

CORPORATE COMPLIANCE INSIGHTS



Understanding and Reducing Business Travel Risks for Employees

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November 19, 2014

If your employees travel on behalf of your business – whether in the U.S. or abroad – you are legally responsible for their health and safety. In fact, Duty of Care legislation has become increasingly important in the corporate travel world. Companies that fail to safeguard their employees not only risk the health and safety of their people, but also can face legal, financial and reputational consequences.

Someone in your company must be responsible for ensuring the safety and health of traveling employees (usually, this falls on an administrator from the human resources or risk management department). This should include implementing a well balanced, company-wide travel risk management plan.

What is Duty of Care?

Duty of Care legislation holds businesses liable for protecting the health and safety of their traveling employees.

Countries in North America (U.S., Canada), Europe (France, Germany, Belgium and Spain) and Australia have comprehensive Duty of Care legislation. For example, failure to uphold Duty of Care obligations in the United Kingdom can result in civil and criminal liabilities not just for companies, but for individuals at those companies as well. In Germany, liabilities for sickness and health-related costs actually extend to family members who may be visiting the expatriate in various host countries.

Sending employees abroad, whether for a quick trip or an expatriate assignment, is an essential part of conducting business for many organizations. Implementing comprehensive, proactive measures to safeguard employees also helps protect your company's brand and reputation.

To protect your business against these risks, follow these simple guidelines that can help clearly communicate your travel management policies:

- **Employee Orientations** – Whether you partner with a travel risk management provider or have an internal risk management team, it's important to provide traveling employees with thorough information about their destination in advance of their departure. Company-wide orientation meetings are a great way to educate employees on key details such as: travel logistics, such as hotel reservation and location information; passport/visa requirements; vaccination/immunization standards; TSA packing regulations; country-specific personal safety rules; and essential contact information for emergency situations.
- **Emergency Procedures** – Implementing a well-executed and rehearsed response program will support company-wide adoption of and compliance with the required responsibilities and actions should an employee emergency occur while he or she is abroad. Clearly communicate the details

along with the duties and roles of each employee. It is also beneficial to rehearse your emergency response procedure in advance of travel to find and address glitches – this will help to better prepare your workforce in the event of a real emergency. A good travel risk management partner will help you execute employee training as well as crisis response drills to prepare your organization before any travel emergencies arise. If your company does not have the internal resources to initiate an emergency response plan, use the following government sites for valuable information:

- Make sure your employee's destination is not on the U.S. State Department's current travel [warnings](#) list or considered dangerous for U.S. citizens. Sign up for regular travel [alerts](#) that you can share with your employees.
- Review [Country Specific Information](#) pages for safety information (crime rates, places to avoid, other threats to personal safety) and integrate them into your travel risk management plan.
- Register each employee with the State Department's [Smart Traveler Enrollment Program](#) (STEP) before their departure to automatically receive real-time updates on travel warnings and alerts via email. This program will also help the nearest embassy or consulate to locate your travelers in the event of an emergency evacuation.
- **Employee Benefits Package** – Many U.S. health insurance plans do not include coverage outside of the United States. Before sending an employee abroad, review your company's health insurance benefits and purchase supplemental coverage if necessary. Don't assume that just because a benefits package includes international health coverage that it will also cover medical evacuation in the event of serious illness or injury. Confirm that there is sufficient medical expense coverage and referrals (nearby clinics and hospitals with Western standards of care) for your employees in their destination countries.

Additionally, did you know that 40 percent of the total expatriate assignments fail due to some sort of health issue a family member experiences while abroad? Your company should seriously consider extending coverage to your expat employees' families as well.

Understanding the impact of Duty of Care and following best practices for protecting your employees is crucial for ensuring their safety and security – and for empowering your company to make responsible travel risk management decisions.

ABOUT THE AUTHOR

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Mike Kelly is CEO of On Call International which for nearly 20 years has provided fully-customized travel risk management plans protecting millions of travelers, their families, and the companies they work for. Prior to this venture, Mike was president of a major international travel assistance company. In addition to his role as president and CEO of On Call International, he is a founding board member and former President of the U.S. Travel Insurance Association (UStIA).

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