



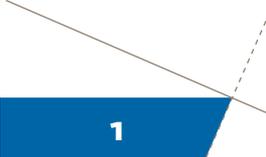
BUSINESS TRAVELLER SAFETY
9 TOP TIPS



9 top tips to ensure business traveller safety

In 2010 over 3.5 million employees undertook overseas trips. One quarter of these overseas trips were to high or extreme risk locations. Whether it's safety and security concerns as a result of terrorism and civil unrest or natural disasters such as ash clouds or earthquakes, the threats facing business travellers have rarely been greater.

Paul Dobinson, Head of Commercial Underwriting, Accident and Health at AIG provides a 9 point checklist to help employers minimise risks to business travellers.



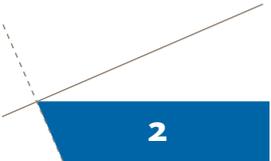
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Be aware of your duty of care obligations - undertake a thorough analysis of the risks

Employers are required to make suitable and sufficient risk assessments for employees who travel on business, particularly when asking them to travel overseas. Organisations need to demonstrate they have taken all practicable steps to meet their employees' health, safety and wellbeing needs and assessments need to be credible and documented. When assessing whether a precaution needs to be taken, the magnitude of the risk must be weighed against the difficulty, expense and disadvantages of taking it.

Understand the specific travel needs of your employees

After a general risk assessment has been undertaken, policies and procedures can be developed to ensure that an employee's individual requirements are met and that they are given appropriate information and instruction in order to manage, reduce or eliminate specific risks. For example, employers should be aware of any pre-existing medical conditions and ensure the destination country has the appropriate medical facilities required.



2



3

Provide access to a traveller safety programme

Some insurers, like AIG, may already offer this as part of a wider business travel policy. This type of programme highlights many of the risks and hazards and can provide information directly to employees helping to encourage self awareness in individuals and prepare them in advance to deal with situations that may arise.



4

Invest in a business specific travel policy

Choose a business travel policy – rather than relying on a leisure travel policy or cover provided by credit cards or private banks accounts. Business travel policies are specifically designed to help organisations provide appropriate and effective support and protection to employees and frequently offer wider cover with less limitations such as age limits or the exclusion of pre-existing medical conditions.



5

Educate employees about their destination

Encourage employees to keep themselves informed about the risks of terrorism or social unrest in the country or region they're going to. Take advantage of web-based resources providing country information and security advice (such resources are often provided alongside business travel insurance policies). And don't fall into the trap of believing that someone knows the risks because they travel frequently or have been to the destination before, they're just as likely to have something happen to them as other travellers.



6

Research cultural issues before departure

Help employees to understand how clients or suppliers in a particular country do business and recognise how their practices and behaviours may be different to those in the UK. Failing to appreciate and relate to even the most subtle differences could have a negative business impact. Gestures that may mean 'ok' in the UK can be offensive in other countries and body language is not the same the world over. Small matters like a raised voice or pointing can be seen as rude and reflect badly on the person concerned.

7

Encourage employees to take appropriate health precautions

Make sure they access health information prior to travel and are vaccinated against any illness that may be prevalent in the country of destination. Encourage employees to take advantage of the extra services provided by insurers. AIG, for example, provides Lifeline Plus policyholders with access to Country Guides that provide medical, travel safety and security information. This service also includes emergency document storage which allows employees to scan in important documents such as driving licences and passports as well as specific medical information and background, which could be extremely beneficial in an emergency.

8

Raise awareness about internet security and identity fraud

Forewarn employees about using the internet while travelling. Recent surveys have shown that as much as 38% of all known security breaches happen on hotel networks. Encourage employees to turn on their firewall, keep their operating system up to date, avoid online activities that require accessing personal information and not access personal accounts at public workstations.

9

Develop an evacuation policy for dealing with emergencies

Make sure this policy is clearly communicated and that employees carry with them the appropriate contact numbers in order to access help quickly in an emergency situation. AIG's Lifeline Plus policy, for example, provides all policyholders with leave behind packs. This enables business travellers to leave details at home with family or friends so that in an emergency they can get the information they need.



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