Businesses operate in an increasingly interconnected world and with the global nature of their operations and supply-chains, staff frequently need to travel internationally on business. Furthermore, expatriates are being located in far-flung places, often in areas of political, social and economic instability. While such movement of the workforce around the globe is essential for businesses strategic growth, the risks to employees can be considerable.

**THREATS TO EMPLOYEES**

As businesses expand their global footprint their staff are increasingly travelling to parts of the world with weak governance, where security against threats such as cyber attack, violent crime, malicious extortion, civil disorder and terrorism cannot be guaranteed. Many countries have poor medical infrastructure exacerbating the threat from injury or pandemic disease, such as the recent Ebola outbreak in Africa.

When staff travel abroad they often visit areas of relative affluence within major cities of fragile states. They may also be required to visit isolated factories or crowded industrial areas of sprawling conurbations and it is often the lone traveller who becomes the most vulnerable.

Locations situated in areas of wealth, or where foreigners congregate, can become terrorist targets for attacks such as the Westgate Mall incident in Nairobi in 2013. Additionally, if a business is seen as an iconic symbol of the West, this may attract the attention of terrorists.

Poor public image can make businesses the target of aggrieved groups representing the labour force if the company is perceived as being exploitative. Riots may break out as a result, especially in places frequented by overseas visitors or wealthy shopping areas.

While riots and terrorist attacks can be extremely high in severity, thankfully they are relatively low in frequency. In contrast, the most common threats to staff include road traffic accidents and street crime. Attracted to those who may look lost or under the influence of alcohol, opportunist criminals may snatch bags, mug pedestrians or spike drinks with the intent to rob or sexually assault victims.

Kidnap is also on the rise as opportunists look for a quick ransom payment from a local office, as opposed to the high-demand negotiated settlement still practiced by established gangs around the world.

**YOUR DUTY OF CARE**

Businesses have a corporate duty of care and a legal requirement to properly prepare their employees for travel and support them during and after their trips.

If this is not robustly demonstrated or carried out then the consequences for individual employees and the company as a whole can be severe, resulting in legal proceedings and reputational damage which ultimately impact profits.
RISK MITIGATION STRATEGIES – DEMONSTRATING DUTY OF CARE

In order to demonstrate a robust duty of care to staff as they travel on business and work abroad, companies should ensure that appropriate risk mitigation strategies are in place.

COMPANY TRAVEL POLICY

At the forefront of any effective travel risk mitigation strategy there should be clear and simple policies and procedures which enable a company to know where their employees are going, what they are doing and how they can be best prepared and protected during such activities.

A company travel policy should have two aims:

1) To ensure, under duty of care, the highest possible degree of safety and security for employees when travelling overseas.
2) To ensure that all business related travel to risk-rated countries is subject to a formal risk assessment.

The control of the travel policy could rest with either the security function or, if there is none, the HR department depending on the structure of the business.

CONSIDERATIONS PRIOR TO TRAVEL

A risk assessment process informs an organisation as to whether more robust training or support is required for business travellers prior to deployment.

For the company travel policy to be effective it is important to have access to an up-to-date country travel risk tool. This allows an organisation to risk assess trips in line with its risk appetite and also to monitor situations as they unfold, keeping the business informed in the event that decisions need to be made about its staff in particular locations. Such a tool also enables travellers to access useful information about the country they are visiting including current security issues, cultural and religious sensitivities and local embassy contact details.

A trip could be to a relatively safe region and therefore the employee may simply require basic country security information, however, if the destination exceeds a pre-determined risk threshold then more support might be required. This may include face-to-face security training, meet and greet services upon arrival, or a security escort throughout the trip.

INCIDENT RESPONSE

While risk assessment and preparation prior to travel are imperative, it is also vital that the company travel policy outlines what employees should do in the event of an incident, for example, who to call and how to behave.

Employee responses to incidents need to be in line with the company’s corporate crisis management plan which is, in turn, informed to some extent by the insurance policies that are in place. For example, if an employee is injured while on business travel they should be aware that they need to call the cover provider nominated on the company’s travel insurance programme.

ABOUT US

Willis is one of the UK’s leading insurance and risk advisors. With 15 offices across the UK and over 400 worldwide, we have regional teams located close to our clients.

We take time to get to know the needs of each business and industry to fully understand the unique set of risks each faces. We build tailored risk management, mitigation and insurance programmes to support our clients with their business challenges.

Our industry focus combined with our risk management, claims and insurance placement expertise means we are well placed to assist with both traditional and emerging business exposures.

We work alongside Special Contingency Risks (SCR), which is part of the Willis Group. SCR owns Alert:24, a Crisis Management and Security Risk Consultancy service that links risk identification and risk mitigation with crisis coordination.

To find out how we can assist in helping you meet your duty of care requirements please do not hesitate to contact us.

CONTACT

www.willis.co.uk
www.scr-ltd.co.uk
Follow us on Twitter @WillisGroup