

TRAVEL RISK ALERT - A SAFE RETURN!!

Are your employees in harm's way? Travelers and expatriates in Egypt may find themselves in an at-risk environment due to the recent state of civil unrest that has developed in that country. As long as these conditions remain unstable, U.S. businesses should strongly consider the immediate withdrawal of any business travelers or expatriates in the region until safer, more stable conditions are restored. Additionally, any scheduled trips to the region should be postponed for the immediate future pending a significant reduction in the level of volatility.

The Department of State recently ordered the departure of all non-emergency U.S. government personnel and their families from Egypt. As conditions in this region continue to destabilize, other organizations and businesses should seriously consider this example. Failure to do so may place the personal security of an employee at risk as well as exposing an organization to potential "duty of care" and liability concerns. If traveling employees or expatriates come to harm, their employers could face severe legal, financial and reputational consequences.

Understanding and mitigating the impact of travel risk is important for both the traveling employee and the employer, especially when extreme risk situations suddenly erupt in remote and unfamiliar locations around the world.

Organizations attempting to ensure the safety of their employees and manage

travel emergency incidents, such as those occurring in Egypt, should consider:

- Temporally establishing a Travel Emergency Command or Communications center:
 - The center should be staffed 24/7 until employees have safely returned or until the crisis has been downgraded by government officials
 - The center should push timely information, alerts and updates to employees, their families and key organization stakeholders
 - A crisis management team should be activated consisting of HR, legal, operations, corporate communications, security, senior executive level leadership and outside travel security consultants if needed
 - This team should closely monitor and manage the event until its resolution
- Instructing your at-risk traveling and expatriate employees to check in at pre-scheduled times via email and/or telephone. This will assist in monitoring their level of safety and tracking their whereabouts as well as supplying them with the most recent information.

STAY CONNECTED!

This issue of *You Should Know* is one in a series of brief articles designed to keep our clients abreast of significant breaking news in the claim and loss control areas that could affect their operations or exposures. Additional information about this and other topics can be obtained from your Regional Strategic Outcomes Practice Associate.

- Advising the U.S. Department of State of the location of employees or expatriates, their condition and their desire to be repatriated.
- Instructing your at-risk traveling and expatriate employees to exercise good judgment at **ALL** times in **ALL** locations regarding their personal security. **PERSONAL SECURITY BEGINS WITH PERSONAL AWARENESS!** Advise them to:
 - Dress in a nondescript fashion
 - Avoid wearing any items of jewelry, wealth, religious or national affiliation
 - Maintain a low profile
 - Avoid large crowds or gatherings
 - Refrain from the use of any public venues (i.e., restaurants, markets, theaters, stores, malls, etc.)
 - Remain in close proximity to their hotels and homes unless conditions change (usually these locations offer the most protection and are safest places for employees to seek support and assistance until evacuation becomes possible)
 - Closely monitor all local and international media sources for information – print, radio, computer blogs, television, etc.
 - Have all luggage packed and prepared to leave in a moment's notice (consider having one small "Grab & Go" bag packed containing all essential items; i.e., passport, cash, credit cards, medical cards/documents, identification, company travel emergency cards, cell phone, PDA, company documents, etc.)
- Thoroughly reviewing all K&R coverages and the possibility of any offered professional travel emergency and evacuation services included within your policies
- Closely monitoring the U.S. Department of State and the Overseas Security Advisory Council websites for updated information and instructions
- Enlisting the services of a travel intelligence provider (these providers can offer real time, actionable travel information to organizations and their employees)

- Gathering and evaluating information from providers who offer emergency overseas evacuation services

Going forward and after the dust settles, ensure that all employees who may be traveling internationally register their trips with the U.S. Department of State. **THIS IS A MUST!** as most often these persons in times of crisis are the first to be contacted by the U.S. Department of State and the first to be evacuated.

Consider creating a travel risk management program. As more and more businesses globalize, risks are becoming more acute, including risk to personnel, reputation, company data/equipment, liability, finances and productivity. More than ever before employees are travelling greater distances to destinations where they may suddenly find themselves in danger for a host of reasons. While corporate risk management has become very advanced and strategic in terms of business protection and delivering risk solutions, travel risk management is often overlooked and remains a vulnerability to many organizations.

Don't be caught unprepared!

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