



CHARTIS WHITE PAPER

**Pre-travel risk assessment**

## 1.0 Business travel: understanding an employer's duty of care

Despite great strides in communication technology, business travel has not lost its appeal and in 2010 over 3.5 million employees undertook overseas trips. One quarter of the overseas trips undertaken in 2010 were to high or extreme risk locations. And with recent political unrest in Libya and the Middle East, as well as natural disasters in Japan and New Zealand, many organisations are waking up to the dangers associated with sending employees overseas on business.

In such unfamiliar or foreign environments, business travellers may encounter threats to their health, safety and security, outbreaks of civil unrest, terrorism and natural disasters. With these risks in mind it is even more important for employers to take action to protect their people.

In law an employer is bound to take reasonable care for the safety of its employees. This duty extends to providing a safe system of working, including when an employee is travelling or is away from home in the course of his or her employment. An employer who fails to discharge this duty of care may be exposed to a claim of negligence from an employee who is injured or harmed in the course of their employment.

As part of this duty of care, employers need to make suitable and sufficient risk assessments for their employees, particularly when asking them to travel overseas on business. Organisations need to demonstrate they have taken all practicable steps to meet their employees' health, safety and wellbeing needs, whether the business travel is in the UK or overseas.

Under the Management of Health & Safety at Work Regulations (1999), for example, employers have a duty to make suitable and sufficient risk assessments for all activities – including overseas travel prior to commencing the trip.

Despite this legal obligation, a recent study by Chartis (2010) reveals a significant lack of awareness among employers about the need to conduct pre-travel risk assessments. According to the companies surveyed, 86% whose employees travel abroad do not use or are unaware of the need for a pre-travel risk assessment despite two-thirds of organisations regarding this type of assessment as useful for their employees and their organisation.



*“As part of their duty of care, employers need to carry out pre-travel risk assessments. Too many employers are failing to do so and are thereby exposing both their employees and themselves to unnecessary risk,”*

**Paul Dobinson,  
Head of Commercial Underwriting,  
Accident & Health.**

This white paper discusses exactly what a pre-travel risk assessment is and outlines how employers can encourage business travellers' safety. It includes a discussion of business travel protection and insurance to enable employers to ensure they have the right cover in place for their people. It also presents a pre-travel checklist that can help your employees stay safe so they can remain focused while travelling overseas and make a positive impact on your business.

## **(2.o) What is a pre-travel risk assessment?**

A pre-travel risk assessment involves the collection and analysis of information about an individual who intends to travel in the UK or overseas, as well as their transport mode, travel itinerary and destination. Its purpose is to identify risks that may arise during or because of the trip and, where possible, implement control measures.

When it comes to business travel, pre-travel risk assessments review a number of issues, factors and risks that can affect an employee's health and safety whilst they are overseas. These might include an employee's fitness to travel and work abroad, their previous travel experience, the length of the trip and specific health risks at the destination. The assessment might also seek confirmation that appropriate medical services are available to treat any pre-existing conditions, as well as providing an assessment of crime and public transport at their destination.

"It's important to become familiar with the specific travel needs of the employee," advises Declan Meighan, managing director at Maxwell Lucas, security and situation awareness specialists. "From this starting point, policies and procedures can be developed to ensure that an employee's individual requirements are met."

"An employer's duty of care requires that they ensure the employee is informed about the type of risk they may be exposed to and that they are given appropriate information and instruction as to how these risks may be managed, reduced or eliminated," he says.

"Whilst an employer is not required to do everything possible to eliminate all risks – this would be both impractical and uneconomic – if they are aware of a particular risk, such as an increased risk of violent crime whilst using public transport or due to their industry, nationality and reputation, specific security threats to company employees within a particular destination, it will usually be prudent and proper for them to do something about it," adds Meighan.

When it comes to assessing whether a precaution needs to be taken, an employer must consider the magnitude of the risk – for example, the likelihood of an accident or injury and the possible seriousness of the consequences – against the difficulty and expense, as well as any other disadvantage of taking the precaution.

As part of a pre-travel risk assessment, Meighan recommends that organisations undertake a thorough analysis of the foreseeable risks associated with a particular location and ensure this assessment is credible and documented. Employers should then put in place a travel risk management strategy for individual travellers, conduct risk assessments of specific high-risk destinations or jobs and arrive at a risk mitigation strategy.

## Issues to be considered and included in a pre-travel risk assessment

<b>Pre-planning issues</b>	<ul style="list-style-type: none"><li>• Travel arrangements to and from destination.</li><li>• Additional insurance requirements, if required.</li><li>• Record of next of kin contact details.</li><li>• Authorisation of business mobile phone for overseas use</li></ul>
<b>Health issues</b>	<ul style="list-style-type: none"><li>• Provision of first aid kit.</li><li>• Vaccination requirements and advice.</li><li>• Verification of pre-existing medical conditions.</li><li>• Provision for disabled access, if required.</li></ul>
<b>Environmental issues</b>	<ul style="list-style-type: none"><li>• Consideration of climate, such as intense sun or desert, extreme cold or likelihood of monsoon.</li><li>• Potential for natural disasters such as volcano, earthquake, avalanche.</li><li>• Identification of potentially venomous animals and insects.</li><li>• Discussion of existing or possible allergies.</li><li>• Understanding of hydration, drinkable water and basic food hygiene standards.</li></ul>
<b>Equipment issues</b>	<ul style="list-style-type: none"><li>• Assessment and maintenance, as required, of equipment.</li><li>• Confirmation that equipment is compatible for use at destination.</li></ul>
<b>Transport issues</b>	<ul style="list-style-type: none"><li>• Awareness of local road regulations, particularly if driving.</li><li>• Confirmation of valid driving licence and insurance.</li><li>• Understanding of health issues related to long haul travel, such as DVT, jetlag and tiredness.</li><li>• Discussion of luggage restrictions, including prohibited items and weight restrictions.</li><li>• Identification of emergency contact details and local procedures to contact the emergency services.</li></ul>
<b>Task related issues</b>	<ul style="list-style-type: none"><li>• Classification of risk associated with task.</li><li>• Identification of language or communication issues.</li></ul>
<b>Security issues</b>	<ul style="list-style-type: none"><li>• Discussion of lone working policy.</li><li>• Transportation of valuable items and cash.</li></ul>

### (3.0) Encouraging traveller safety

A growing number of organisations are choosing to invest in a traveller safety programme to help highlight many of the risks and hazards associated with overseas business travel.

This type of programme can provide information directly to employees and encourage an attitude of self-awareness in individuals. Such programmes can also offer assistance in planning ahead and managing potential complications, give tips about staying safe in a new and different environment and help people feel more confident about taking responsibility for their own safety whilst travelling.

From 1 March 2011 Chartis added the traveller safety programme, Travel Angel, to its Lifeline Plus Group travel policy. This e-learning course covers topics such as personal security, preparation and arrival, travel health risks, getting around your destination, street crime and robbery, and terrorism and unrest. Employees can access Travel Angel online – so it's a perfect resource while they are on their travels – and receive practical advice and tips about travel destinations.

*“Whilst an employer cannot identify every risk faced by a business traveller, providing access to an educational course, which can reduce exposure to risk through its awareness training modules, and showing that it has been used, may help to establish an automatic audit trail to demonstrate they have done everything ‘reasonably practical’ to comply with duty of care legislation,” comments Paul Dobinson.*



## **(4.0) Selecting business travel protection**

Of course, no amount of pre-trip planning will be effective if employees don't have the right type of business travel insurance to assist them while they are away. A business travel policy – in contrast to a leisure travel policy – is specifically designed to help organisations provide appropriate and effective support and protection to employees if there is an emergency, incident or crisis while they are travelling on business.

For employees working in global hotspots, a business travel policy would provide valuable information and support by advising on personal safety and managing repatriation or other travel arrangements, should they be required.

“Too often employers may be tempted to rely on travel insurance offered via credit cards or private bank accounts without appreciating the significant limitations on the type of business travel covered and possible exclusion of cover for pre-existing medical conditions,” warns Paul Dobinson.

Travel insurance linked to credit cards in particular can be subject to limitations on cover; employees may only be covered if they paid for their business travel ticket with that specific card, for example.

With nearly 80% of overseas business travel taking place within Europe, some employers may be tempted to rely on a European Health Insurance Card (EHIC) as the primary source of employee travel protection. Whilst these cards do provide local medical cover, the EHIC scheme does not guarantee that all medical expenses will be paid and will not provide for repatriation services.

## (5.0) Researching your destination

Having invested in steps to minimise risks employees face and maximise their protection while travelling overseas on business, it's also important that organisations do not risk their investment by failing to educate them about their destination.

Employees should be encouraged to keep themselves informed about the risks of terrorism or social unrest in the country or region they're going to. The Foreign & Commonwealth Office, for example, provides regularly updated information about travel news, offering travel advice by country and alerts to countries that are not regarded as safe to visit. Many insurers also offer web-based resources to enable policyholders and their employees to access country information, as well as security advice.

Alongside creating an awareness and appreciation of the political and economic background to their destination, employees should be encouraged 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. Each country and region has its own rules and norms when it comes to business practice and etiquette and employees should be encouraged to research their destination before travelling.

“Investigate issues such as how business people dress, how their organisational hierarchy ‘works’, how to address a potential client, how to shake a person’s hand or how to hand over your business card without offending people. Failing to appreciate and relate to even the most subtle differences could inhibit business and is not something that an organisation seeking to expand into new markets can afford to do,” advises Paul Dobinson.

Ultimately, the ongoing reliance of many organisations on business travel together with the increasing responsibility on employers to ensure they fulfil their duty of care obligations and provide proper protection to their employees means the issue of employee safety whilst working and travelling overseas cannot be ignored. As such, steps to take stock of your existing employee protection and assess it objectively against your duty of care and ongoing business travel requirements is a vital and profitable requirement for all companies looking to do business overseas.

## (6.o) Business travel checklist

In preparing for business travel overseas, there are a number of actions any business traveller should undertake, according to Declan Meighan from Maxwell Lucas. These are outlined below.

- Ensure you have checked that your passport and any visas are in order and valid for the duration of the visit.
- Take copies of your e-ticket reservations and hotel reservations.
- If you plan to drive at your destination, take international driving licences and relevant supporting paperwork.
- Regardless of whether you work from a stand-alone laptop or via a network server, back up your work to an external hard drive and keep your data storage device separate from your laptop.
- Check you have the correct travel adapters to charge your electronic items.
- Change a small amount of your home currency into the local currency.
- Confirm if you need to purchase a visa at the destination airport or if you will have to take a taxi to your hotel or office. If you do, ensure you have enough local currency to do so.
- Research cultural issues to find out the local language and customs. A small phrase book may help you with basic conversation.
- Before you set off for the airport, check your flights have not been delayed or the times changed. The contact number and booking reference will be on your ticket.

On arrival at your destination there are a number of basic rules a business traveller should adhere to in order to minimise the risk of potential incidents:

- Research airport formalities before you leave. For example, there may be visa and immigration paperwork to complete.
- Be polite and courteous to officials, even if they are rude to you.
- Stay alert and aware of your new surroundings.
- Remain discreet and try to blend in with the crowds.
- Avoid wearing expensive items and drawing unnecessary attention to yourself.
- Do not withdraw money from ATM machines in the arrivals hall.
- Ensure you have enough cash with you to pay for any visa requirements and your transfer to the hotel.
- If you are travelling on a business trip, try to arrange a 'meet and greet' service with your client or employer.
- Before you clear customs, while you are still in a safe area, call the person you have arranged to meet to ensure they are there.

**(6.o) Business travel checklist** (continued)

If a 'meet and greet' service is not available or cannot be provided, consider the following recommendations:

- Discuss in advance with your host client or hotel which is the most reputable taxi service or hotel shuttle service to use.
- Agree a price before setting off. Failure to do this could prove costly!
- If in any doubt about who you are meeting, ask a member of airport security for assistance.



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## **Maxwell Lucas**

Maxwell Lucas is a security and situation awareness specialist. They are the leading global provider of integrated travel security e-learning and information services.

[www.maxwelllucas.com](http://www.maxwelllucas.com)

## **Foreign & Commonwealth Office (FCO)**

Travel advice and information, including the latest travel updates and news.

<http://www.fco.gov.uk/en/travel-and-living-abroad/>

## **Overseas Security Information for Business (OSIB)**

This is a free service jointly run by UK Trade & Investment and the Foreign & Commonwealth Office. OSIB provides authoritative, accessible and topical country specific information on the key issues related to political, economic and business security environments.

[www.ukti.gov.uk/osib](http://www.ukti.gov.uk/osib)

## **(7.0) Resources and further information**



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