

5 Questions

You Should Ask Your Travel Risk Management Provider

1. **Crisis Preparedness** – *How will you create and test our emergency response protocols before a crisis occurs?*

- ▶ One of the top causes of a failed emergency response is lack of communication from the onset. While a travel risk management provider must be capable of responding quickly during an emergency, they should also be able to assist you in ensuring all of your key stakeholders understand their roles – and the process that will be followed – during a crisis.
- ▶ Your travel risk management provider should guide you in identifying who should be responsible for each line of communication during a crisis and establish operational protocols accordingly. This helps ensure that the right communications are occurring with the right people, at the right times.
- ▶ For example, On Call International conducts crisis response exercises to develop and test the strength of customized emergency protocols. This process allows clients to battle test procedures before an emergency strikes. Proactive troubleshooting and issue resolution *before* a real crisis occurs can be critical to your travel risk management program's success.



2. Proactive Education – *What types of educational services do you offer so our employees not only understand what types of emergency resources are available to them during a crisis, but also know how to avoid travel emergencies in the first place?*

- ▶ Here are some sample pre-trip resources that could be useful to your travelers:
 - Destination-Specific Health, Safety & Cultural Information
 - Monthly Traveler Education Emails & Webinars
 - Train-the-Trainer Programs
 - Onsite Participation in Benefits Fairs

3. Information Transparency – *Are you being transparent with us about key factors such as case notes and pricing?*

- ▶ Certain things shouldn't be a mystery...if your travel risk management provider doesn't clearly outline underwriting and assistance costs, ask them why not.
- ▶ Your designated medical staff should have direct, real-time access to case notes whenever they need them.
- ▶ And your case fees? Check how they add up. Why should you pay access fees on top of utilization fees? And while you're at it, why should your organization absorb the costs of supporting call centers in areas of the world where you're not even doing business?





4. Flexible Solutions – *How well do your services meet our organization’s unique business needs?*

- ▶ One size doesn’t *always* fit all. No two companies are alike, and an off-the-shelf program isn’t always the answer. After a thorough needs analysis, your travel risk management provider should be able – and willing – to create a **customized** solution that aligns with your unique travel risk exposure and duty of care initiatives.

5. Domestic Assistance – *What happens if an employee has an emergency while traveling domestically?*

- ▶ Many providers will only assist members when they are traveling internationally. A medical emergency in the U.S. can be just as impactful to the employee — and your organization — as a medical emergency abroad.
- ▶ Some emergency resources your employees could need even when they aren’t that far from home:
 - Medical Evacuation & Repatriation
 - Nurse Helpline
 - Cash Advance Assistance
 - Replacement of Lost Travel Documents
 - Lost or Missing Luggage Assistance
 - Legal Consultation and Referrals
 - Travel Disruption Assistance



Did the answers to these 5 questions surprise you?

Contact us today to learn how to make your travel risk management program more effective:

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For up-to-date travel tips and advice, subscribe to our [blog](#) or visit our website: www.oncallinternational.com.



About On Call International.

When traveling, every problem is unique – a medical crisis, a common accident, even a missed flight. But every solution starts with customized corporate care that ensures employees get to where they're going — safe and protected. That's why for nearly 20 years, On Call International has provided fully-customized travel risk management programs protecting millions of travelers, their families, and the companies they work for.

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