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Executive travel

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Editor Mike Jones
Deputy editor Kin Ly
Managing editor Áine Kelly
Deputy chief sub-editor Graeme Osborn
Senior sub-editor Jessica Reid
Sub-editor H el ene Prechac
Business development manager
Lucy Weston
Group sales director Tom Sinclair
Art editor Nikki Easton
Production operations manager
Gareth Kime
Senior production controller
Alec Linley

Head of international events
Debbie Kidman
Data intelligence analyst
Fez Shriwardhankar
Associate publisher Tom Byford
Publisher William Sanders
Managing director Tim Whitehouse

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Essential tool in the box

Risk managers often find it hard convincing their boards of the wisdom of proper travel plans, but not having one could be a costly mistake

WHAT ARGUMENTS SHOULD a risk manager use with senior management when trying to obtain investment to construct a proper travel plan for employees? How can he explain why this should be funded?

The simple answer is likely to be because such a plan is necessary. Companies have a duty of care to protect their employees from risks.

"When a person travels on behalf of an employer, it engenders an employer duty of care responsibility for the health, safety, security and well-being of that traveller," says Dr Lisbeth Claus, a human resources professor at Willamette University, USA, and a world-renowned specialist in the field.

"When employees cross borders – as international business travellers assigned on expatriate assignment and their dependents – they find themselves in unfamiliar situations owing to the medical, security and safety risk of the environment."

More than legislation

This responsibility is underpinned by the law. Declan Meighan, founder and managing director of Maxwell Lucas, a global provider of integrated travel risk management services says: "A company

is duty-bound to look after its employees. And never more than now with corporate manslaughter legislation and health and safety rules."

However, the duty of care obligation is not a mere legal obligation, something that depends on the varying legislation in different countries, but it is also a moral obligation and "the right thing to »



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BEST PRACTICE

Through her duty-of-care *Global Benchmarking Study*, Dr Lisbeth Claus has identified best practices that leading companies, which she defines as “more advanced in assuming their duty of care obligations”, should adopt. These are:

- Increase awareness.
- Plan with key stakeholders.
- Expand policies and procedures.
- Conduct due diligence.
- Assess risk prior to every employee trip.
- Communicate, educate and train.
- Track travelling employees at all times.
- Implement an employee emergency response system.

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‘A company is duty-bound to look after its employees,’

Declan Meighan
Maxwell Lucas





For the past five years, duty of care has been put on the radar screen of employers'

Dr Lisbeth Claus
Willamette University

- » do", according to Claus, who believes the consequences of not acting thoroughly can be many and diverse, including:
- Litigation (including negligent failure to plan).
 - Costs of dealing with incidents rather than preventing them.
 - Reputational risk.
 - Poor employee productivity.
 - Disruption to business continuity.
- "For the past five years, duty of care has been put on the radar screen of employers, whether they are in the corporate, NGOs, university or government sectors," Claus says. "While there is still a great deal of work to do in terms of awareness, employers are increasingly becoming aware of their duty of care responsibility and global companies are genuinely concerned to approach this

strategically and tactically – especially if they have encountered an incident.

"Having said that, companies struggle with how to implement an organisation-wide duty of care programme. It requires senior management commitment, know-how and considerable agency cost to bring the stakeholders together. Making implementation stick is also tricky and a task similar to changing any management initiative any global company undertakes."

Board approval

Put simply, the board needs to be on board. Meighan says: "It's hard to get proper duty of care plans in place without buy-in from the top. If travel risk was looked at in the same way as financial risk, there wouldn't be a problem, but it



isn't – at least not yet. The risk manager and travel manager's job is educate the board and get them to understand that a good travel plan is actually a business enabler; we need to change their mindset. They need at least to understand fully the costs financially and in terms of reputational damage if they fail to cover themselves.

They must ensure they have the minimum requirements covered and understand that good cover can really enhance employees' experience. It can make them feel safe, valued, relaxed – and able to focus on the job they are travelling for in the first place. It can provide a sense of well-being for employees if they have been through proper training, giving them confidence – and that confidence is an asset for any organisation."

The *Global Benchmarking Study* identified a dozen stakeholders. "The key ones are senior management, security, safety, HR and travel," says Claus. "In large organisations, medical is also involved. I have repeatedly warned organisations to avoid 'the designated person' responsibility in duty of care, for example: 'it is security's problem'. The chief executive is ultimately responsible and should put the team together to develop the strategy and the implementation plan. The players, competencies and motivation may differ from company to company."

These issues are becoming increasingly relevant as more and more European firms search for growth in unfamiliar emerging markets and beyond. "Companies have been working across borders for a while," says Claus. "But today, they are venturing into riskier locations as they go beyond emerging markets into the bottom 60 countries. This is especially the case for certain industries, such as the emergency management industry, international NGOs and government organisations.

"Despite an increase in virtual work, the number of global business travellers is still increasing. But keep in mind it is not necessarily about high-risk events, such as terrorism, kidnapping, or natural disaster. The most common incidents relate to health issues and road accidents." **SR**

A deadly wake-up call

January's attack on an Algerian gas plant may be the first sign of an increase in terrorist activity in this part of the world

THE BUSINESS WORLD MAY have got a taste of things to come earlier this year when, on 16 January, heavily armed Islamist extremists seized control of a gas plant in the Saharan desert near In Amenas, Algeria, taking more than 650 workers hostage – among them American, British, Japanese, French and Norwegian oil workers.

The Algerian authorities reacted immediately and, for four days, gun battles raged around the complex as, little by little, the military closed in.

The terrorists had apparently wanted to blow up the plant. This plan was, however, averted, as the Algerian troops managed to regain control, although at the cost of the lives of 37 of the foreign hostages.

Executives across the world would have been watching these events with interest and concern. Numerous Western companies have invested billions of dollars in extraction facilities in the Maghreb and West Africa. Until January, their remote investments were considered to be broadly safe, but this audacious attack has shattered confidence.

While the terrorists may have failed with most of their objectives, their commander, Algerian jihadist Mokhtar Belmokhtar, has issued a wake-up call to businesses with staff in the region.

In the aftermath of the attack, Raffaello Pantucci, a senior fellow at the Royal United Services Institute and the author of the forthcoming *We Love Death As You Love Life: Britain's Suburban Mujahedeen* said: "The deadly operation further highlights the direction that we are likely to see Islamist terrorism continue to go in over the next few years."

Publicity stunt

The attack attempted to create publicity for the terrorists' cause. The target was high profile and emotional appeals by the hostages were designed to attract the attention of international media; emerging hostages said they were told to contact their families and embassies to relay the terrorists' demands with explosives hanging around their necks.

These demands seemed to have been deliberately impossible to fulfil, and included French withdrawal from Mali and the release from US custody of international political targets such as the Pakistani doctor Aifa Siddiqui and the Egyptian 'blind sheikh' Omar Abdel Rahman. Failure to deliver would have presumably provided the pretext for an explosive finale.

As expected, the world's media were following the events closely, and the resulting publicity could only act as a

INSURANCE

One insurer on the front line of staff safety in Algeria was AIG, which was involved in getting employees covered by its LifeLine Plus Group PA and travel insurance out of the country, and back home. "The recent Algerian situation highlighted a need for the type of cover that we provide," says AIG senior vice-president, head of group accident & health insurances Guy Wilson. "For a range of companies, we helped their people based on the compound in Algeria get back. We actually had people from Travel Guard, our own assistance provider, stationed at Gatwick airport for three days, and they provided the appropriate liaison with security consultants on the ground in Algeria and the other companies involved for which AIG provides cover, to make sure that people got back and were looked after when they did get back into the UK or their home country."

While experts predict a rising intensity of terrorist activity across north and west Africa, Wilson believes companies operating in high-risk environments across the world should reappraise their insurance and security arrangements: "The implications for companies operating in Algeria or any of the countries where similar industries are based – and that could be Africa or the Black Sea and the Baltic States – the implications are that terrorists have seen the opportunity to make a mark by doing what they did in Algeria, and it probably won't be the last time that it happens."

To provide appropriate cover, companies may need to adapt what they are buying. "I don't think that businesses will necessarily find it harder to get cover," says Wilson. "But they will have to rethink the type of cover that they buy. Traditionally, companies have looked into buying cover that caters for the medical risks involved, but now, in the light of what happened in Algeria, they need to look far more closely at the security side of things as well." The situation on the ground is changing rapidly, and smart companies will need to move faster to keep up.



spur to the regional insurgency. Since the 9/11 attacks on New York and Washington and the subsequent bombings in London and Madrid, Europe and the US have invested heavily in anti-terrorist intelligence and policing, making the West a more difficult environment to conduct large terrorist attacks.

Ideological war

Islamists still want to attack Western interests for ideological reasons, however, and have been searching for easier targets, such as in North and West Africa. Preventing attacks requires rapid escalation of security. Energy analysts »

AVOIDING KIDNAP: FIVE POINT PLAN

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'The deadly operation further highlights the direction that we are likely to see Islamist terrorism continue to go in over the next few years'

Raffaello Pantucci Royal United Services Institute

» have described many oil and gas facilities in the region as “absolutely naked” in terms of security, and a significant scale-up is therefore taking place now.

But even a cursory glance at a map of investments in the area reveals the extent of the problem: Niger, Libya, Algeria, Chad and Nigeria are vulnerable to spillover from the conflict with Islamists in northern Mali, where tensions against the West were exacerbated by the recent French-led intervention. Moreover, the Nigerian authorities are already fighting an internal conflict against the violent Islamist Boko Haram movement.

Niger – a major source of uranium for nuclear power plants – is impoverished and potentially volatile, while Libya, one of Africa's major oil and gas exporters and home to significant Western investments, is still struggling to emerge from war and is awash with weapons and Jihadi militias. For now, the situation is quiet. But this may be just a pause as a new front opens up in the developing global confrontation between the West and radical political Islam. **SR**

1 **It is a vital to conduct a full risk assessment for every location** – and it should be considered a ‘live document’, constantly updated as the situation on the ground evolves. The corporate approach to kidnap prevention should be based on this, and it needs to be communicated throughout the organisation. From this overview, risk managers can then move on to consider specific individuals and areas of business that need extra effort and resources.

2 **Train everyone** – and that means everyone. Not only can training help employees act correctly if the worst happens, it also boosts their confidence and makes them more effective in their work. Initial training sessions need to be followed up with regular briefings to guard against complacency and, wherever relevant, staff need appropriate hostile environment and hostage survival training.

This will not only help them develop practical skills, but also a ‘survivor mentality’, by learning techniques to understand and limit the psychological effects of being kidnapped – such as how trauma affects the mind and body – as well as being taught about what will be happening to them: namely, the phases of a kidnap, what support their

family will receive and what is likely to be happening in the outside world.

3 Watch where you're going. When in-country, it is vital to have effective journey management. Generally speaking, residences and workplaces will be safe and secure, and as a result many kidnappers choose to target an individual in transit between the two points. However, much can be done to lower this risk, even if it cannot be totally eliminated.

First, choose appropriate, well maintained vehicles. No one wants to stop in the wrong location to change a tyre or dig a rear wheel-drive car out of the mud. In addition, in risky environments, avoid flashy or expensive vehicles and do not plaster transport with corporate logos; choose something that will blend in. Ensure you have the right drivers, and train them. They need to know their route and where the safe havens are on that route. Finally, your headquarters needs to know who is in a vehicle and what route they are taking.

4 Be aware. Generally speaking, new staff, fresh out of training, will be vigilant and take a lot of interest in their surroundings. Over time, however, they will inevitably become complacent and take greater risks. This has to be

worked against. Personal awareness is the key to security in a risky environment and ongoing refreshment training is essential.

Staff need to be aware of their surroundings at all times and constantly ask themselves whether they notice anything unusual. Is anyone acting strangely? Where are the safe and dangerous areas? (This can change rapidly street-to-street in many cities.) Get used to making simple safety tricks part of staff routing. For example, always approach your car, night or day, with the keys in your hand ready to unlock the door. A few moments of fiddling in a bag or briefcase could be all the opportunity a kidnapper needs.

5 What happens when things go wrong? If the worst happens, everyone needs to know how to act. First, it is essential to have a dedicated emergency team with representatives across security, risk, travel and human resources. They need to be able to take control and manage events while the rest of the business carries on as usual.

To do this, it is vital to have a regularly reviewed crisis management plan that is ready to be implemented. It is worth considering using a specialist third-party consultant to advise on this and, when once in place, the plan should be fully embedded into in-country management.



Into the danger zone

With stagnant growth in Europe and the US, many firms are turning to emerging markets, where political unrest can often be a potential threat

FOR BUSINESS TRAVELLERS considering a trip to emerging markets, it pays to read about the situation in the country they are planning to visit beforehand. "Political violence is the most serious political risk facing business travellers," says Maplecroft senior political risk analyst Charlotte Ingham.

"Many key emerging economies experience high levels of political violence,

a particular concern since, with the continued crisis in the eurozone and the anaemic recovery in the US, many businesses are increasingly focusing on these countries, either as a manufacturing base, or because they are keen to take advantage of the emerging consumer market in these countries."

According to Maplecroft's Political Violence Index 2013, the key growth markets



of Iraq, Colombia, Nigeria, India, Philippines and Russia are ranked as “extreme risk”, and Thailand, Turkey, Egypt, Ethiopia, Bangladesh, China, Indonesia and Peru are all categorised as “high risk”.

Disruption to business

Ingham says: “Terrorism, or the risks presented by outright conflict, present significant challenges to businesses – predominantly because it is imperative that [the latter] fulfil their duty of care obligations to keep staff safe.

“However, demonstrations and other manifestations of societal unrest not only present a direct security threat owing to the potential for violence, but even where the threat of violence is lower, the disruption caused by such protests has the

potential to seriously disrupt business operations. Demonstrations frequently involve the blocking of roads, inhibiting the ability of business travellers to attend meetings or visit key sites.”

Further, politics can present a structural risk to business, particularly when a government is unable or unwilling to maintain a proper infrastructure in terms of transport, communication facilities and a reliable energy grid. “There are significant ‘duty of care’ implications if staff are unable to stay in touch,” says Ingham. “They may be unable to summon assistance if required, and it will be more difficult for their employers to ascertain their location in the event of an emergency.”

In addition, the productivity of business travel can be inhibited by insufficient infrastructure: power cuts can stop laptops from working, poor transport infrastructure can disrupt or prolong travel between meetings, and poor communications infrastructure can prevent travellers conferring with their home office. The most serious infrastructure challenges are clustered in Sub-Saharan Africa and South and South-East Asia, with Nigeria, Bangladesh, India and Indonesia also high risk, according to Maplecroft’s Transport and Communications Index 2013.

When trying to mitigate these risks, managers should remember that political risk can vary enormously between urban and rural areas or different districts, and what can be relied on in the capital city may not be available up-country. »



» With the West African economy generally, and Ghana's and Nigeria's in particular, experiencing good growth, many European investors would do well to remember the region is a key political risk hot spot for 2013.

"In much the same way as the conflict in Libya increased the risk of societal forced regime change in Mali through the provision of fighters and weapons, the current crisis in Mali has the potential to greatly undermine the security and stability of surrounding nations," says Ingham. "A lack of state control across the vast and sparsely populated Sahel region, ensures there are numerous areas in which militants can operate at little risk of detection by security forces."

In addition, high youth unemployment and political disillusionment across the region have created a fertile recruiting ground for radical movements, and refugees from the conflict in Mali are putting pressure on already vulnerable, unstable nations. In this rapidly changing environment, political risk assessment

'It is important not to view the political risk level in isolation'

Charlotte Ingham Maplecroft

needs to be an ongoing process that takes into account regional dynamics as well as country-by-country intelligence.

Domino effect

As the hostage crisis at the In Amenas refinery in Algeria illustrated, events in neighbouring nations, in this instance Mali, can spread over borders.

"It is important not to view the political risk level in isolation," says Ingham. "The wider risk profile of a specific country must also be considered. A lack of resilience means that countries with comparatively lower levels of risk such as conflict are nevertheless highly vulnerable to external shocks, which means that the situation may deteriorate rapidly."

Such shocks include increased resource insecurity, economic contagion, an influx of refugees, or the encroachment of militant groups from surrounding countries. "In much the same way that risk managers must take the regional context into account however, it is equally important to examine

MANAGING CONFRONTATION

Would you know what to do when facing an angry crowd? Whether in transit or at a remote facility – even walking in a local bazaar – encountering anger and aggression is always a possibility.

Geopolitical events can escalate local resentment. When Florida pastor Terry Jones burnt copies of the Koran in March 2011, protestors around the world attacked Western targets, including the UN Assistance Mission in Mazar-i-Sharif, killing 30 people, including seven UN workers and injuring 150. Whatever the reason, some rules should be followed.

“First, be aware of the people you are travelling with,” says Charlie McGrath, director of Objective Team Risk, a firm running hostile environment training courses. “Know their temperaments. Are they hot-headed? Calm? How do you think they might react in a crisis? You need to know who to keep an eye on.”

Also, you can take a few key steps to dissipate confrontation. “To begin with, learn to recognise the signs of building anger,” says McGrath. “The red face, the pacing, the gripping hands, speaking louder and louder. If someone does lose their temper: keep calm. Allow individuals to vent. This can be very hard. It can feel quite unnatural to just soak up their anger and not shout back, but it’s vital to let them have their say. Don’t interrupt or contradict them. Don’t tell them to ‘calm down’. If they push you, don’t push back. If you can, keep your distance. When they have had their say, ask ‘what can I do to help?’”

variations within a country,” says Ingham. “Subnational mapping of terrorism risk, for example, illustrates how in many key growth markets the risk is largely specific to a certain location.”

Security forces

Although the presence of these groups increases the risk across the entire country, entrenched insurgencies may be more likely to remain within a specific geographic area, while emerging groups are by their nature less predictable. But it is not enough to merely look for external risks in many ways. It is equally important to scrutinise the risks presented by your security arrangements.

“In terms of wider enterprise risk, risk managers must also account for the fact that, in addition to the physical threat to personnel and assets posed by political violence, there is also the risk of complicity owing to the response of security forces.”

If a company’s assets are protected by domestic security forces subsequently accused of human rights abuses, a danger arises of reputational damage. Ingham says: “This is especially the case in situations in which a government is perceived to crack down on rights activists or political reformists under the pretence of anti-terrorism measures.” **SR**

Worst-case scenario

Terrorists may have surprise on their side, but for the traveller a little planning can go a long way to avoiding a nasty event

Key points

- 01:** It is hard to predict when and where terrorists might strike, even in hot spots
- 02:** It helps to know which destinations worldwide carry an increased danger
- 03:** Nationality, ethnicity, religion, gender and age can contribute to a traveller's risk profile

AS ILLUSTRATED BY ANDERS Breivik on 22 July 2011 when he killed 77 Norwegian civilians, terrorism is, by its very nature, unpredictable. It's hard for risk managers to accurately measure the scale of the threat, and often impossible to know in advance what various groups or cells may be planning.

Yet when it comes to business travel, there are some destinations around the world where there is clearly an increased risk [see opposite], particularly North Africa, Yemen, Iraq and Nigeria. "The threat is less from al-Qaeda, which is in a lot of trouble, and more from groups or individuals inspired by al-Qaeda or what it represents," says University of Birmingham senior lecturer in American and Canadian studies Steve Hewitt, the author of *The British War on Terror: Terrorism and Counter-Terrorism on the Home Front since 9-11*.

"Statistically, Islamist terrorism is less of a threat than ethno-nationalist terrorism. The difference is that Islamist violence tends to be more spectacular, with higher loss of life," he says.

A developing hot spot

One notable example of a rapidly developing hot spot is Nigeria, as shown by February's kidnapping and murder of





TERRORISM HOT SPOTS

Eighteen countries are at 'extreme risk' of terrorism, according to Maplecroft's *Terrorism Risk Index 2013*. Among these are key growth markets that may become of interest to many European firms, including Iraq, Nigeria, the Philippines, Colombia, Thailand, India, Turkey and Russia. Meanwhile, Egypt, Ethiopia and Indonesia are all categorised as 'high risk'.

"This should be qualified by noting, however, that terrorism risk is rarely uniform across an entire country," says Maplecroft senior political risk analyst Charlotte Ingham. "In Russia, for example, the risk of terrorism is predominantly in the North Caucasus. Despite this geographic focus, however, militants from the region have previously launched attacks on both security personnel and civilians in major metropolitan areas, such as the attack on Moscow's Domodedovo airport in 2011, which left 35 people dead."

seven foreign workers in Bauchi State by the Islamist militant group Jama'atu Ansarul Muslimina Fi Biladis Sudan (known as Ansaru).

"Prior to this incident, Islamist terrorist groups operating in the north – most notably Boko Haram – traditionally targeted local political and religious leaders, as well as members of the security forces, rather than foreigners," says Maplecroft senior political risk analyst Charlotte Ingham. "This kidnapping was apparently carried out in response to the actions of Western forces in Mali and Afghanistan."

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» *'Nationality, ethnicity, religion, gender and age can all contribute to a traveller's terrorism risk profile'*

Charlotte Ingham Maplecroft

- » Although independent of Boko Haram, Ansaru is thought to have ties to that increasingly prominent extremist group. Furthermore, Ansaru appears to focus less on domestic political goals and more on global jihad, indicating the potential transnational threat posed by the group.

Almost all aspects of society are potential terror targets, from schools and hospitals to oil rigs and trains. But transportation, and in particular air travel, has long been a popular target.

Attacking corporate property, particularly that belonging to multinationals working in the defence industry, energy or infrastructure, is also popular. But it's not just the risk of attack to life and property that managers need to be aware of, but the longer-term risk of instability that can be caused by terrorist activity.

Undermining the state

"The perception that a government and its security forces are ineffective at combating terrorism may serve to undermine support for these institutions," says Ingham. "It is often the stated aim of terrorist organisations to exacerbate existing tensions between ethnic, religious or political groups."

Attacks are often part of a plan to provoke violent retaliation, in turn fomenting instability and exacerbating underlying tensions. "The result in such cases may be



a new form of security risk that in many regards is separate from the initial risk from terrorism,” Ingham says.

Traveller-specific assessment

It’s important to remember that the actions of a traveller’s home government can significantly increase the level of risk. “Carrying out traveller-specific risk assessments may also be advisable,” says Ingham. “Nationality, ethnicity, religion, gender and age can all contribute to a traveller’s [terrorism] risk profile.”

When assessing terrorism as part of a travel or investment plan, it’s important that all involved have a good understanding of this risks posed, but that they keep these in perspective.

Illness and traffic accidents are statistically much more likely to pose a risk to a traveller’s health and safety. But when it does happen, terrorism can have a

spectacular impact and it is important to prepare properly.

In known trouble spots, all buildings and property should, where possible, be protected by a ‘stand-off’ – a security-supervised control space that prevents terrorists from getting close without being challenged.

Buildings can be hardened with window grills and glazing films to minimize injury from flying glass in the event of a fire or explosion.

Visible guards, armed if necessary and appropriate, also provide a deterrent. All staff should be properly security trained and made aware of risky areas and dates, such as significant political anniversaries or elections.

But the bottom line is to never let yourself be surprised: know where your people are. Don’t be caught out chasing travellers after an event. **SR**

Exit strategy

Planning for an evacuation is a complex task that relies on a team of experts to consider and prepare for a near-endless range of scenarios

Key points

- 01:** An evacuation plan needs to incorporate security, medical and transport measures
- 02:** Communication is vital throughout an evacuation
- 03:** Smaller firms should outsource evacuation risks to a third party

WHEN THE WORST COMES to the worst and things go wrong, you have to act quickly and decisively to get your people out of a danger zone. It could be a medical emergency, a terrorist attack, a coup d'état or a natural disaster, but whatever the event, speed is your best defence.

Generally speaking, oil and gas companies are very good at this as they are well resourced. Extraction industries have been working in remote, dangerous and politically risky areas for decades. But many small to medium-sized enterprises just don't have the same resources. Planning for an evacuation is a complex job that requires managers from human resources, occupational health and safety, security and travel to all become involved with, and thoroughly analyse, the evacuation plan.

Creating your strategy

First look at the risks on site: you need to be able to maintain the security and health of any staff until an evacuation can take place. This means integrating your security plan with your travel plan. You should also make sure premises can be effectively locked down and are equipped with trained medical staff and kit, such as defibrillators, to keep patients healthy until they can be moved.

Unwell or otherwise compromised staff will need to be able to talk to their family at home to reassure them

You then need to look at how you're going to get your staff out, and where you're going to take them. Is it by road and then helicopter to hospital facilities and airports in a capital city? Or do you need to get them out of the country straightaway? Once you know this, you need to look at the journey between the site and the end destination. What are the roads like? Does the route go through high risk areas? If so, how can it be adapted if the security situation has deteriorated? Are there appropriate vehicles available? If it's a medical emergency, are there local ambulances and appropriate staff to get workers to a helicopter evacuation point? If not, how will you provide that service?

Keeping in touch

Throughout an evacuation process, communication is key. There may be multiple languages used on site and staff with

WOMEN TRAVELLERS

Relations between the sexes may be equal within a corporate structure but, the reality is that in many locations, women are at greater risk than men from kidnap and assault.

Not only are women sometimes perceived as easier targets that are less likely to fight back, there can be a sexual dimension to attacks. As ever, risk mitigation begins with preparation. Female travellers should be aware of the position of women in the country they are travelling to: how are they regarded? In particular, how are Western women perceived?

In many places, Hollywood and internet pornography have combined to create the popular myth of the easy sexual availability of women from Europe and the US. What are the standards of dress expected of women? Do these vary in different locations?

When out and about in mixed environments be aware of the signals you are giving out and be conscious that these may be interpreted differently in different countries. Trust your instincts. If things feel wrong, they probably are: get out. Above all, don't get drunk and make sure you always have safe transport home.

Objective Team Risk director Charlie McGrath says: "If a mixed group of travellers is meeting up in the evening in a bar or restaurant, then the male members of the party should make damn sure they are there on time and don't leave a female colleague hanging around on her own."



appropriate language skills will need to be available in the field and at a firm's headquarters. Medical and security staff will need to be able to communicate with other site staff. Unwell or otherwise compromised staff will need to be able to talk to their family at home to reassure them and explain what is happening.

For businesses without the resources of the largest multinationals – the cost of an evacuation flight alone starts at about £15,000 – by far the most sensible approach to evacuation risk is to out-source to a third party who can swing into action when they are needed. **SR**

A recipe for disaster

Travelling without cover for natural catastrophes can be unnecessarily costly and time-consuming if a worst-case scenario does occur

A PART FROM LOSS OF LIFE AND damage to health, natural catastrophes can have a significant impact on the world's delicately poised transport networks. When the Icelandic volcano Eyjafjallajökull roared to life on 14 April 2010, the whole world was forced to listen.

The eruption created an ash cloud that shut down most European airspace, creating the highest level of air travel disruption since the Second World War. Almost every northern European airport was shut from 15-20 April, with further intermittent closures over the following weeks. Overall, between 95,000 and 107,000 flights were cancelled, accounting for 48% of total air traffic, and roughly 10 million passengers.

If you were one of those passengers, you are unlikely to forget the experience, and the quality of your insurance will have had a massive impact on your quality of life during the delay. And Eyjafjallajökull, while exceptional, was not unique: Tropical Storm Isaac pushed back by a day August's Republican convention in Louisiana, while the Japanese tsunami created a shock that was felt by travellers across the globe.

Unfortunately, unlike medical or security risk, no amount of pre-departure preparation can prevent natural

catastrophes from happening, and the only protection for the business traveller is excellent insurance. Delays can be expensive and you need to be covered, and have access to funds to pay for extra hotel bills, new flight tickets or alternative forms of transport, such as train and rental cars. In the wake of the disruption caused by Eyjafjallajökull, many travellers were stranded for weeks as airlines struggled to find seats for stranded passengers, while others were forced to make long and costly journeys overland.

Many firms now offer protection against the high costs of delays caused by natural catastrophes, and while the chances of needing to call for assistance may be slim compared to the risk of a hotel burglary or a railway station pick-pocket, you want to be absolutely sure that the person at the other end of the line can act quickly and decisively.

It's important to check your policy closely and read the small print. For example, does your policy require events such as travel disruption or missed connections to be "named perils"? How does it define a natural disaster? How extensive is the natural catastrophe cover? Are you covered only if your destination is affected, or locations en route? Is your journey covered?

PUBLIC TRANSPORT

Objective Team Risk director Charlie McGrath says it should be company policy to always wear a seatbelt while travelling. "It sounds so ridiculously obvious, but in many countries belts aren't compulsory, and there can be horrific accidents as a result: a bump can result in major trauma without a belt," he says.

In some countries, taxi drivers even remove belts as a statement of self-confidence in their driving. "Make sure you know what a licensed cab looks like," says McGrath. "If possible, get your office or hotel to call you a cab, as they will often have a relationship with a reliable firm."

Make sure you understand roughly where you are going, how much your journey will cost and, if locally appropriate, agree the fare before you set off. Women should sit in the back seat away from the driver.

"Always check that a cab is for you," says McGrath. "Always ask, 'Who have you come for?' rather than giving them your name first."

If you travel by bus or train, pick a busy carriage. Ensure you know your timetable and where stations are in terms of your destination. Carry the correct change for your fares and a charged mobile phone, and make sure someone knows where you are going.

away all the worry you experience when an unforeseen problem occurs, knowing that someone was working on my behalf provided me with the peace of mind – and time – to enable me to get on with what I needed to do." **SR**

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'They would phone me with regular updates on my return journey options'

Guy Wilson AIG

Since the Eyjafjallajökull ash cloud, the business world has had time to assess the effect of wide-ranging disruption, and specialist travel products are often much clearer about what is covered. But it pays to check closely.

Beyond this, some insurance providers offer a service that will do the legwork and make sure you are back on the move as soon as possible, while you get on with the job in hand.

AIG senior vice-president and head of group accident and health insurances Guy Wilson says: "We have our own assistance company called Travel Guard. I have direct experience of how useful they can be. I was in the US when the ash cloud happened, and while I was carrying on with meetings, they rearranged my journey home as soon as the airlines started flying again. They would phone me with regular updates on my return journey options. While they can't take

Global cover

Firms must be compliant in every market they operate in, so choosing the right kind of business cover is vital

“**Q**UITE SIMPLY, IT’S VITAL TO have good quality cover,” AIG Sweden head of consumer markets Johan Ryderberg says. “And that means cover that is compliant across the world. For so many reasons you must chose your policy carefully. Not only do you need to look after your staff and your reputation as an employer, you need to be seen to be doing this. If staff feel like they are being looked after, they will work better. If they don’t feel like they are being looked after, they will be looking for another job.”

Good cover means making sure you have a policy that is compliant across the world in every market you operate in, or may operate in soon. “We’ve been doing this since 2007,” Ryderberg says. “In many ways the market is now catching up, and we are seeing a big change. But we are in the enviable position of having the experience built-in.

“This is our advantage. AIG has a



global footprint. We have local offices across the world, which means that we can write policies in-country.”

While many insurance providers create their policies at a European headquarters, AIG does so on the ground with the knowledge and experience to understand what is needed. “This gives clients



’Clients understand why compliance is crucial when buying executive travel cover’

Johan Ryderber, AIG

a sense of control,” says Ryderberg.

“When we started out on this journey back in 2007 we had to work hard to explain to brokers and clients the importance of ensuring compliance, but we don’t have to do that anymore. They understand why compliance is crucial when buying executive travel cover.” **SR**

Lost and found

An employee's luggage can be worth much more than the sum of its contents, with serious implications for business continuity if it is lost

LOSING YOUR LUGGAGE ISN'T just an inconvenience, it can have a dramatic impact on business continuity. AIG France accident and health manager Jean-Marie Guegan says: "Insuring luggage properly should be included in your business continuity plan. If your laptop is in checked baggage when you get on a plane and it doesn't appear on the carousel when you arrive, what have you lost? What data is missing? You may not be able to do your job and your trip is wasted.

"These days business continuity is on everyone's radar from a risk manage-

ment perspective; when we reflect on what happened with the Japanese tsunami or Superstorm Sandy, for example, business continuity plans are what keep managers awake at night. But not enough people are thinking about how luggage factors into this."

Guegan recommends that travellers keep important business tools, such as laptops, in cabin baggage where possible, but accepts that this is not always an option. "If not, make sure what is on your hard drive is backed up somewhere else accessible, whether that is on the cloud on another drive," he says.

Most travel insurance will cover any emergency expenses relative to the length of the delay before you can be reunited with your luggage, usually on and hour-by-hour basis. So, if you need a new shirt and a shave for a meeting straight off the plane, you are usually covered. In addition, some firms will offer a service that will do the leg-work to track down where your bags have gone while you get on with business as usual.

AIG senior vice-president and head of group accident and health insurances Guy Wilson says: "Our own assistance company, Travel Guard, provides this type of service.

"If you are on a business trip and your bag goes astray, they will help find it



CORRUPTION

Unfortunately, corruption is part of daily life in many countries around the world. While North Korea is still officially considered the world's most corrupt country, according to Transparency International's 2012 Corruption Index, along with Somalia and Afghanistan, the US has gone up six points to 19th (out of 174), and the UK's score has worsened (now number 17). New Zealand, Denmark and Finland share the number one spot as the least corrupt. Of the BRIC nations, Brazil is 69th out of 174, Russia is 133rd, India is 94th, and China is 80th.

With the UK Bribery Act 2010 in place, corruption can no longer be seen as simply the cost of doing business abroad – in fact even third parties paying bribes on your behalf can now, theoretically, leave board members facing jail.

So how can you reduce your risk as a traveller? Objective Team Risk director Charlie McGrath says: "Never openly bribe anyone ever. If absolutely essential let the other side ask. Perhaps a soldier or policeman might ask you for a 'fine' under some frequently jumped-up circumstances. They might also ask you to buy a special license. Ultimately, having a trusted local fixer, as many journalists do, can be a real help in getting through these situations."

Also, be aware that certain circumstances pose a high risk of corruption, for example, at a police or military checkpoint in rural East Africa, or at a quiet customs post. Above all: don't break the law. That would invite trouble.

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'If your laptop is in checked baggage and it doesn't appear, what have you lost?'

Jean-Marie Guegan AIG

while you get on with what you have to do. They will handle talking to the airlines and airport authorities on your behalf, which can be a very time-consuming process. And let's face it, without someone doing it for you, you will have to do it for yourself."

Getting full recompense for luggage that has been lost can be a lengthy ordeal. However, when bags are checked, AIG in France offers a service that means any claims are settled immediately. "You don't have to provide evidence like receipts and invoices," says Guegan. "That can be very useful for people in a hurry who don't want the hassle of a lengthy claims process. What we are doing is bringing our claims procedure closer in line to what airlines offer."

When it comes to luggage, make sure you look after it and are well-covered; after all, when it comes to business travel, a bag is often much more than the sum of its contents. **SR**

In sickness and in health

Employees may become unwell or injured when travelling abroad, but the right preparation and planning can help mitigate the risks

Key points

- 01:** Pre-travel preparation is key
- 02:** Understand the locations' unique risks and health care systems
- 03:** Have a continuity plan in case an employee falls ill while abroad

FROM A HERNIA TO A HEART attack, healthcare can be more than a headache when travelling on business if you don't plan ahead, take precautions, and have the right back-up in place if things go wrong.

Before you go

It's a cliché, but it's true: prevention really is better than cure. When preparing staff to travel abroad, it's important to make sure that you have thoroughly examined the risks posed by endemic diseases and ensured that they have all necessary vaccinations and prophylactic medicines, particularly for malaria.

It's also important to make sure that any medicines that are needed by staff are taken in luggage, and that any potential delays are factored in. Experts recommend that travellers take double what is needed: eight days' supply instead of four, for example. Also, some countries are quite jumpy about travellers bringing medicines, so it's useful to have both a copy of your prescription and a letter from your doctor to explain why you need it.

Employers should also take account of the age and medical profile of the staff member travelling. Do they have any chronic conditions such as diabetes or hypertension? How are these managed? Older travellers need special

consideration. When over 50, the risk of a medical emergency becomes greater, with some studies suggesting the risk can be as much as 400% higher.

Managers also need to look at the health infrastructure in-country: are screened blood products available? Are appropriate drugs available? Counterfeit drugs are increasingly a problem; in some areas, up to one-third of drugs are counterfeit and, if prescribed, can do more harm than good.

And don't forget teeth. A dental emergency is an often-overlooked risk when it comes to foreign travel, but a thorough check-up before flying can prevent a costly and debilitating experience while away.

While you are there

Look at the unique risks of each journey. It's one thing to be attending a trade show in Singapore or Shanghai, and another thing altogether to visit a remote mining project in an isolated corner of the Democratic Republic of Congo. Even within countries there can be vast disparities in care, and firms often overlook this when dispatching staff or changing their itinerary while they are in-country.

In remote areas, a minor complaint can rapidly escalate into an emergency. »



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*'If someone has to go home,
we can pay for someone else
to go out and pick up the sick
person's workload'*

Jean-Marie Guegan AIG

- » For example, in many equatorial countries, having access to a quick-test malaria kit can prove the difference between diagnosing a dose of the flu and a much more serious complaint that needs urgent medical attention.

But it's not all about getting ill. Health and safety is also important. Trips and falls in remote areas can cause real problems if on-site medical care is poor, and a good triage facility can make all the difference between a bandage and getting back to work, and an expensive airlift home. On large sites, it may be worth building a clinic for all staff.

Taking an upfront approach to sexual health is also important. Education and prevention is key here, as human nature being what it is, staff can get into trouble if they are not thinking carefully.

Talk to your staff. Communication is vital. If possible, take advantage of traveller tracking technology, as well as mobile communications, to make sure you know

where your staff are. Also ensure that the travellers themselves have access to support, primarily telephone access to trained staff – there are excellent third-party firms providing this service – and also someone with emergency skills and location awareness, if necessary.

If you fall ill

It's also vital for risk managers to consider the health infrastructure of a staff member's destination and prepare appropriately, whether this means ensuring correct documentation, appropriate travel insurance, or the ability to wire cash quickly.

A varied response is necessary because healthcare provision is by no means a universal experience. It's not just a simple equation of developing countries having poor healthcare and richer countries having excellent facilities; how you pay, and how much, is key. For example, in the oil-rich Gulf

nations of Abu Dhabi, Bahrain, Saudi Arabia and Dubai, there is no healthcare without comprehensive medical insurance. In Dubai, foreigners can't even access emergency treatment without full health cover, and in Saudi Arabia, firms can be fined and banned from recruiting if they don't provide insurance.

Whereas, in Australia, state Medicare covers longer-term expats for 100% of in-patient services and about 75% of doctors' charges. In Europe, theoretically all EU citizens should have even access to government-subsidised care. But increasingly, cash-strapped Mediterranean nations are getting tough on foreigners requesting medical help. For example, in Spain, pharmacies may charge a foreigner up to 400% more for prescription medicines, even those supplied under Europe's health card.

Some doctors in India and Latin America require cash deposits or even full payment before they will treat you. In terms of cost, hospital care is most expensive in China and Hong Kong, and it's worth remembering that hospital costs in the US could ruin anyone without full insurance.

There also remain countries, especially in Africa, where healthcare is almost universally bad, even with good insurance. If travelling there, especially

off the beaten track, all you can do is make sure you have done all you can to prevent illness before you travel, ensure you have rapid medevac cover at the end of a phone, take as many preventative measures on-site as possible – and cross your fingers.

Continuity plans

Of course, the first priority is always the health and safety of executives but, when that is dealt with, it's important to remember they are there for a reason and think about how to maintain business continuity in the event of a medical evacuation.

AIG accident and health manager for France Jean-Marie Guegan says: "We have a policy that means that, in the event of someone having to go into hospital or go home, we can pay for someone else to go out and pick up the sick person's workload.

"This is really appreciated by our clients. For example, in logistics, firms operate to very tight deadlines. What if a driver has to be in Athens by noon but gets sick en-route in Slovakia? Potentially, you could have a truck not only running late, but loaded with a cargo that could be rapidly spoiling and a client left without supplies. In this case we can swing into action and keep things moving." **SR**

CHECKLIST

No executive is above misfortune. But there are 10 steps you can take to avoid the worst

1

How are you feeling?

Before you head abroad, it makes good sense to get a medical check-up. If you have any longstanding complaints, such as high blood pressure or heart disease, it is well worth getting yourself checked by a doctor – and make sure you tell him where you are going. No one wants a serious condition to flare up while visiting a remote rig in Nigeria. Also, make sure you have had any vaccinations, and boosters, that are recommended for your destination. Get – and make sure you actually take – any malarial prophylactic that is prescribed. And have a dental check-up – toothache can be utterly debilitating and good dental treatment hard to come by in many destinations.

2

Back up

Don't forget to look after your data. It's easy to forget how business-critical those presentation tiles and spreadsheets are. Laptops, USB drives and other external hardware are vulnerable to theft, loss and environmental damage from water, sand or humidity. The last thing you want is to face a client without the tools to do your job properly. The best thing to do is treat your hardware like cash: keep back-ups in the hotel safe. Also, use the cloud. Then if the worst happens, all you need is an internet connection and you're up and running.

3

Make sure you're covered

Check over your insurance cover. Make sure you have the best. If it's a company policy, ensure you have updated the provider with any medical conditions or other factors that might affect your cover. No one like surprises in an emergency.

4

Do you know where you're going?

It sounds obvious, but make sure you know where you are going before you leave. In the modern world it's easy to get on a plane and in a few hours be somewhere utterly different. Do you know what to expect when you leave the airport? Women in particular should be aware that they may be seen very differently in some parts of the world, and may have to act appropriately to stay safe. In the most challenging destinations consider hiring a trusted in-country fixer to help you navigate potentially difficult and time-consuming aspects of travel, such as local security arrangements and other bureaucracies.

5

Moscow is not Russia and Beijing is not China

Be aware that geography is a major variable when it comes to travel risk. Whether you're looking at political risk, security, terrorism, infrastructure – particularly transport and medical

infrastructure, but also internet access and communication – the situation can vary enormously within a single country, especially a huge country such as China or Russia. You may be able to expect great hospitals and superfast internet in a capital city, but the situation up-country may be the exact opposite. Similarly, terrorism, insurgency and crime may present a different profile in different areas. Do your research.

6

Be alert

Whether in your hotel, a restaurant, a bar, or on a train, it pays to be alert. If you're an old hand, it's easy to be complacent, but look out for strangers and anyone acting suspiciously – listen to your instincts. Be aware of your surroundings. Are you suddenly alone in a subway car? Where are your bags? Women in particular should keep an eye on their drinks in public bars and everyone on a trip should watch each other's backs. Don't get drunk.

7

Get it seen to

If you feel unwell, try to avoid self-treating, particularly if you have a fever. A simple stomach upset is to be expected in many places, but anything more serious should be flagged up to a medic, whether in person or over the phone to a dedicated service (often included in



your insurance cover). If you don't, there is the potential for serious conditions to rapidly escalate and you could face evacuation when a few antibiotics would have done the job.

8 **Are you indispensable?**
If you are, what happens if you get ill? Can one of your fellow travellers pick up your meetings? Does your insurance cover include flying out a replacement member of staff to handle things on your behalf? If not, you could be looking at a wasted trip, a lost contract or a serious delay in progressing your plans.

9 **Exit strategy**
If the worst happens and you need to leave the country, how are you going to do it? A medical or security emergency could mean you need to get home fast, but just how you manage that can vary enormously.

On a sales trip to a foreign capital, this might simply involve a taxi to the airport. But if you are in a remote area with poor infrastructure, things might be much more tricky? Does your company have an evacuation plan that takes account of local road and security conditions? Do they have access to the staff and equipment needed to stabilise a patient en route to a hospital or airport?

10 **Travellers' tales**
When you get back, feed back. Experience is a valuable source of intelligence and, if you have any advice, recommendations or warnings that could help those who follow you, make sure you communicate it. Old hands of executive travel may have a tremendous reservoir of knowhow that they take for granted, so talk to them before you go on your trip.







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