airmic

Travel risk management

Guide 2017

INTERNATIONAL SOS

Control Risks

RSA

Contents

1   Introduction

Almost all organisations, whether large, small, domestic or international require people to travel on a regular basis as part of their work.

Despite a growing reliance on travel, only 16% of Airmic members report that they have high confidence in their travel risk management framework. However, less than a fifth of Airmic members report that travel risk is a top concern for them *(Airmic pre-conference survey 2016)*.

Globalisation, an increasing dependence on complex supply chains and reduced travel costs mean that business travel is a growing trend. PwC reports that business travel levels have grown by 25% over the last decade and is expected to increase by over 50% between 2010 and 2020 *(Talent Mobility 2020, PwC, 2014)*. The definition of traveller has also expanded. The traditional 'business traveller' as a professional worker has been replaced with a wider definition of 'mobile workers' travelling on behalf of their companies. Airmic members additionally report that they send their people to a wider range of territories, including high- or extreme-risk regions.

To respond to this increased reliance on travel, organisations need flexible and evolving travel risk management strategies that go beyond purchasing travel insurance. These strategies should respond to the different risks present in different territories and the requirements of the different individuals travelling. They must be able to respond to the wide range of factors that can convert even a low-risk destination into a high risk destination, e.g. health, safety, security, political or social change, and natural disasters.

Airmic has worked alongside International SOS, Control Risks and RSA to prepare this comprehensive summary of how organisations should approach travel risk management. This guide outlines the legal duty of care that organisations have to the people they send on travel as part of their work and provides a travel risk toolkit which Airmic members can use to review and enhance their own pre-, during- and post-travel policies.

2 The importance of travel risk management

2.1 A greater diversity in travel

Mobile workers represent their organisations' interests overseas and develop their businesses and assets worldwide. They are an essential component for these organisations when responding to economic globalisation.

The travel undertaken by the mobile workforce can be categorised into five different types of assignments:

1. Long-term expatriate assignments: A long-term assignment where the employee and their partner or family move to the host country for a specified period of time of over one year.

2. Short-term expatriate assignments: An assignment with a specified duration, usually less than one year. Family may accompany the employee.

3. International commuter: An employee who commutes from their home country to a place of work in another country, usually on a weekly or bi-weekly basis, while their family remains at home.

4. Frequent traveller: An employee who undertakes frequent international business trips but does not relocate.

5. Occasional traveller: usually either 'one off' of infrequent, often inexperienced and possibly travelling alone.

Today, there is a greater diversity of people travelling for business. For example, more women, more junior employees, more students and more individuals with disabilities are now travelling. Organisations can also be responsible for the families of their own employees, as well as subcontractors and other categories of traveller.

Therefore, organisations need to risk profile not only the destination of travel, but how the risk changes according to the individual travelling, and base this on up-to-the-minute information. They should develop specific arrangements for their different profiles of traveller. Some obvious examples include:

•   providing appropriate training for women and individuals within specific risk profiles, e.g. minorities, regarding any cultural or legal differences within the destination of travel

•   ensuring reasonable adjustments are made to support travel for individuals with disabilities to ensure compliance with the Equality Act 2010. This includes support for individuals with specific medical conditions or travelling whilst pregnant

•   enhanced pre- and during-travel controls for students, apprentices, interns and volunteers as risks can be magnified when younger individuals and students are involved. Similar enhanced guidance may be needed for inexperienced travellers also.

2.2 A definition of duty of care

Duty of care refers to the moral and legal obligations of employers to their employees and contractors or volunteers for whom they may accept responsibility, in maintaining their well-being, security and safety when working, posted on international assignments or working in their home countries. Organisations may extend this duty of care to the families of their travellers or to travellers who extend their working travel to include personal holidays.

Individuals and organisations have legal obligations to act prudently to avoid the risk of reasonable foreseeable injury or exposures leading to ill health. As part of the culture of the organisation, employers must develop a risk culture that addresses the health, safety, security and well-being of their employees and others for whom they have or have accepted responsibility.

Business travel takes employees into locations and circumstances where the employer will have little direct control of the factors affecting employees health and safety. Additionally, there may be an increased potential for hazards which might cause harm not found in the usual workplace. Advance planning to mitigate the hazards and the risk that a hazard will cause harm, will not only protect employers against potential legal liabilities, but also makes good business sense.

An appropriate travel risk management system should consequently form part of the overall risk management system of the organisation to protect people from possible harm.

2.3 The potential threats of international travel and assignments

Organisations retain a duty of care to their people whilst they are abroad. Although business travel varies in terms of type, mission, destination and purpose, there are some very specific risks for international workers. These can be incidental and very rare or 'common' threats that could be life threatening if not attended to. Threats include:

• health and medical risks (e.g. malaria, Ebola, flu, tourist diarrhoea, trauma)

• safety and security risks (e.g. road safety, petty crime, terrorism, civil unrest, political instability, express kidnapping)

• psychological and individual risks (e.g. extreme solitude, depression due to emotional remoteness)

The above threats are a small sample of major health, safety and security breaches for the international travellers. They have led to an intense awareness of the need for a comprehensive approach by organisations in their obligations towards their international workers and expatriates' needs.

The obligations of organisations for their people travelling include:

• **National legislation governing health and safety at work**

 The national legislation of the home state can affect the health and safety of employees of organisations based in that state but who are

Individuals and organisations have legal obligations to act prudently to avoid the risk of reasonable foreseeable injury or exposures leading to ill health.

Georgina Oakes *Research and Development Manager, Airmic*

sent abroad on cross-border assignments. Additionally, there may be specific health and safety requirements imposed in the legislation of the host state, which must be observed.

- **Civil obligations in respect of the health and safety of employees and their families**

  These are likely to apply regardless of any cross-border element. Employers may therefore have to pay compensation in the event of death or injury.

- **Criminal law obligations that apply on a cross-border basis**

  The employer could be at risk of prosecution if those obligations are broken. Apart from legal obligations in the home state of the organisation, there may be specific health and safety requirements imposed in the legislation of the host state, observance of which will be an overriding requirement.

2.4 Duty of Care obligations in the United Kingdom

Employers have a duty to take reasonable care of their employees *(Wilsons and Clyde Coal Co v English [1938] AC 57).*

This duty of care usually arises where there is:

- a close relationship between two parties, which would usually cover the worker-employer relationship;

- a foreseeable risk (that is, a risk that a reasonable person should be able to identify), and

- a causal link between the action or inaction of the employer and the harm the worker suffers.

An employer's duty of care means that they must take reasonable precautions to protect their employees from foreseeable risk of injury, disease or death. They must provide their workers with safe systems of work, take care in selecting proper and competent fellow workers and supervisors, and provide proper machinery and materials.

This duty of care continues to exist when their employees are sent to work in other jurisdictions, either on a short-term basis or as part of a longer-term arrangement. This can include a duty to ensure the person's safety while in transit or during travel to and from work on a day-to-day basis while working abroad.

2.5 Legislation in the United Kingdom

In the EU, health and safety legislation follows a framework laid down by Council Directive 89/391/EEC. In the UK, comprehensive legislation is provided by the Health and Safety at Work Act 1974 (parallel legislation exists in Northern Ireland). This imposes duties on employers and self-employed persons in respect of the health and safety of employees and the public, insofar as they may be affected by the conduct of the employer's or self-employed person's undertaking.

Organisations should be aware of the following:

1. **A duty to ensure, so far as is reasonably practicable, the health, safety and welfare at work of all their employees (Section 2 HSWA**

Organisations must provide and maintain safe plant and systems of work, safe systems for the handling, storage and transport of articles and substances, necessary information, instruction, training and supervision and safe workplaces and working environments, etc. This duty is enforceable by criminal proceedings via the Health and Safety Executive of the relevant local authority in the event of breach, and liability is strict.

2. **A duty to make suitable and sufficient assessments of the risks to the health and safety of employees at work (Regulation 3 Management of Health & Safety at Work Regulations 1999**

   This includes assessing the risks to the health and safety of non-employees who may be affected by the conduct of their undertakings.

3. **In the event of an employee being injured at work, fatally or not, the employer is strictly liable for breach of duty unless they can show that all was done that was reasonably practical to ensure the relevant employee's health and safety**

   The prosecutor is not required to present evidence of a specific health and safety failing on the part of an employer. The prosecution must identify a material risk to which the employee was exposed. Any accident that may have occurred will be strong evidence of that risk. The prosecution does not need to show that any accident was foreseeable.

4. **Legislation can apply to employees travelling for work, both domestically and abroad**

   In the UK, the employer's civil liability at common law does not depend on the territorial location of the employee at any given time. The HSWA and associated legislation only have legal effect within Great Britain and on certain offshore installations and pipelines. However, many of the duties under HSWA will be breached in the event of the exposure of a person to a risk, and it is not necessary to show that an injury has been caused as a result. An employer may well be potentially liable for a failure to conduct a suitable and sufficient prior risk assessment in respect of risks to an employee who is to be posted abroad. Additionally, incidents involving employees posted abroad may incur liability under the law of the country to which the employee has been posted.

5. **Corporate entities can be prosecuted under certain circumstances under the Corporate Manslaughter and Corporate Homicide Act 2007 if the activities that the entity was managing and organising caused the death of a person.**

   However, this legislation only applies where the relevant harm resulting in the death of the person concerned occurred in UK territory, in territorial waters, or on a UK-registered ship, aircraft or offshore installation.

9

2.6   The BSI PAS 3001:2016 - a code of practice to help organisations safeguard their travellers

The British Standards Institution PAS 3001:2016, developed in association with industry experts and International SOS, provides a set of recommendations for the protection of the travel safety, health and security of workers, contractors, volunteers and students (associated with work such as apprentices or interns) and their families while travelling for work.

Risk managers can purchase the full *PAS here*. The following diagram indicates the key areas covered within the PAS and how organisations can incorporate these to assess and enhance their current travel risk management system.

Figure 1: The 11 areas covered by the BSI PAS 3001

1 - Leadership and commitment	• Top management take accountability for the management of travel safety, health and security • Top management establish, commit and review the travel policy objectives, requirements and resources.
2 - Policy	• A travel risk policy relevant to the type of travel required by the organisation is established and enforced • Travel policy helps identify and manage travel threats and hazards
3 - Organisation	• Policy identifies functional responsibility at all levels
4 - Travel risk management	• Travel risk management strategy and risk registers are part of the overall risk management system • Risk assessments for business travel are undertaken and are tailored to the specific circumstance, activities undetaken and individual travelling
5 - Incident management	• The organisation should establish an approach to both global and local incidents • A monitoring system or full itineraries are used to monitor and track the location of travellers
6 - Competency	• Travellers and those who organise and assist travel are educated on where they are travelling • Additional security and awareness training is provided to those travelling to high-risk locations
7 - Documentation	• Travel risk policies and procedures should be documented and accessible to all relevant parties, including travellers
8 - Communications	• Two-way communications between the orgnisation and travellers with regards to travel safety health and security are established, e.g. 24-hour helplines • Changing risks are monitored and information relayed to workers
9 - Planning	• Travel risk strategy considers relevant legislation and codes of practice • Medical and security travel assistance providers and institutions are engaged where appropriate
10 - Implementation	• Measures are put in place to assist travellers before, during and after travel, including during and after incidents
11 - Evaluation	• Systems are tested regularly to ensure they are flexible enough to meet local requirements • Corrective actions are identified and implemented swiftly

10

3   Best practice from risk managers

3.1   Colin Campbell, Head of Risk Management and Compliance, Arcadia (Retailer)

Why is travel risk important to your organisation and how is it changing?

Our employees have always travelled all round the world and often to areas considered 'risky' areas of travel. This can include relatively young or inexperienced members of staff, so we have always been conscious of the importance of providing the appropriate duty of care to our staff. Fortunately, this means that the costs and time spent on travel risk management has always been relatively easy to justify.

Recently travel has moved up the risk agenda as there is valid perception that more areas are considered risky countries or regions to travel to. This is accompanied by increased pressure from our stakeholders to monitor and manage our travel risk.

What travel risk management policies and procedures does your organisation adopt?

Peer-to-peer training has always been the cornerstone of our travel risk management, and we make great use of the local staff and suppliers overseas to monitor and provide specific advice to our travelling employees. In advance of travel, we provide classroom-based general training, with more specific training for extreme risk territories.

All of our employees must arrange their travel through a nominated agent to ensure we are fully aware of who is travelling where and when.

What is your role as risk manager, and what other functions and businesses do you work closely with?

The risk functions are the champions of the need for risk management. We draft all RM frameworks and ensure these are compliant with relevant regulations as well as ensuring that these frameworks are also followed.

We also manage our relationship with insurers, brokers and the external security vendors we utilise. We use a variety of different security vendors who are essential to the Travel RM framework. Firstly, they provide bespoke training and timely information on the travel risk associated with different territories. During travel all our employees are provided with a travel card and app with their contract details to ensure all travel risk incidents are picked up in one place, allowing fluid communication.

What have you learnt from travel risk incidents you have dealt with in your career?

For major incidents, we are often pleased to see how resilient and inventive our staff can be. For example, the 2010 Icelandic volcanic 'ash cloud' event disrupted the travel plans of many of our employees. However, by providing rapid assurance that they could feel free to arrange alternate travel within specified financial limits, they were quickly empowered to make arrangements either through our appointed travel agent or directly themselves.

The overall lesson is that communication is absolutely key. This is not only with affected individuals, their families and any specialists who are assisting them, but also their colleagues and other affected nationals employed overseas. It's important to always consider the well-being of all staff as a whole and not just those directly affected by particular situations or emergencies.

3.2   David Munro, Head of Operational Risk, DLA Piper (Professional Services)

Why is travel risk important in your organisation, how is this changing and what are the biggest challenges?

In 2016 DLA Piper travellers made nearly 15,000 journeys and this number continues to grow, including to high and extreme risk countries. The majority of our travellers are employees but we do sometimes have families accompanying them for longer term assignments to whom we owe a duty of care in addition to the DLA Piper personnel themselves.

We are currently growing our business in Africa, which has meant an increased number of both short (less than 5 days) and long (six to twelve months) periods of travel by our employees to the continent. This range of travel means there is a range of risk exposures for us to deal with in some high and extreme risk countries such as Tunisia, Libya and DRC as well as further afield in places such as Afghanistan, and sanctioned countries such as Iran.

One of our greatest challenges is time as employees often notify us of travel plans only a couple of days before they plan to travel, but require immediate responses on travel risk procedures, insurance cover, and approval to travel. Sanctions checks by the travel insurer can often take some time. Additionally, as we have operations in the US and the EU we may have to conduct multiple sanction checks. In some cases we may not gain insurer approval for travel, and therefore require to find comparable cover from elsewhere which can be difficult, particularly at very short notice.

We are fortunate that our senior management do understand the importance and need to spend on travel risk management. As we travel into a number of high-risk territories, we do have some 'war stories' which can help justify the cost of travel RM. Board members are very aware of the duty of care the organisation has to our travellers and the risk of corporate manslaughter charges if this duty is breached. Overall, we find all areas of the business relatively easy to convince of the importance of travel RM.

What does your travel risk management framework include, and what specific procedures do you follow?

All travel risk materials, including pre-travel checklists and during-travel contact details are on a dedicated area of our intranet. These materials are also covered in our employee induction. We offer an online risk assessment tool for employees to assess their destination of travel, which also provides information on any do's and don'ts for the location on a country and city basis. Travellers to high and extreme risk locations are provided with a bespoke risk assessment as sometimes the use of close protection is required.

We regularly remind our travellers of the contact details of their emergency provider. The assistance service, provided by Healix, comes through our insurance programme and offers a single 24/7 emergency number dedicated to DLA Piper, subsequent triage on medical and security incidents to relevant providers which streamlines all responses, and providing medical evacuation as necessary. Healix operates by providing service to all who use the emergency number and only after the event do we assess if the event in question was fully covered. There is a small potential for abuse but we haven't found instances of this so far.

Who is responsible for travel risk management in your organisation, and who else do you work with?

Operational Risk owns the management of travel risk, but we work closely with the group business managers, events managers, HR, and the security and mobility teams. As the Operational Risk Team also have responsibility for Health & Safety, Environmental, Business Continuity, General Insurances and Health & Benefits Insurances, managing travel risk is much simpler.

We keep a number of different security vendors on retainer, specifically for extreme-risk locations. This can be difficult to manage as vendors prefer to be the sole contact but this does enable us to achieve more competitive pricing, get the best security expertise for different areas and even just making sure that we can get support in those more challenging environments where not all vendors are willing to operate.

What travel risk incidents have you dealt with and what did you learn from them?

One of our main challenges is when travellers do not follow the established procedures, for example, when they arrange their own medical care via the hotel reception instead of using the firm's emergency travel number. We had one incident where a member of staff was taken into a local hospital in Russia, and we had to arrange additional support at extra time and cost (including providing bottled water, fruit and toilet-rolls!). Therefore, we issue all travellers with a card with the single emergency number on it. All travel information is condensed on one sheet of paper to encourage our staff to actually use this. We constantly remind our staff of this number.

Another issue is that technology doesn't always work as hoped, for example when trying to use communications equipment in a developing country during tropical storms... Email and SMS have both failed on occasions, and trying to use a SatPhone is not always appreciated by airport security in certain locations, so we have since put additional contingency plans in place.

We have a lot of travel between UK, France, Belgium and Germany and have had travellers affected on the periphery of terrorist incidents. So having the ability to post alerts on the front page of our intranet gives people immediate access to information which is regularly updated. A new cellphone messaging system is being implemented which will allow messages and responses to be collated and managed so we are aware of anyone needing assistance in such events.

3.3 Daniel Salomonsson, Director, Risk and Compliance, (EMEA & APAC), Thomson Reuters (Professional Services)

Why is travel risk important to your organisation and how is it changing?

We operate in over 100 countries and have roughly 18,000 employee journeys each quarter to territories ranging from low to extreme risk so ensuring an adequate duty of care and minimising disruption to the business is absolutely key. The travel risk and security environment is rapidly changing, with travel risk incidents occurring across a growing number of territories. Whilst we often are able to adapt our risk posture using a variety of methodologies, including horizon scanning and preparatory activities, the risk environment can change with little notice and having a robust resilience capability to cope with this is therefore vital.

Additionally, we believe it is important to continuously improve our offering as risk awareness improves and our colleagues' expectations increase. Further, it is important to remember that the travel security programme needs to cover all travel profiles, for instance, the savvier and experienced travellers who may be at risk of becoming complacent and of being less willing to take all necessary precautions when travelling.

Finally, we are fully aware of the competitive advantage that effective travel risk management provides us with. For example, the travel security arrangements we have in place have enabled us to 'do our job' by getting staff into areas considered high risk before the competition.

What travel risk management policies and procedures does your organisation adopt?

Some examples of the policies and procedures that we adopt are proactive, for instance our travel security policy, our partnership with International SOS over the years and the in-house horizon scanning capability that we have developed to inform our risk mitigation activities. Others are more reactive, e.g. our Global Security Operations Centre, and are able to detect and respond to incidents and invoke our 24/7 crisis management teams which are ready to react to any real incidents.

What is your role as risk manager, and what other functions and businesses do you work closely with?

My role focuses on one simple mission – to help the business enable growth in a safe and secure manner. To achieve this in a business travel context, we work extremely closely with a number of internal functions to deliver the Travel RM framework, including security, health and safety, HR, business continuity, and of course, the individuals travelling as well as their managers. We also work with security vendors and assistance teams who deliver assistance before, during and after business travel, and support us in conducting country-wide and itinerary-specific risk assessments.

Finally, we work alongside our insurance team to ensure that all travel requirements and conditions stated within our insurance policies are considered in the travel risk framework and covered during employee pre-travel training.

What have you learnt from the travel risk incidents you have dealt with in your career?

It is important to remember that whilst travel risk can be mitigated, there can also sometimes be a need to provide reassurance to members of staff. So once the security environment returns to normal following a security incident, for instance a terrorist attack, some may perceive that it is not safe to travel to a specific destination even though the incident is over. Responding to these concerns in a timely and professional manner is therefore important in order to ensure that uneasiness is alleviated and that our colleagues feel comfortable to continue travelling.

Major incidents always demonstrate the importance of contingency planning. Taking time in advance to consider aspects such as evacuation options, alternate employee accommodation and routes of travel home are invaluable in a crisis.

3.4 Kate Loades, VP Insurance, Risk and Health and Safety, Pearson (Education)

Why is travel risk important to your organisation and how is it changing?

Although Pearson is a global company across 70 countries the nature of our business has meant that, historically, the bulk of our travel has been to our larger markets such as the US, and select emerging markets such as India. Being a 'learning' company, we're not normally associated with operating in higher risk countries, but the demand for education around the world has seen our travel to higher-risk countries increase for our staff and academic advisors (contractors). We've taken a much more 'hands-on' approach to managing our travel risk and I've developed a more consistent approach across the business, which is an extension to our global health and safety programme.

It is my role to identify areas of significant risk or inconsistent approaches to risk control and demonstrate the value of a thorough risk framework to senior management and the Board. When looking for support and resource, I find it best to demonstrate risk management as an enabler to business. Robust protocols allow us to operate in other territories without spending excessive costs on specific risk controls or reactive measures. This benefit is backed up by highlighting our legal duty of care, travel insurance requirements and specific occasions where a travel risk incident has disrupted operations.

What travel risk management policies and procedures does your organisation now adopt?

All business travel must be booked with our travel management partners. This enables oversight of all travel by corporate security, who must now also authorise travel to high- or extreme-risk territories.

The new 'Travel *ASSIST*' app we developed with Anvil underpins the travel risk framework. Employees receive a pre-trip briefing and then can use the app to view their itinerary, access travel guidance and monitor risk information and incidents in their destination of travel along with other useful links. The app provides a single emergency contact point whether a security or medical issue. We can now see which employees are travelling in which locations so we can quickly reach out to them and support them should a situation arise.

Terrorist attacks can happen anywhere so it's not just the high-risk countries that we need to ensure we're supporting travellers in, however, these countries generally do require more preparation in terms of arranging meet and greet services, and overland travel. In the future we'd like to explore the functionality of an SOS/ locate app which would enable us to track travellers via GPS in more extreme cases. We've still got more work to do but our ultimate objective is to do all we can to exercise our duty of care to our people.

What is your role as risk manager, and what other functions and businesses do you work closely with?

My role has grown from insurance to incorporate health and safety, safeguarding (our learners) and corporate security within the global risk management team. Developing global programmes in these areas has been incredibly rewarding and a steep learning curve. It's also meant more interaction with our operations, sales and procurement colleagues as we look to support and enable travel in a cost-effective way.

What have you learnt from travel risk incidents you have dealt with in your career?

Overall, visibility of travelling employees, is key. A recent train crash close to our Hoboken, New York offices highlighted this as we needed to quickly check where our local employees and travellers were in relation to the incident, as well as travelling employees in the New York area who may have needed additional immediate support and practical advice. We made immediate contact with these employees which was well received and demonstrated our approach of being a supportive employer.

Employees have valued the more tailored information they are provided with as result of the new framework and our more proactive approach to ensuring their welfare and safety whilst they are travelling on Pearson business. Our future goal is to make Travel *ASSIST* more interactive and social, so that employees can share their travel experiences and hints and tips for specific areas.

4   When an incident occurs - crisis management

An overall part of corporate strategy must be ensuring that the organisation can respond and recover from any unforeseen incidents. This must include incidents that can affect the organisation's people when they are travelling for work purposes both domestically and overseas. An organisation's travelling population can be the source of organisational crises, e.g. abduction/arrest, etc. Alternatively, business travellers can be caught up in crisis events (natural disaster/coups, etc.) that require support/evacuation by their organisation. In both cases, the organisation must be able to swiftly identify the nature, scale and complexity of the crisis and respond proportionately and accordingly. This will include initiating its crisis management capabilities and processes.

The British Standard to crisis management (BS11200:2014) defines a crisis as an, "*abnormal and unstable situation that threatens the organisation's strategic objectives, reputation or viability*". Such incidents can include features such as: element of surprise, perceived or real loss of control, shortage of time, lack of resources and disruption to decision-making process. As all of which can be enhanced if the crisis is affecting an employee travelling away from their normal place of work.

When responding to a travel risk crisis, key decisions will need to be made.

- How will information on the crisis development be gathered?

- How will traveller(s) be located and accounted for?

- Should traveller(s) be evacuated?

- Should traveller(s) be medically repatriated?

- Should a ransom negotiation situation be entered?

- How will a deceased traveller be repatriated?

- What is the communications plan for media, staff, families and other key stakeholders?

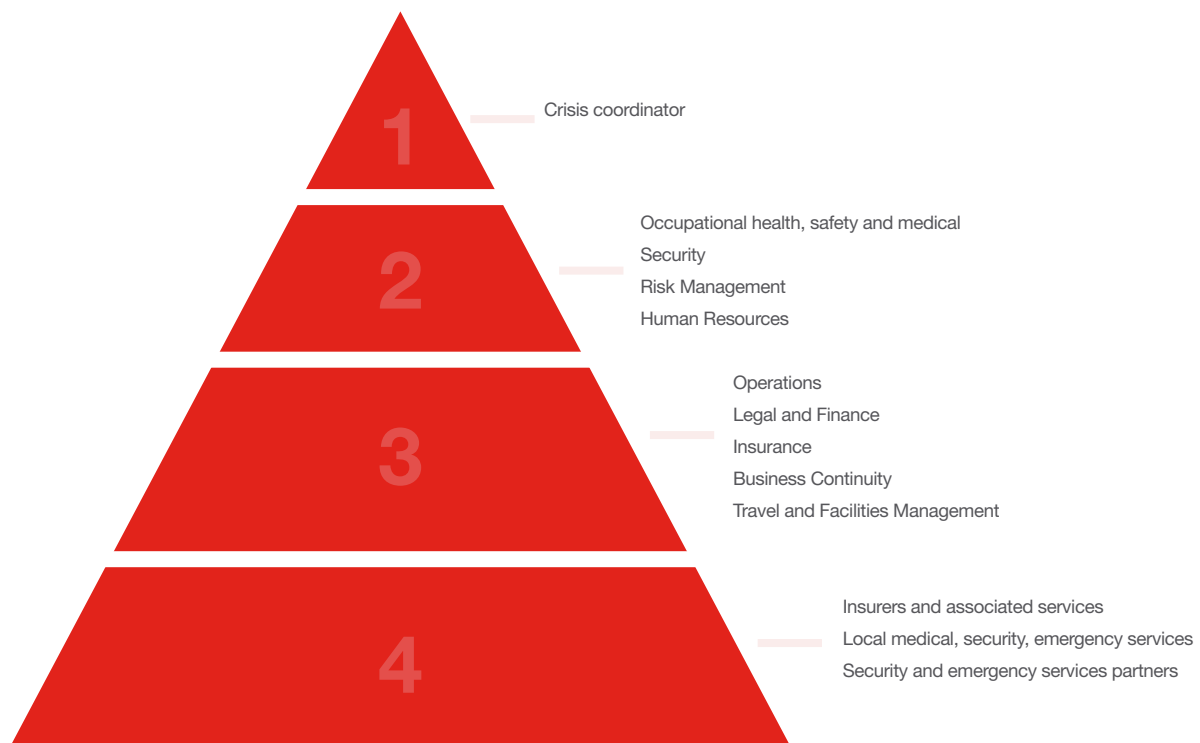- What are the appropriate counselling and rehabilitation arrangements?

This section of the paper, developed with Control Risks, proposes a simple framework for managing a travel risk incident and provides two examples of how this has been used by real organisations that faced a travel crisis.

4.1   The crisis organisational response structure

The new BSI PAS on travelling for work (PAS 3001, see section 2.6) advises that organisations have documented incident management plans that are based on risk assessments and provide a proportionate approach addressing global and local incidents.

For travel incidents, the response plans should incorporate a multidisciplinary approach, led by an identified crisis coordinator. Crisis team individuals must be identified in advance of any crisis, and be aware of and trained for their responsibilities. Figure 1 indicates the teams who should be involved in incident management, where identified individuals are trained and drilled in their responsibilities.

Figure 1: The travel incident response team

Pyramid diagram:

1 — Crisis coordinator

2 — Occupational health, safety and medical
Security
Risk Management
Human Resources

3 — Operations
Legal and Finance
Insurance
Business Continuity
Travel and Facilities Management

4 — Insurers and associated services
Local medical, security, emergency services
Security and emergency services partners

4.2   Responding to a travel risk crisis

Like any organisational incident or crisis, a travel risk incident response plan should cover the following steps;

1 - Notify	• **Systems to report a potential crisis** • **Systems to communicate and escalate information across the business**
2 - Assess	• **Assess the potential impact of the crisis** • **Identify appropriate response team**
3 - Convene	• **Deploy the identified response team and ensure it is synchronised with local teams**
4 - Execute	• **Allocate roles and responsibilities** • **Develop and deliver response**
5 - Resolve	• **Review outcomes and identify improvement actions** • **Use these to prevent or reduce severity of future incidents**

4.2.1   Notify and report

Organisations should ensure that they receive accurate and up-to-date information on the risks in the territories where they have people travelling. This should be backed up by a monitoring system, so that the organisation can be clear where its people are. This can range in sophistication from a GPS-enabled tracking system to preparing complete itineraries of staff travel and transit, arranged through preferred travel agents. The system must ensure that the organisation can identify where its people are in relation to a crisis.

Individual travellers should be able to notify their employees of incidents swiftly. 24/7 hotlines, identified persons on call and reporting systems should be provided. These can be used to provide advice and support and cascade information to the rest of the business and the appropriate response teams.

4.2.2 Assess

The crisis coordinator will need to make an assessment of the incident using the information available. Control Risks recommends assessing any incident against a matrix of criteria. An example approach is displayed in Table 1. This will enable them to understand the threat to their travelling people and deploy the relevant response teams.

Table 1:   Crisis assessment matrix

	Tier 1 incident: Response by local emergency response team	Tier 2 incident: Response by crisis management team	Tier 3 incident: Response managed at organisational level
People	Minor injury or first aid treatment	Major injury / hospitalisation / fatality	Multiple deaths / hostages / third parties
Environment	Minor environmental or social consequence which can be contained locally	Environmental or social consequences which requires escalation, but does not require government intervention	Catastrophic environmental or social consequences
Assets	Minor damage to local assets, no loss of capability or utilisation	Significant damage and business interruption through loss of use	Significant damage / total destruction of major project sites or loss of HQ building
Reputation	Local media attention only. Quickly forgotten. Freedom to operate unaffected. Self-improvement review required	Persistent national concern. Scrutiny required by external agencies. Long term brand impact	International concern, governmental inquiry or sustained adverse national / international media attention. Brand damage significantly affects organisation
Capability & processes	Minimal impact on non-core business operations. The impact can be dealt with by routine operations	An impact on business resulting in reduced performance such that targets are not met. The project is not threatened, but could be subject to significant review or changed way of operations	Critical business failure, preventing core activities from being performed. The impact threatens not only the survival of the project, but the organisation itself
Financial	1% of project or organisational annual budget	5-10% of project or organisational annual budget	>30% of project or organisational annual budget

4.2.3 Convene

Response plans should cover how the response team are notified, brought together and communicate over the phone. For travel incidents, cross-border facilities that allow out-of-hours communication are needed. The response plan should also include back-up facilities and crisis team individuals.

4.2.4 Execute

The response team will first need to set objectives, define roles and responsibilities for all parties at all levels. Control Risks recommends that the crisis coordinator work with the relevant team to address each of the issues in Table 2.

Table 2: Incident response - initial priorities and actions

Roles and responsibilities	• Articulate and confirm roles • Identify if functional specialists are required
Facts and assumptions	• Identify and record what is known to be true • Identify and list separately what is believed to be of relevance
Scenarios	• Define the current and potential classification of the crisis • Consider the full range of potential scenarios and the worst-case and most-likely scenario
Objective(s)	• Agree and record the objective • Agree the success indicators
Response options	• Identify available courses of action • Clarify and record chosen response
Priorities	• Establish the priority actions and information requirements
Stakeholders	• Produce a comprehensive stakeholder list • Consider stakeholders' interests and the influence they may exert
Key messages	• Determine the key messages for each stakeholder group • Allocate an individual to lead the messaging of each group • Agree the media strategy, prepare and approve statements, and nominate a spokesperson/interview lead • Include local (to the incident) ERT media representation
Follow up	• Agree information and communication protocols

Employee and family welfare

At some point any crisis will touch upon people and all organisations have a duty of care to their people and increasingly, to their families. It is therefore vital that a family liaison team supports the crisis management function. Each affected family should be provided with a family liaison representative (FLR). It is the FLR's role to:

- gather/impart information in a timely and sensitive manner

- provide the family with a communication channel to the company

- give help and advice for when they may need to talk with other organisations, e.g. media and Governments

- provide information about specialist support agencies.

- facilitate visits

FLRs are often drawn from HR departments, but this is by no means necessary. The important aspect is that FLR's are properly trained and managed and that they are personally suited to what can be a very demanding role. An FLR must demonstrate a range of skills such as good communications and stress management and be confident, flexible and non-judgemental. The organisation must also consider the FLRs own workload, exposure to stress or trauma, relationships with the victim and the family, and cultural or gender issues.

In addition to supporting families, the organisation has a duty of care responsibility for the directly affected employees and may need to deliver debriefing and rehabilitation services. This can include psychological support or counselling, on-going monitoring and possibly managing litigation.

Organisations and companies may not be able to prevent the impact of crisis events on their staff, but can and must, manage the effects.

4.2.5 Resolve

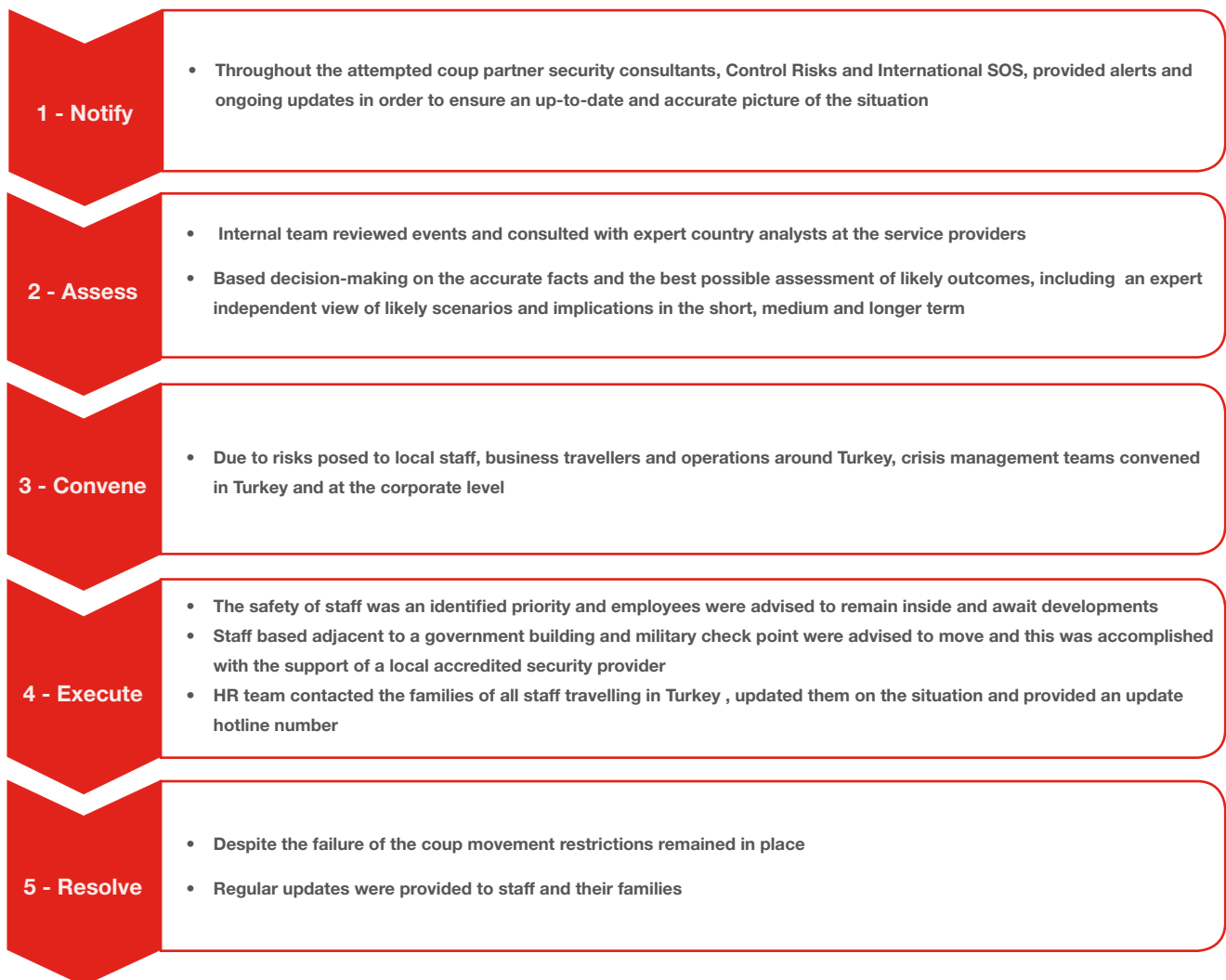After an incident is resolved, a positive and objective overview examining the actions and events of the crisis period should be undertaken to further improve responses to future incidents. The review should generate refinements to the plan, including identifying requirements for additional training and resources.

All incidents requiring intervention or assistance, and near misses should be examined.

Travel crisis management in action
Case study: attempted coup, Turkey (July 2016)

An international engineering firm with significant operations in Turkey had been working to improve their crisis management and business continuity programmes in the run up to the attempted coup. As the coup unfolded they reviewed events in line with their crisis assessment criteria.

1 - Notify
- Throughout the attempted coup partner security consultants, Control Risks and International SOS, provided alerts and ongoing updates in order to ensure an up-to-date and accurate picture of the situation

2 - Assess
- Internal team reviewed events and consulted with expert country analysts at the service providers
- Based decision-making on the accurate facts and the best possible assessment of likely outcomes, including an expert independent view of likely scenarios and implications in the short, medium and longer term

3 - Convene
- Due to risks posed to local staff, business travellers and operations around Turkey, crisis management teams convened in Turkey and at the corporate level

4 - Execute
- The safety of staff was an identified priority and employees were advised to remain inside and await developments
- Staff based adjacent to a government building and military check point were advised to move and this was accomplished with the support of a local accredited security provider
- HR team contacted the families of all staff travelling in Turkey , updated them on the situation and provided an update hotline number

5 - Resolve
- Despite the failure of the coup movement restrictions remained in place
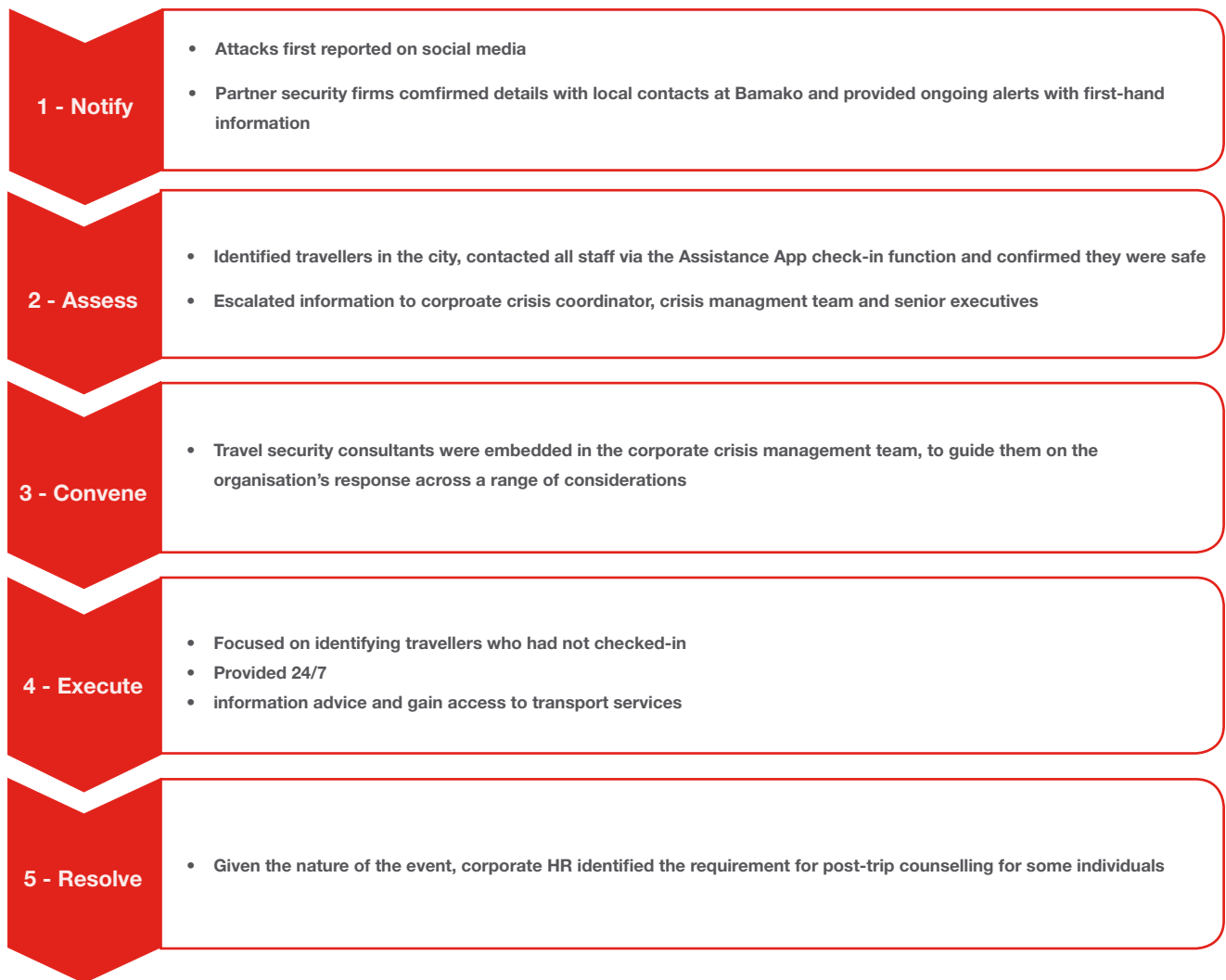- Regular updates were provided to staff and their families

Travel crisis management in action
Case study: terrorist attack on hotel, Mali (November 2015)

On 20 November 2015, Islamist militants attacked a hotel in the centre of Bamako, resulting in a stand-off with security forces that lasted several hours.

A non-government organisation with staff conducting regular travel to Bamako had sought advice on the hotel selection prior to travel. Briefed by security specialists from International SOS and Control Risks' security assistance team, it was aware of the likelihood of an incident targeting foreign travellers directly, and chose low-profile hotel accommodation away from the city centre. As a result, its staff were not exposed to the risks of terrorist attack.

1 - Notify
- Attacks first reported on social media
- Partner security firms comfirmed details with local contacts at Bamako and provided ongoing alerts with first-hand information

2 - Assess
- Identified travellers in the city, contacted all staff via the Assistance App check-in function and confirmed they were safe
- Escalated information to corproate crisis coordinator, crisis managment team and senior executives

3 - Convene
- Travel security consultants were embedded in the corporate crisis management team, to guide them on the organisation's response across a range of considerations

4 - Execute
- Focused on identifying travellers who had not checked-in
- Provided 24/7
- information advice and gain access to transport services

5 - Resolve
- Given the nature of the event, corporate HR identified the requirement for post-trip counselling for some individuals

23

5   Insurance considerations

Travel insurers understand that people are an organisation's greatest asset and that the duty of care to ensure their safety and well-being is more than just a legal obligation. Business travel comes in all guises, from one-day trips to Brussels on Eurostar to more complex and long-term trips to areas of political and social unrest. Worldwide, there are 445 million business trips carried out each year.

Insurance cover is a critical element of a travel risk management framework. There is increasing awareness of the insurance options and value-added solutions linked to insurance available for organisations to protect their employees and themselves, as well as others for whom they may have a duty of care, e.g. family members and contractors.

We consider three insurance covers relevant to business travel in this section, which has been prepared with RSA. It is vital that organisations understand any limitation of exclusions applying to insurance covers. A common example is some covers may be invalidated when travellers plan trips to jurisdictions against government advice. Organisations should use information sources such as the Foreign & Commonwealth Office and their own professional advisors to ensure they are in line with all cover requirements. Organisations must also be clear on what activities are covered and when the policy is in operation, i.e. will it meet all pre-, during- and post-travel obligations?

5.1   Business travel

Business Travel insurance exists to offer support should a person who an organisation is responsible for require assistance whilst travelling. Policies ensure minimal impact to the business in the event of a travel risk incident, whilst offering information and support to the family, friends and colleagues of the insured individuals involved in the incident. Injury or illness of the traveller is the most common reason to call upon these policies, but they will also respond to security emergencies, evacuation requirements and inconvenience claims such as lost or stolen belongings or baggage.

Insurers should demonstrate flexibility for specific circumstances and the expertise necessary to facilitate assistance required on location and back at home to handle the communications to all relevant parties.

Business travel policies may cover;

• 24/7 worldwide medical assistance

• travellers helpline

• non-medical evacuation of people from any situation outside of the organisation's control

• holiday cover for business travellers taking a holiday as an extension of a business trip

• extended cover for families of business travellers.

Cover needs to be appropriate and aligned to the standard of risk management within the organisation. Organisations may also consider the benefits of an additional Travel Medical, Safety and Security Risk Management provider, whose services can include pre-travel security and health advice, and 24/7 security assistance and support, if these services are not provided via the travel insurance cover. External providers should be able to work in partnership with their insurer.

5.2   Hijack, kidnap and detention Insurance

Hijack, Kidnap and Detention insurance provides support to an organisation in the event of a person they are responsible for being unlawfully seized, including if this person is on business travel. Policies can also apply to other ransom and extortion incidents.

Polices may cover:

• negotiation and ransom payments, and support and assistance in managing the negotiation.

• additional costs necessarily incurred as a direct result of the incident including travel, accommodation, relocation, hospitalisation and fees for other specialist response consultants e.g. public relations and legal.

• counselling services and welfare support

5.3   Long term benefit or permanent health insurance

Organisations should also consider the impact of business travel on the conditions and exclusions within their long-term covers, including those for Long Term Disability and Life Assurance. Restrictions in cover may apply to travellers visiting jurisdictions where governments have advised against travel. Risk controls such as evidence of effective crisis management plans may permit the removal of these restrictions.

Appendix 1 Travel risk mitigation toolbox

This toolbox, based on the Travel Risk Mitigation Toolbox developed by the International SOS Foundation provides a checklist of travel safety, health and security measures that organisations can put in place to help fulfil their responsibilities to their people travelling. This considers the recommendations of the new BSI code of practice to help organisations safeguard their traveller.

			Pre travel
The duty of care of the organisation	**3 - Organisation, planning and control**	**1 - The travel policy**	**Define:** • The purpose of the policy and link this to risk appetite and risk tolerance • Who: responsibilities and organisational structure • How: sources of information and overall arrangements
		2 - Risk assessment	**Conduct risk assessments of material trips, noting that situations change an** • Use information from within the organisation, partners such as specialist adv • Consider a variety of hazards e.g. diseases and immunisation, food and wat specific to the individual in terms of their seniority, gender, race and the activ • Identify controls and procedures to mitigate the risk, and assess residual risk
		3a - Information and advice	**Provide information to travellers:** • Health and safety requirements • Destination-specific health and safety requirements
		3b - Competence and training	**Brief travellers:** • General health, safety and security precautions • Destination-specific health, safety and security • Destination-specific dress and cultural awareness, including driver training • Traveller activity specific training • First aid training • Emergency action plan training
		3c - Fitness to travel	**Conduct:** • Pre-travel medical check (and consider a DNA kit for key persons) • Travel health consultation, including immunisations
		3d - Kits and supplies	**Provide:** • Travel medical kit • Travel security kit • Provide necessary medication and guidance for pre-, during- and post-travel
		3e - Emergency management	**Prepare:** • Emergency action plans for medical and security incidents
		3f - Tracking and communications	**Provide:** • Travel booking process guide, ensuring travel can be monitored centrally • 24/7 access to medical and security information • Destination guide • Travel insurance summary of cover
		4 - Evaluation	**Review policy, collaborating with related functions where relevant:** • Reporting and evaluating key performance indicators, incident and 'near mis • Internal and external auditing • Level of alignment with enterprise risk management programme and HR trai • Integration into compliance strategy
		5 - Improvements	**Continuous improvement through** • Monitoring of evaluation statements and implementation of corrective action • Sharing of experiences and lessons learned from travellers

During travel	Post travel
Implement: • Mechanisms to deal with travel-related issues • Mechanisms to ensure compliance with policy	**Review:** • Periodically • Modify as necessary • Undertake post-incident reviews

nd risks may need to be reassessed
visors, public sources and foreign offices.
er quality, fitness to travel, type of travel and accommodation, location-specific security issues, terrorism, food poisoning, lone working hazards and risks
vities they will undertake whilst travelling.
k

Provide: • 24/7 access to medical and security information and support • Access to local security and medical support providers • Support with local language capability	**Provide:** • Access to medical advice for post-travel illness • Access to post-trauma advice and welfare support

Conduct: • Periodic examinations and health surveillance where appropriate • Allow acclimatisation period for appropriate regions	**Conduct:** • Post-assignment examination • Return to work process for specific areas

Provide:
• Personal travel arrangements for appropriate territories e.g. drivers

Provide: • Local and home country back -up support for lone workers	**Provide:** • Medical and psychological support

Establish: • Traveller location tracking and communication system • Tracking system to support crisis management plans	**Establish:** • Mechanisms to allow traveller feedback and advice for future travellers

ss' reports

ning and communication programmes

ns

27

Notes

Notes

Notes

airmic