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# **Keeping Your Travelers Safe:**

Choosing a travel safety partner



## Choosing a Travel Safety Partner

As a business travel manager or global mobility specialist, you have many important responsibilities. However, no responsibility is as great as caring for the safety and well-being of your company's travellers.

This eBook introduces you to some of the powerful new tools now available in the world of corporate travel health and safety. It looks at how today's travel safety service providers can work alongside your company to provide a total safety net for your business travellers.

## Travel safety on the rise

Along with the boom in global business travel, the corporate travel safety industry is rapidly expanding. This is largely due to advances in remote healthcare technologies, also known as 'telehealth' services. Thanks to fast-paced improvements in technology as well as growing demand, the telehealth industry alone is expected to <u>quadruple in size</u> over the next five years.

This expansion will make travel health services more accessible and affordable for companies of all sizes. This eBook walks you through the main features of health and safety services for business travellers today. It discusses the latest trends in this fast-moving industry. It looks at how business travel health and safety services work, who provides them, and how they can benefit your company.

These services are closely related to business travel insurance. Often, costs related to travel health and safety services are covered, at least in part, by your company's business travel insurance. Parts one and two of this three-part eBook series from Booking.com for Business explored how to manage business travel-related risks through smarter planning and investing.

What is your company's backup plan for travel health and safety?

Every day, you arrange for employees to travel to and stay in faraway locations. The vast majority of business trips take place without a problem. If anything, an employee may come down with the flu or miss a flight, resulting in delays, additional costs or extra administrative work.

What would happen though, if a serious accident or safety-related incident were to occur?

Imagine an employee is stationed in a foreign city that suddenly descends into civil unrest and violence in the streets. How will you guarantee that employee's safety and make sure he or she makes it home unharmed?

How would your company respond if an employee were seriously injured on the job while travelling abroad? Imagine, for example, an employee is exposed to harmful chemicals or falls and breaks his or her leg while working at an overseas site.

Nightmare scenarios like these could have major implications for the health and safety of an employee – not to mention your company's business interests.

Recent research found that one in seven companies has experienced a safety incident involving travelling employees over the last twelve months. The same research shows that over half of companies do not provide travel safety training to their employees.

Meanwhile, as many as <u>41% of HR managers</u> say their company's corporate travel policy lacks a risk management strategy. What about your company? Does it have a firm backup plan in place in case something goes wrong, putting a travelling employee in danger?

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#### Outsourcing the safety net

Fortunately, ensuring your business travellers' health and safety is becoming easier and more effective than ever before thanks to recent shifts in health and safety technologies and services. New legislation is also playing a role, as national governments are subsidizing the expansion of remote health and safety services.

As with many other personnel-related services, companies are increasingly outsourcing travel health and safety. This allows companies to focus on their core business while resting assured that their travelling employees' safety and well-being are in trusted hands.

By far, the world's leading provider of corporate travel safety and healthcare services is a UK-based firm called International SOS. According to <a href="market research">market research</a> by the Forum for Expatriate Management (FEM), International SOS is the provider of choice for as many as 60% of companies who outsource travel health and safety.

Other popular service providers include Control Risks (10% market share), Cigna Global Health Benefits (9%) and Bupa International (6%).

These companies specialise in providing support to companies and their business travellers on a wide range of security, safety and health topics.

Their main services fall into these categories:

- O Risk assessment and consultancy
- O On-site safety and security
- O Remote healthcare and emergency response

By outsourcing these services to specialists, your company may lower its own operating costs while also ensuring that the job is handled by experts. Remote health and safety are extremely complex topics and require extensive infrastructure, as well as local experience and knowhow. These are all good reasons for considering partnering with a reputable travel health and safety provider.

Below, we will look at these companies' services in greater detail, particularly on-site security and remote healthcare services.

#### 1. Risk assessment and consultancy

As discussed in part one of this eBook series, identifying and understanding risks is crucial to establishing a strong travel safety strategy. It takes experience and expertise to recognise all the risks associated with your company's specific travel activities. Consulting with a specialised company can help ensure that you do not overlook any potential hazards your travellers may be facing. Travel service providers can advise you on improving your travellers' safety and reducing the risks of on-the-job incidents.

## 2. On-site safety and security 1/2

Travel safety providers like International SOS and Control Risks offer customisable on-site security and safety options for companies who regularly send employees abroad.

## On-site safety and security 2/2

These services include:

## Safety inspection and monitoring:

Safety experts screen and examine overseas worksites to ensure they fulfil adequate standards of workplace safety for your company's travelling employees. This is particularly advantageous in industries that involve higher risks of workplace safety, such as energy, chemicals or manufacturing. Safety standards in the host country may be below the level that employees are used to at home. Faulty wiring, improper ventilation or inadequate monitoring for toxic substances are all possible dangers that need to be checked out. A pre-travel inspection, as well as ongoing site monitoring, can ensure that hazards are promptly identified and handled.

## Security inspection and monitoring:

In addition to screening for safety hazards, travel security providers can also assess how vulnerable sites are to threats of robbery or intruders.

Research by the Forum for Expatriate Management (FEM) shows that 16% of travel-related safety incidents involve theft/robbery. A travel safety provider can inspect and monitor locations to ensure they are properly secured.

## Personal protection:

In some locations, travelling executives may face the danger of kidnapping or physical violence. Frighteningly, 12% of business travel safety breaches involve kidnapping, according to the FEM research cited above. Safety experts can provide personal protection in the form of bodyguards, surveillance and secure transportation. Providers often team with local security agencies, including police and other law enforcement, to ensure optimal protection against criminals and terrorists.

## Employee tracking:

FEM reports that 45% of business travel organisers feel their companies lack sufficient systems for tracking their employees on the road. Large companies that send thousands of employees travelling each year may lack oversight when it comes to knowing where every employee is located at any given time. This results in higher risks, because employees may be unknowingly travelling to an unsafe location, or may be overlooked in case an emergency occurs at a worksite. Larger travel safety providers, like International SOS, offer to track employees and help companies set up in-house tracking systems. This ensures that no one ever falls between the cracks when it comes to your company's safety strategy.

## Evacuation planning:

When the unexpected happens, your company needs to be able to act quickly to get its employees to safety. Imagine a tropical storm is threatening to strike an overseas location where your company has employees stationed. Your company alone probably lacks the resources to conduct a full-scale evacuation and return your employees home safely. A travel safety provider partners with local authorities and private contractors to provide evacuation services. They can spring into action on short notice with the necessary infrastructure and materials.

## Cyber security monitoring:

Increasingly, workplace safety is moving beyond the 'real world' of security cameras and fences into the virtual world of proxy networks and firewalls. It's difficult enough to make sure your employees' electronic devices are secure from hackers and fraud when they are at home. The difficulty increases when those employees are travelling in countries like the <u>US and China</u>, where they are even more exposed to cyber criminals. Travel safety experts offer high tech solutions to ensure your travelling employees have the necessary level of e-security.

Remote healthcare services and emergency response

# 3. Remote healthcare services and emergency response

As a business travel expert, you know that your company is bound by a 'duty of care' to ensure its employees' health and safety on the job, even when they are working on the road. Business travel can often involve greater health risks, simply because travellers may face reduced access to medical treatment facilities in case an emergency occurs.

A travel health and safety partner can reduce these risks by ensuring your company's employees are always within reach of medical care – wherever they are and whenever they need help.

Important travel health-related services include:

## Pre-travel screenings:

A travel health provider staffs specialised doctors who can perform periodic physical examinations on employees who are scheduled to travel. This enables your company to identify any health-related risks before incidents occur.

## Site inspections and monitoring:

Along with workplace safety monitoring described above, travel health providers can also inspect sites to ensure they fulfil an adequate standard of health and hygiene. For example, will the employees on site have access to safe drinking water? The site inspection can also identify whether sites have sufficient access to medical healthcare facilities in case of an emergency. In some cases, the provider may even station medical staff on location.

#### Medical evacuation:

Imagine an employee is visiting a remote worksite where she suddenly becomes seriously ill. The on-site medic determines the employee is experiencing severe heart palpitations and must be hospitalised immediately. Does your company have its own strategy for quickly evacuating the employee in such a case? Fortunately, travel health providers provide seamless access to local healthcare facilities. They have procedures in place for quickly responding to emergencies in the field. These involve services like air ambulances (helicopters) and detailed evacuation plans.

## Vetting local healthcare providers:

Travel health providers offer local expertise. They can evaluate local healthcare facilities, like clinics and hospitals, to ensure employees will have access to adequate quality of care. For a business traveller, it can be extremely difficult to navigate a foreign healthcare system. There are often language barriers and cultural differences to consider as well. Therefore, it is extremely beneficial to have a local partner on the ground who can ensure your employees have easier access to care when they need it.

#### Remote healthcare (telehealth):

Telehealth, also known as e-health, telemedicine or connected medicine, is one of the most exciting trends in travel-related healthcare right now. It allows doctors and medical health

experts to provide care to patients remotely, using new communications technologies and other facilities. The section below discusses this complex new topic in greater detail.

3. Remote healthcare services and emergency response 2/2

## **Telehealth:**

#### The future of mobile healthcare

Remote healthcare is one of the most rapidly evolving areas in the travel safety and health industry. New technologies are now enabling healthcare specialists to provide increasingly high levels of care to patients who are sometimes thousands of miles away from them.

Currently, telehealth services are no replacement for the full range of care that patients would receive at a modern hospital. However, telehealth service can be a useful supplement to a broader healthcare strategy. In some cases (for example, if a patient is located very far from the nearest suitable care facility) telehealth may be the most viable option for supporting them in case they require emergency or routine medical treatment.

According to digital health experts <u>Innovatemedtech</u> (IMT), telehealth is defined by its use of communications technologies and connected monitoring devices. In its simplest form, a patient uses video conferencing (like Skype) to consult with a medical professional. Doctors can 'examine' the patients remotely and provide medical advice. This can be an effective tool in case of non-life-threatening medical issues, such as mild burn wounds or skin irritations.

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## Telehealth:

#### How does telehealth work?

Video conferencing can allow patients to speak with a qualified doctor in their own language. If the doctor determines that the patient requires prescription drugs or 'hands-on' medical treatment from a local healthcare provider, the travel health provider can arrange for the patient to see an approved doctor.

In more complex forms of telehealth, patients carry or wear internetconnected monitors that can alert them or their doctors in case of a medical problem. This allows doctors to keep track of patients in real time.

Currently, telehealth almost always relies solely on human intelligence. That means the patient is always questioned and examined by a human doctor. However, major investing in artificial intelligence is already showing great promise. Google has even created a 'bot' that can accurately diagnose whether a patient is infected with the Zika virus. As the telehealth industry continues its rapid expansion, quality and access to care will improve.

#### The benefits of telehealth

Telehealth can reduce the costs of providing healthcare to employees on the road. In countries like the US, healthcare costs are much higher than in most European countries. It is often cheaper for an employee to teleconference with a doctor from their home country than to visit a local doctor.

In some cases, telehealth may also lead to better outcomes because

the employees are able to speak in their own language and deal with a medical professional from their own culture. This reduces the chances of misunderstandings, which may lead to an incorrect medical response. Telehealth also ensures that the employee receives the standard of care that he or she expects. In places where local healthcare is lacking or inadequate, having a qualified remote doctor on call can be extremely helpful.

#### Possible setbacks

As with any new technology, there are still some kinks to be worked out in the world of telehealth. Some patients are concerned, for example, about possible privacy or data security risks associated with communications technologies.

Telehealth is also not always ideal for emergency response treatment. In such cases, it is important to ensure that your travel health provider also has the resources and infrastructure to offer an on-the-ground

# Are travel safety providers worth the cost?

emergency response (such as an air ambulance service).

Considering the importance of employee health and safety, partnering with a travel safety and health provider can be a wise investment for your company.

Plus, many of the services offered by a travel safety and health provider can be covered by your company's business travel insurance. Larger travel safety and health providers, like International SOS, <u>actually work closely with insurers</u> to reduce paperwork and simplify payment processes for their customers.

It is important to note that hiring a travel safety and health provider is <u>not the same</u> as having business travel insurance. These are separate forms of protection that should be designed to complement one another, to provide full protection to your company's travelling employees.

As you have seen in this three part eBook series, business travellers face significant risks. Fortunately, the business travel safety and insurance industries now offer wide-ranging services that help you and your company manage these risks and live up to their duty-of-care obligations.

