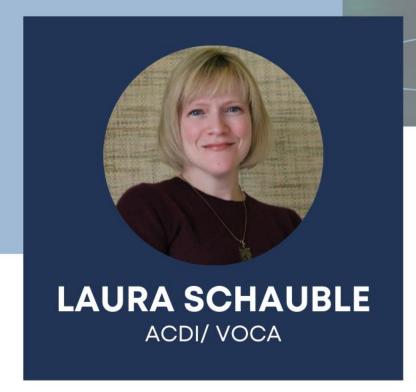


# Safety Security, Duty of Care, Travel & Loss Prevention







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

**INSURANCE ROUNDTABLE** 

June 29, 2022



#### **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



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

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

## **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

## Direct Bill Agreement

- Guarantee of Payment
- Coordination of Care
- Manage Evacuation

#### Insurance

- Risk Appropriate
  Coverages,
  Terms/Conditions &
  Limits
- Accurate Categories of Travelers

## **SUPPORTING TRAVEL RISK MANAGEMENT**

# Strengthening the foundation

### Monitoring the risk

# Supporting emergency response

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

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

Streamline & trouble-shoot:

- Assistance services
- Carriers

Post incident review:

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