

Be prepared: Crisis solutions start with prevention

The threat of a serious crisis is no longer confined to economic or politically unstable countries across the globe, says **Giles Greenfield**. Employers sending their staff overseas for business have a duty of care and should make sure that they have a specialised insurance policy that comes with expert prevention training

It seems like the world is getting smaller and smaller when it comes to business opportunities and, as a consequence, business travel. Competition within the holiday industry has also opened up a number of far-flung destinations that some travellers would never have considered previously.

As with any travel, both business and personal, one of the first things that you book after purchasing your tickets is travel insurance. In fact, most online booking engines barely let you book without first offering a number of extras such as car hire, hotels and airport transfers. Travel insurance is no different.

The important thing to remember however, especially for business travel or travel to developing countries, is that your out-the-box insurance is not necessarily the right type of insurance that you or your employees need. Yes, if luggage gets lost or stolen or flights are delayed, you will most likely be compensated. While frustrating, it's not the end of the world for travellers. This is generally what your standard insurance will cover within the prescribed limitations of the policy.

What happens though, when one of your staff members gets into a serious situation that your insurance does not cover? Who is responsible? Ultimately, employers have a duty of care obligation to do the right thing for its personnel who are travelling to conduct business on their behalf.

An obvious way to ensure that businesses are taking responsibility is to take out the right type of insurance for their employees. Now, you may expect me to say that as an insurance expert, but I believe that it goes deeper than just a specialised insurance policy.

The trouble too, is that once employees or companies purchase the travel insurance for their work trip, they think that it is taken care of and it's a tick off the list from their duty of care responsibilities for their staff members. This, however, falls far from the mark in protecting people once they are in a sticky situation, or assisting them in preventing the whole scenario in the first place. The ramifications for companies, not to mention the employee in the situation, can be severe.

We've seen cases where employees have taken legal action against their employer after a kidnap because they did not have adequate cover for their employee.

A high-profile example of this is the story of Captain Phillips, made into the film with the same name starring Tom Hanks. Eleven of the crew members who were on-

board the ship when they were taken hostage by Somali pirates, sued their employer for a total of \$50 million for: "Wilful, wanton and conscious disregard for their safety."

Another scenario involves an employee who activated a lawsuit against a charity for not having adequately trained its security staff and for ignoring warnings of upheaval in a country. The employee was detained for three months in Darfur in 2010.

These are situations in which staff are at risk, but this advice is also applicable for your own personal travel. The value of a person from a developed nation is quite high, especially in places where the average annual income is comparable with what you or I spend on a holiday alone. That makes the incentive for kidnapping and consequent ransom demands a high possibility in more exotic destinations.

Preparation for individuals will go a long way towards mitigating any crisis situations in which they may find themselves. Key information when deciding upon a holiday will also potentially determine the destination. Specialist insurance provision incorporates up-to-date risk profiles for destinations for high risk countries across the globe, ensuring that you are aware of any economic or political scenarios right from the start.

Risk assessment and training

A case a few years ago highlights that even when a couple were travelling in Kenya, kidnappers from neighbouring Somalia crossed the border and kidnapped the wife after having killed the husband. Due diligence needs to be carried out on a holistic perspective and not just the local observations for travellers. This is where an insurance service, incorporating risk assessment and training, can prepare travellers for a variety of scenarios.

My drumbeat for all travel, particularly to countries that have a less salubrious history of unrest and upheaval, has always been to be prepared. What we have also seen over recent years is that threat levels are increasing in what you would normally consider 'safe and first world' environments. You would never have expected the likes of the Manchester bombing, Paris attacks or the terror attack in Nice a few years ago. Traditionally, events like this only occur in war-torn or third world hotspots. The threat of a serious crisis is no longer confined to economic or politically unstable countries across the globe.

Prevention training is key to avoid any scenarios that insurance policies may or may not cover. Now of course, you have to hope that travellers destined

for far-flung places will have their wits about them inasmuch as they understand the political and environmental situation that they are about to visit, but structured and specialised training can go a long way to help them avoid a serious incident.

Adequate training for staff will help them to understand a potential threat and the situation that they are in and better prepare them to anticipate or consider the worst-case scenario. Preparation starts early, too. Which hotel is it best to stay in? What modes of transport should they avoid in each region and country? What should they be looking out for? Employees should make sure there is variety in their routes to and from offices.

Preparation is also about training the individual in contingency planning and practical measures that they would need in the field should a crisis occur while they are there. They need to understand the risks that they are taking in the country that they are going to.

These experts will be able to educate staff members on the nuances of the specific country that they are visiting, as well as give practical advice on what to look out for when visiting that particular location. Some areas, even within the same country, can have a very different feel. Prevention training can assist with this understanding and can help employees to anticipate and avoid certain elements. We understand that staff members will have to travel wherever is necessary, but if they have had training in what to look out for, then at least they will be prepared.

A specialised crisis insurance policy should come with prevention training from experts in their field. Without this first step, I believe that the insurance is a far cry in any protection for travel and by not having any prevention measures in place, employers are not taking their duty of care responsibilities seriously.

Author

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