

Safety Security, Duty of Care, Travel & Loss Prevention



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DUTY OF CARE: TRAVEL AND OPERATIONAL RISKS IN TODAY'S GLOBAL ENVIRONMENT

INSURANCE ROUNDTABLE

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DUTY OF CARE

Organizations have an obligation to provide *reasonable measures to address foreseeable risks globally to those under their care.*

Failure to meet duty of care through effective travel & operational risk management can result in harm to personnel & damage to the organization:

- Munn vs Hotchkiss: \$42m judgement after student contracted tick borne encephalitis on school trip to China
- Dennis vs Norwegian Refugee Council: Gross Negligence judgement after employee was kidnapped and injured in Kenya
- Gross vs Development Alternatives Inc: Confidential settlement following the arrest and detention of an employee in Cuba



THE CHALLENGE

As many as 11 insurance components to address risks to globally mobile work force.



Multiple assistance services tied to various lines of coverage



Confusion on coverage and travel risk management – for organization and travelers



Several different brokers, or add-on purchases, ad-hoc approach creates gaps and a lack of understanding

INTEGRATED APPROACH

Plans & Procedures

- Pre-trip Preparation & Education
- Risk Assessments
- Travel Booking Process
- Plans: Security/Safety; Incident/Crisis Mgmt

Assistance

- Country Risk Reports
- Alerts & Updates
- eLearning
- Assistance Center Briefing
- Travel Tracking
- Identify Medical Facilities

Insurance

- Risk Appropriate Coverages, Terms/Conditions & Limits
- Accurate Categories of Travelers
- Direct Bill Agreement
- Guarantee of Payment
- Coordination of Care
- Manage Evacuation

SUPPORTING TRAVEL RISK MANAGEMENT

Strengthening the foundation

Identify & assess risks

Review & enhance plans & procedures

Rehearse with critical resources:

- Medical & security assistance & evacuation
- KRE response

Reinforce traveler preparation:

- Pre-travel risk info
- Vaccinations & medical screening
- Informed consent

Monitoring the risk

Monitor events

Communicate changes in environment & best practices

Advise on adjustments to plans, procedures & resources based on changes in risk environment

Understand how key resources are adapting to changes in environment

Supporting emergency response

Streamline & trouble-shoot:

- Assistance services
- Carriers

Post incident review:

- What worked/what didn't
- Adjust, re-align resources