborhood	<input type="checkbox"/>
3	Flood related problems	<input type="checkbox"/>
4	Typhoon/hurricane	<input type="checkbox"/>
5	Personal accident	<input type="checkbox"/>
6	Sickness (stomach flu, malaria)	<input type="checkbox"/>
7	Epidemic (SARS, bird flu)	<input type="checkbox"/>
8	Wildlife encounter	<input type="checkbox"/>
9	Pick-pocketing	<input type="checkbox"/>
10	Assault	<input type="checkbox"/>
11	Fraud	<input type="checkbox"/>
12	Terrorist attack	<input type="checkbox"/>
13	Civil war in the destination	<input type="checkbox"/>
14	Strike/demonstration	<input type="checkbox"/>
15	Airline/tour operator bankruptcy	<input type="checkbox"/>
16	Airplane, train, bus or car crashes	<input type="checkbox"/>
17	Hijacking in the neighbourhood	<input type="checkbox"/>

5. Reaction to negative event	
<p>Once a negative event has taken place in a destination, indicate how long it takes for you to trust the destination again</p>	
	<input type="checkbox"/> 1-2 months <input type="checkbox"/> 3 - 6 months <input type="checkbox"/> 7- 12 months <input type="checkbox"/> 1- 2 years <input type="checkbox"/> Never

Thank your time and for your answers!

TUTKIMUS MATKAILUUN LIITTYVISTÄ RISKEISTÄ

1. Taustatieto	
Sukupuoli	Mies <input type="checkbox"/> Nainen <input type="checkbox"/>
Ikä	60–64 <input type="checkbox"/> 65–69 <input type="checkbox"/> 70–74 <input type="checkbox"/> 75–79 <input type="checkbox"/> 80 - <input type="checkbox"/>
Kuinka monta matkaa olet tehnyt viimeisen 12 kk aikana? (sekä kotimaassa että ulkomailla)	0 <input type="checkbox"/> 1–2 <input type="checkbox"/> 3–5 <input type="checkbox"/> Yli 5 <input type="checkbox"/>
Kuinka moni näistä matkoista oli ulkomaille?	0 <input type="checkbox"/> 1–2 <input type="checkbox"/> 3–5 <input type="checkbox"/> Yli 5 <input type="checkbox"/>
Onko sinulla voimassaoleva matkavakuutus matkustaessasi?	Kyllä <input type="checkbox"/> Ei <input type="checkbox"/> En tiedä <input type="checkbox"/>

2. Matkailuun liittyvät riskit		En osaa sanoa	Aina	Usein	Harvoin	Ei koskaan
1	Matkanjärjestäjä (esim. Aurinkomatkat, Tjäreborg)					
2	Matkatoimisto (esim. Matka-Vekka)					
3	Ystävä / Perheenjäsen					
4	Minä itse					
5	Jokin muu (tarkenna)					

3. Matkailuun liittyvät riskit		En osaa sanoa	Ei lainkaan	Vähän	Melko paljon	Paljon
Kuinka uhkaaviksi koet seuraavat tapahtumat, jos ne sattuisivat matkasi aikana?						
1	Tsunami lähialueella	<input type="checkbox"/>				
2	Maanjäristys lähialueella	<input type="checkbox"/>				
3	Tulvaan liittyvät ongelmat	<input type="checkbox"/>				
4	Hirmumyrsky/hurrikaani	<input type="checkbox"/>				
5	Henkilökohtainen tapaturma	<input type="checkbox"/>				
6	Sairastuminen (vatsatauti, malaria)	<input type="checkbox"/>				
7	Epidemiat (SARS, lintuinflunssa)	<input type="checkbox"/>				

8	Villieläimen kohtaaminen	<input type="checkbox"/>				
9	Taskuvarkaus	<input type="checkbox"/>				
10	Pahoinpitely	<input type="checkbox"/>				
11	Huijatuksi joutuminen	<input type="checkbox"/>				
12	Terrori-isku	<input type="checkbox"/>				
13	Sisällissota matkakohteessa	<input type="checkbox"/>				
14	Lakko /mielenosoitus	<input type="checkbox"/>				
15	Lentoyhtiön / matkanjärjestäjän konkurssi	<input type="checkbox"/>				
16	Kielimuuri	<input type="checkbox"/>				
17	Lentokone, juna, linja-auto tai auto-onnettomuus	<input type="checkbox"/>				
18	Kaappaus lähistöllä	<input type="checkbox"/>				

4. Vakuutusyhtiön korvausvastuu		
Valitse viisi (5) tapahtumaa, joiden sattuessa toivoisit vakuutusyhtiön korvaavan mahdollisia sinulle aiheutuneita kuluja		
1	Tsunami lähialueella	<input type="checkbox"/>
2	Maanjäristys lähialueella	<input type="checkbox"/>
3	Tulvaan liittyvät ongelmat	<input type="checkbox"/>
4	Hirmumyrsky/hurrikaani	<input type="checkbox"/>
5	Henkilökohtainen tapaturma	<input type="checkbox"/>
6	Sairastuminen (vatsatauti/malaria)	<input type="checkbox"/>
7	Epidemiat (SARS, lintuinfluenssa)	<input type="checkbox"/>
8	Villieläimen kohtaaminen	<input type="checkbox"/>
9	Taskuvarkaus	<input type="checkbox"/>
10	Pahoinpitely	<input type="checkbox"/>
11	Huijatuksi joutuminen	<input type="checkbox"/>
12	Terrori-isku	<input type="checkbox"/>
13	Sisällissota matkakohteessa	<input type="checkbox"/>
14	Lakko/mielenosoitus	<input type="checkbox"/>
15	Lentoyhtiön/matkanjärjestäjän konkurssi	<input type="checkbox"/>
16	Lentokone-, juna-, linja-auto- tai auto-onnettomuus	<input type="checkbox"/>
17	Kaappaus lähistöllä	<input type="checkbox"/>

5. Reagointi negatiiviseen tapahtumaan	
Oletetaan, että jokin edellä mainituista tapahtumista sattuu matkakohteessa. Arvioi kuinka kauan kestää ennen kuin voisit matkustaa kohteeseen.	
<input type="checkbox"/> 1 – 2 kuukautta	<input type="checkbox"/> 3 – 6 kuukautta
<input type="checkbox"/> 7 – 12 kuukautta	<input type="checkbox"/> 1 – 2 vuotta
<input type="checkbox"/> En koskaan	

Kiitos ajastasi ja vastaamisestasi kysymyksiin!