

BEST PRACTICE IN TRAVEL RISK MANAGEMENT 2019



KEY LEARNINGS FROM

The Future of
Travel Risk Forum

beTravelwise

SNOWBALLS

During the introduction to the forum, the attendees were asked to write down their TRM concerns that they would like answered, scrunch the paper into a ball and hurl it across the room. The following are a selection of some of these concerns.

COUNTRY RISK

- Travel to countries with hostile governments
- Advice for travel to high-risk locations
 - Dealing with finance departments that advise "If public transport is cheaper, use this option" – this discredits safe and effective travel plans in high-risk countries
- Increased travel to high-risk locations and business appetite outweighing security advice
- Threat and vulnerability assessments for high-risk travel. Is this enough for an approval?
- Nobody thinks there are risks in Europe/USA only Africa/Middle East
- Tailoring pre-trip advice for individuals

ADOPTION

- Individual awareness/responsibility taking
- Employees ignore travel protocols
- Traveller ignores travel briefs/advice, most people can't be bothered
 - Organisational uptake/acceptance of programme
- Ignorance and apathy of security awareness

TRAVEL AND TRAVEL RISK MANAGEMENT POLICY

- How to get buy-in from the top?
- Company vs individual responsibility
 - Employees booking their own trips and not showing in system
- Standardisation across global movements
- Getting senior management buy-in from those who don't understand TRM
 - Driving policy change in a culture that doesn't 'do' policy
- Multiple travel agencies – no consistent approach

DIVERSITY & INCLUSION

- How to communicate LGBT+ travel risk
- Senior management sometimes don't take diversity/inclusion seriously
- Educating travellers without calling out their "vulnerabilities"
- Risk of LGBT+ advice to countries where it is illegal
 - Dealing with sexual harassment during travel

TRAINING

- Training on travel risk
- Making pre-departure training mandatory
- Diversity & Inclusion specific travel tips/training
- People don't like spending time on training. They think it's common sense anyway
- Education and awareness – how to reach as many people as possible

TRAVELLER TRACKING

- Paranoia about tracking
 - Traveller contact information, how to get, how to keep up to date, maintained on HR systems, traveller not updating
- Unable to communicate with travellers, travellers not replying to safety messages
- Not knowing where our employees are
 - Employees not checking in with our travel risk provider in an emergency

OTHER

- Supplier integrity
- Traveller mental health and well-being
- IT security when travelling
 - Lack of secure accommodation for travellers

Here we share up-to-date information and best practice from the Travel Risk Forum held in London last December.

The five papers cover:

- 01.** The legal position and why making training and education materials available to all employees is so important, including detailed notes on best practice if there is an incident
- 02.** How paying attention to diversity issues helps improve the communication of travel risk management (TRM) programs throughout organisations
- 03.** The changing response to health issues and the increasing focus on chronic conditions
- 04.** Getting the balance right between personal privacy and the ability of technology to keep in touch with travellers wherever they are in the world
- 05.** Three case studies of best practice in implementation highlighting the different challenges faced by different organisations.

The forum programme and speakers:

Welcome address Legal Panel

Mark Frary, Travel & Technology Writer

Charles Parry, Legal Advisor, Pump Court Chambers

Conor Mullan, Pump Court Chambers

Personal Risk 1 – Recognising Bias in TRM?

Sam Roper, Security Advisor

David Jovic, Travel Security Manager, Vodafone

Jase Keen, Group Manager EMEA/APJ Regional Security, Citrix

Personal Risk 2 – Implementing a Programme

Jeremy Wilkes, LGBT+ Travel Advisor

Elizabeth Lewis, Vice President, Operational and Travel Security, Deutsche Bank

Anne Hudson, Risk Insurance Manager, Northumbria University

Emma Lamb, Global Travel Safety Coordinator, Mile-stone Tech @ Facebook

Medical Risk

Dr Nic Hillier, Medical Advisor, Director and Lead GP, The Walcote Practice

Dr Anthony Renshaw, Medical Director, International SOS

Modern Risks and Technology

Dr Sophie Harwood, Women's Travel Advisor

Grant Cambridge, Deputy Global Security Leader (Deputy CSO), Risk Management, EY

David Herd, Group Security Manager, Unilever

Nathan Monshin, Director International Risk, SI Risk

01 FOUR LEGAL POINTS

Four salient points of law that apply to travel and the hazards and risks of travel were covered by Charles Parry, barrister and legal advisor to beTravelwise.

Standards, investigation and enforcement

The impact of English law on travel risk management (TRM) requires an understanding of how the legal position is changing, says Charles Parry, barrister and legal advisor to beTravelwise.

On the one hand, there is the established idea that parliament legislates to set standards, that the executive (civil servants and ministers) gives effect to the statutes, that judges interpret the law and that a jury decides the facts of any case.

On the other, there is an increasing trend to delegate powers to regulatory bodies that avoid independent scrutiny.

The benefits of having a jury, an independent and randomly selected group of citizens, to decide the facts of a case are important because legal arguments are presented and won on three levels - intellectual, emotional and political.

This is particularly so as judges have lacked political independence and have been subservient to the executive in the recent past,

says Parry. In contrast, his experience over 50 years is that jurors do understand legal arguments and do reach the correct decision.

For example, there is no point in prosecuting Greenpeace for damaging a field of maize as a jury will be slow to convict because they will sympathise with the political element. While the judge may say breaking down a crop has caused damage to the farmer, the jury alone has the right to decide what the facts are.

But the move towards regulations and secondary enforcing bodies has been driven by the need to save money means that in many areas the legal right to have a jury decide the facts may not be present.

Parliament has legislated to allow the executive to make regulations and to set up secondary bodies to codify and enforce them. These bodies set the rules, the penalties, audit compliance, prosecute and decide on the sanctions.

The Health and Safety Executive, while it operates under primary legislation, is influenced by the way these other bodies regulate their sectors and there is evidence of where it has tried to circumvent the courts to get its own way.

Health and safety developments

Travel risk is regulated by the Health and Safety at Work Act that puts a general duty on every employer to ensure so far as is reasonably practicable the health, safety and welfare at work of all his employees. The employer may also be responsible for people that he does not employ if they are put at risk.

Employers need to be aware of hazards, which are the danger or peril such as tripping or falling, that employees may face and the risk, which is the likelihood of that danger or peril occurring.

The employer's statutory defence is to prove that he took reasonable steps to avoid the risk. The employer needs to be able to demonstrate

that he took action so that the employee had the appropriate level of skill or training to avoid the hazard. Safe systems of work and adequate supervision are also important.

Case law has established that the foreseeability of the hazard has to be material and the employer only has to prove on the balance of probability that he took all reasonable steps.

Parry notes that Health and Safety cases are enforced in the criminal law system and managers can be prosecuted if they neglected their duties. For big organisations fines can be as much as £20 million.

In the travel context, when a traveller abroad is at work and not at work is a matter for debate.

Discrimination Rights

Conor Mullan, a barrister, gave a brief overview about the effects of discrimination and the application of the Equality Act 2010 and competing interests under the European Convention of Human Rights.. He took the recent Supreme Court judgement in *Lee (Respondent) v Ashers Baking Company Ltd and others (Appellants)* (Northern Ireland).

Gareth Lee had requested a cake be made by Ashers bakery; he asked for a message to be added to the cake in support of gay marriage which was declined on the grounds that the message was contrary to religious beliefs. The Supreme Court held that the refusal to ice the cake with the offending message was not discrimination against an individual, but a simple message which could be dissociated from the individual's sexual orientation and therefore not discriminatory. The bakers were entitled to their religious beliefs.

The case together with another similar case in the USA, was to illustrate the

point that discrimination can be an elusive concept. The bakery had not refused to bake the cake, which was the contract, but to adorn it with the offending message. Had the bakers refused to bake the cake on grounds of the customers sexual orientation the result would have been different.

In relation to TRM, risk managers may be cautious of offering specific advice about travel to countries or territories if the advice may appear discriminatory when set beside the usual inclusive corporate policies. However, different staff members may face hugely varied risks at a destination due to local laws, attitudes and culture treating people differently.

In these instances, the primary purpose of the advice should be to keep employees safe which should take precedence over concerns that the advice may appear discriminatory. It is always worthwhile to seek the advice and guidance of your DNI networks, who can assist careful phrasing and promotion of advice for their members.

Tips on how to respond to incidents

When dealing with an unfortunate incident you will get a call when you least expect it but from that moment take things seriously, says Parry. Many people end up in court because of a lack of application at that stage; humble co-operation with the investigator is the best course.

Invariably when there is a serious incident, there will be a safety breach. The best breach for prosecutors to pursue is the inadequacy of the written risk assessment. If the risk assessment had been sufficient and the training properly followed the incident probably would not have occurred.

Preserve the evidence and remember that witnesses in shock may not recall things accurately. File a report with the Health and Safety Executive. Keep it brief and accurate. It could be used against you if it is not accurate.

Preliminary conversations will be recorded. Prepare for interviews. You don't have to answer questions. A good thing to do is to go to the

interview and present the inspector with a prepared statement, a carefully drafted version of what happened.

Bear in mind what points you may want to use in defence or mitigation. Good legal advice at an early stage is worthwhile.

Section 20 of the Act obliges you to cooperate with the inspector. Don't do an internal inquiry. At an early stage make sure your paperwork is in order. Do get employees to sign that they have been trained.

Beware email chains, especially where someone says we should have done this and we might have done that, it is a rich seam of information for prosecutors

While not covering jurisdiction in detail, Parry says there are two things to bear in mind. First, an English coroner will always take jurisdiction over any death of a British citizen anywhere in the world. Second, the Americans will always take jurisdiction over the dollar. Sepp Blatter would have been safe if he had taken his bribes in Swiss francs!



02 PAYING ATTENTION TO DIVERSITY IS A WIN FOR TRM

As TRM programs develop beyond a one size fits all model, working with your organisation's diversity groups is an opportunity to raise your profile and effectiveness.

Instead of being the team who always says no, you will be the people who keep employees safe and well when they travel, says a panel hosted by Sam Roper, beTravelwise's Security Adviser.

Risk managers need to check how robust TRM programs are and to balance the relative emphasis placed on the home culture and the destination risk.

"TRM programs of the past tended to be generic and about macro-level risk advice. They would focus on the country rather than the city being visited," says Roper, an experienced solo female traveller with 10 years' experience of advising organisations on risk.

"But today's traveller is concerned with what is going to happen for that four- to five-day period that she is in that city. What can I eat? Is the water safe? What do I need to know because of who I am?"

Different travellers have different levels of experience and different risk profiles. In the past, the typical traveller was white and male. Today, travellers include people who are women, LGBT+, disabled and/or from an ethnic minority. The content and tone of the information provided must balance the needs of all.

"What you are saying is critical," says Roper, "because at best you may offend someone if you get the message wrong and at worst you have put someone into danger."

For example, a 25-year-old white male who has never left the US and is travelling to Europe for the first time would have different vulnerabilities to a well-travelled ethnic minority individual visiting Russia for the first time.

"We need to ensure that the biases we already have and our subjective views based on our own experiences, risk profiles and backgrounds don't cloud the information and advice we are giving our travellers," says Roper.

The content and tone of the information provided must balance the needs of all.

Different organisations face different challenges. Jase Keen, EMEA/APJ group manager for security at software company Citrix, has built a TRM program from scratch in the 18 months since he joined.

Headquartered in the US, Citrix operates around the world and has a host of different cultures from the various companies acquired to grow the business over the past 30 years. His program accommodates the company's culture, the way its people work and the threats that exist in some of the places where it works.

"The biggest eye-opener to me was discussions with the company's LGBT+ forum and hearing from them about how they were treated when they got to various places," he says.

How do you get the balance right between the duty of care and not putting people off business travel?

Culture is important, says David Jovic, travel security manager at telecommunications company Vodafone. Its TRM program is based on the belief that Vodafone does things right. While policies are balanced with an agile engineering culture, identifying personal risk is a key driver. Keeping business travellers safe and well makes business sense.

At Citrix, the security role is to provide information to the traveller, who then decides on whether to go ahead with the trip. The traveller has to balance the cost of being safe with the long term value to the company of the contract. The traveller's business unit is responsible for the cost of complying with the advice.

"Sometimes the traveller says yes they will pay for what is recommended. Other times they say no and that they will just get a cab," says Keen. "In that situation, I ask them to email to confirm that they have received my advice."

The important thing with advice is to spell out the risks in a clear way. Tell the prospective traveller what the threats are and what can be done to mitigate the risks. Use as few words as possible.

Jovic agrees. His company has a different policy and the security manager can veto a trip. He says whenever he has had pushback it is because people have not understood the advice.

So what is the expectation of travel risk professionals? Do they always have to say yes? It is one thing to have the insurance and back up in place for when things go wrong and another to be proactive to prevent a situation from happening.

This is where internal marketing helps and supporting diversity groups helps to raise the TRM program's profile.

In Keen's case, working with the company's lead officer for diversity and inclusion helped him to get the wording right and also to connect with the company's PRIDE alliance to disseminate information. TRM programs cannot profile people. Instead, they need to raise awareness that advice is available and to encourage people to get in touch.

In the case of any traveller going to a high-risk destination, Keen will provide written advice. It is up to the employee to read the advice. On average he is providing three pieces of advice a day for these destinations.

At Vodafone, Jovic uses a third party provider, which delivers advice by phone. He also works with the company's diversity groups to spread information across the business.

At the end of the day, a good day at the office is one you get home from

"The benefit is that the advice becomes a message from a diversity group and not just a message from travel security," says Jovic. "And doing this helps you to build political capital about your TRM program because it puts you out there and people ask, 'what else do you do?'"

If you are a disabled traveller going to Paris, getting advice from a disability diversity group will be more authentic and have more impact, says Roper. The traveller will be more comfortable talking to someone whom they believe understands the complexities of getting a wheelchair on an aeroplane. So as a security team you should brief the diversity group and direct the traveller to talk to them.

Also, check if your organisation has an executive assistants group. EAs will follow the travel policies and use the recommended providers. However, bear in mind that as the EAs do such a good job, the senior team they are supporting may not appreciate how hard it is to get travel advice out to the rest of the business.

"Everything we do is about enabling and not constraining," says Keen. "We want people to be able to travel to make money. But at the end of the day, a good day at the office is one you get home from."

03

HEALTH:

A NEW FOCUS ON PREVENTION

Getting hurt or falling ill on a business trip are the most common ways for employees to become involved with their organisation's travel risk management (TRM) program.

However, as incidents like a fall in a shower or a mental health issue are more likely than contact with Ebola or the Zika virus today's programs need to pay more attention to chronic health issues and pre-travel screening.

Once repatriating a 70-year old professor who had a cardiac issue in Afghanistan would have been a success but today questions should be asked about if it was appropriate for him to travel in the first place.

"Business travel is bad for you on a general level," says Nic Hillier, a doctor and beTravelwise's Health Adviser.

A World Bank study of more than 10,000 employees shows the incidence of basic risk lifestyle issues such as smoking, obesity, insomnia and depression are two to three times higher among business travellers than in the general population.

"The overwhelming majority of the four million cases that come through our centres every year are medical cases," says Anthony Renshaw, medical director of International SOS. "And we can see many were potentially preventable."



Business travellers are at risk of every form of major illness, not just infectious diseases. There are a high number of cardiovascular cases. Employees who travel more than four times a year are three times more likely to have mental health issues.

The challenges for the employer include identifying those people who are more at risk and whether it is possible to screen everyone who travels.

For example, if an organisation has someone with a mental health problem travelling in a country with a different language to their own then it should ensure that its response plan includes the availability of someone who speaks their own language.

Some organisations are also setting up wellness programs in part because they recognise that chronic conditions such as diabetes and heart disease are now major risks to business travellers' health.

Today's employer will find that its duty of care is likely to include assessing whether an employee's pre-existing health condition puts them at risk, says Hillier.

For UK-based organisations a useful checklist is set out in the PAS 3001 standard, says Renshaw.
(See page 16 for further details)

But in multinational organisations, travel risk managers may find setting standards more complex.

For example, countries like Australia and Canada have extraterritorial health and safety legislation. This means that if you employ their citizens you may find there extra hurdles you have to jump. And the number of countries providing similar protection for their mobile workers is on the rise.

"The message is not that you should be expected to know about all these issues," says Renshaw. "But it is likely you will be judged against what is being done in the industry and what is written in the standards."

His company, International SOS has published papers on best practice covering universities that send students abroad and on mental health, for example. But there are plenty of areas with no standards and where organisations will need to demonstrate they have done a risk assessment and that they offer support.

In terms of support, there are two practicalities. What you advise a traveller who is in distress and what you can provide to them on the ground.

In nine out of 10 cases we provide advice only, says Renshaw. Instead of calling an insurer after someone has sought medical advice, we aim to give them healthcare system specific advice, using regional experts.

"What I would advise someone who is stuck in China is very different from what I would advise someone here," he says.

In Beijing, people with mental health issues are sent to a police station rather than a hospital. There will be lots of language difficulties and dealing with a case like this can quickly become complex. "We had an instance where we had to send a Chinese doctor to extricate an executive from a psychiatric unit before we could get him home," says Renshaw.

While travellers may expect organisations will send helicopters to rescue them from wherever they are, that is not the case. Advice is more likely.

It is reasonable for travellers to expect is that their organisation will know about the destinations that they have been sent to. For example, if you are sending a traveller to a malarial area, you should provide them with some advice before they travel.



“The reason I use malaria as an example,” says Renshaw, “is that it is reasonable to do something about it yet every year we deal with fatal cases of malaria where we evacuate their mortal remains back home and that should not be happening.”

More organisations are providing teleconsultations to provide advice to employees, even though the method attracts some controversy among medical practitioners.

The outcomes of teleconsultations are mostly favourable, says Renshaw. As more countries allow prescriptions to be issued by teleconsultation he expects their use will increase.

But the availability of advice does not replace the need for a good risk assessment in remote destinations or high-risk environments and will not replace the need for access to local medical advice.

Renshaw advises that sending the school nurse with a party of schoolchildren will not work when, for example, the nurse finds themselves having to negotiate the Chinese healthcare system.

If your travellers are going to high-risk areas, then you need to provide specific advice. TRM programs can no longer rely on insurance companies providing medical advice for somebody going to Africa because there is now an expectation of a higher duty of care.

Travel risk managers can learn a lot from Non-Governmental Organisations (NGOs) and the oil and gas industry, which can help with benchmarking their programs. Take a good look at their underlying principles, he says; NGOs, in particular, do very thorough psychological assessments before they let people travel.

The three things to assess are: what is the person’s medical condition, what is the work they will be doing, and where they will be working. For most work, all three assessments can be automated. Use an online checklist to assess personal health risks.

“What we have found is that physical health assessments are less valuable than we had thought,” says Renshaw. “Unless you are going to work in a mine in Mongolia.”

In the latter case, it is better to get specialist medical advice as GPs may not know what they are looking for, says Hillier. Medical records are confidential and employers only get a risk assessment and advice on how the employee might be supported.

The gold standard is where you identify a risk for your employees and can demonstrate a behavioural change as a result. Wellness programs, perhaps!

04 PRIVACY CONCERNS ARISE AS TECHNOLOGY MOVES FORWARD

The way that people travel and the risks involved change every month due to advances in technology, both software and hardware. This both helps and hinders TRM planning, Sophie Harwood, beTravelwise's Women Traveller Advisor, says.

On one hand, 80% of the population have at least one social media account. On the other, many are reluctant to share their data with their organisations while on business travel.

The widespread availability of mobile phone and GPS coverage gives organisations the potential to track their travellers almost everywhere they can go. But increasingly the question from travellers is when do they get to switch tracking off.

Back in 2008, TV coverage of the Mumbai terror attacks was beamed live worldwide. But companies whose executives were in the Taj hotel had no way of knowing whether they were safe and no ability to organise a response team on the ground.

Today, many large organisations can track their travellers around the world and contact them promptly when there is an incident and advise them what to do.



But the wider use of tracking is a divisive issue. A 2018 survey by Travelport shows 55% of business travellers agree for their company to track them and 45% do not.

“Oddly it is the younger generation of business travellers who are more averse to being tracked”, says Nathan Monshin, a director of consultancy SI Risk, which surveyed thousands of people using its app over nine months.

At first glance, it seemed odd that younger people who are comfortable sharing their lives on social media were more averse to being tracked by their employer, he says. But digging deeper, the reason was that younger people seem less willing to follow orders.

The solution is simple. Organisations need to explain why they need the data and how the data will be used. In SI’s experience, the TRM team needs to brief managers so they can explain the reasons to staff and once this is done more travellers agree to allow tracking.

But organisations need to stick to their promises on how they will use the data, says Monshin. Those who have used the data for something else have lost the trust of their employees.

Asking for permission works, says David Herd, group security manager at consumer goods giant Unilever. To keep in touch with business travellers, his team needed them to share their personal phone numbers. They decided to send out a survey that asked if people would share their numbers. The answer was yes.

Without this step a very similar project at another major organisation failed, Harwood says. Its employees said that using the service made them feel as if ‘Big Brother’ would be watching them. The lack of uptake surprised the company because its view was that travellers would see the service as a perk.

“You need to manage the perception of how the data will be used and show what the benefit is,” says Harwood.





The term 'tracking' is not used by everyone. Some organisations use the American term 'geospatial awareness'.

But that does not necessarily work, says Grant Cambridge, deputy global security leader at professional advisers EY.

Just 1% of the thousand employees that visit high-risk places for the EY agree to geospatial awareness. Instead, the security team relies on education. If someone is visiting Afghanistan or Libya they are expected to give active consent at the point of booking the trip.

However, those travellers who agree to be tracked are increasingly asking that they can switch it off when they want. One way is to have a private mode that is delivered by having an SOS button so that tracking can be quickly reactivated if there is a problem. But Monshin says newer iterations work by only the current location being stored, with the previous locations being deleted by the software.

At Unilever, business travellers are only made aware that the tracking is in place if they get an informal email from their line manager asking if they are OK following an incident. "No-one questions tracking if they are in the face of a typhoon," says Herd.

As well as the travel itinerary, the data that needs to be held is limited to first name, last name, email address and nothing sensitive.

"I am a big fan of people tracking my every movement," says Harwood. She uses WhatsApp, which shares her location using Google maps.

Using WhatsApp feels informal and voluntary and its availability as a tool is something that could be built into travel awareness information and training, she suggests. Travellers could choose their app and share their location with someone who knows what to do if a problem arises.

Herd agrees and says he has recommended to various teams in Unilever that they set up a group on WhatsApp to keep in touch.

There is demand for instant messaging solutions, says Monshin. This allows tracking within small teams, which is useful in some situations.

Instant messaging is also a useful tool for leisure travel - when people are adding personal travel on to a business trip.

For example, Unilever sends people on five-week assignments to places like Kenya. On the weekends the travellers may want to go on a safari. The Unilever TRM policy says that everything that happens between a business flight out and a business flight back is its responsibility.

Herd says its advice is usually that you are authorised to go on your time but make sure your host knows where you are going and you are using an approved company for the safari. There are also times when his team refuses permission.

Using approved suppliers is where companies need to have clear policies, says Howard. While the sharing economy, with services like Uber, Lyft and Airbnb, offers convenience and savings, it also brings new risks.

Looking forward, changes the panel expect to see include the increased use of digital data in for travel documentation and greater use of artificial intelligence and bots providing travel information. As a result, it will be even more vital that security teams have good quality data on their travellers.

Organisations need to get the culture right, says Cambridge, and then ensure they have the technology to help.

However, a big risk could be that you are too reliant on technology. Harwood took part in a crisis management drill in Tokyo recently. The scenario was that after an earthquake all the computers and phones were down for 48 hours. "The managers just looked at us and said what do we do," she says.

05

IMPLEMENTATION: BEST PRACTICE IN ACTION

Developing TRM programs in a university, a bank and a social media company throw up different challenges.

Ensuring travellers get appropriate advice and act on this requires a mix of strategic and tactical solutions, as demonstrated by a panel hosted by Jeremy Wilkes, beTravelwise's LGBT+ Traveller Adviser.

Also, many don't like taking advice from someone who has never been to a war zone. They think they know it all, she says.

In the public sector and smaller organisations, responsibility for TRM is often handed to someone doing something like managing insurance. This is the case for Anne Hudson, risk insurance manager at Northumbria University.

With 30,000 students and 2,500 staff drawn from every continent, the university has a two-step approach with routine travel questions being directed to an internet portal.

But Hudson also has the challenge of advising on travel to high-risk destinations due to the nature of what universities do. For example, if a volcano erupts, its geographers need to get there to see it. Or where better to study global warming than visit the polar ice caps. Even conflict zones are on the agenda as researchers want to study the economic, social and political impact.

Hudson has found that academics can be difficult to help, partly because they move around between different universities that have different travel policies. Also, many don't like taking advice from someone who has never been to a war zone. They think they know it all, she says.

Destinations can also be a risk because the traveller is inexperienced. Her university requires students to do a work placement as part of their degree and many are sent to countries like Tanzania and Burundi. These students are not only working in an alien culture but it often their first trip undertaken without their families, she says.

"That said, reaching people who are not experienced is much easier than persuading experienced but complacent people to change the way they do things," says Hudson.

The university keeps digital copies of all the advice that it provides to travellers and informs them that they are personally responsible for their health and safety. As the digital record is reviewed by line managers and, in the case of high-risk destinations, approved by senior managers, personal information is kept to a minimum.

Where there are potential issues due to a traveller's political or personal orientation, embedded links to advice from third parties is included. The traveller is told to explore things if you are part of this community and make sure you are comfortable with the situation you are going to, says Hudson.

The university is also trying to capture information from its travellers by asking for feedback. A key question is what would you say to a traveller making the same journey in the future.

For example, it had a Catch-22 situation with making money available to a traveller through an African bank because it would only release the money if the traveller had one of its bank cards. Once this issue was resolved the next traveller found that they had to visit 10 ATMs to get money out because most of the ATMs were not refilled.



PAS 3001:2016

This PAS (Publicly available specification) from the British Standards Institute is entitled: Travelling for work - Responsibilities of an organization for health, safety and security - Code of practice.

It provides guidance to help organisations protect their mobile workforces, in particular:

- Policy
- Threat and hazard identification
- Risk assessment
- Prevention strategies
- Incident management including arrangements for mitigation and response
- Communications and accountability arrangements

There is currently a project with the International Organization for Standardization (ISO) to develop ISO 31030: Risk management - Managing travel risks - Guidance for organizations, which will enhance PAS 3001.

“That’s the sort of stuff that doesn’t appear on a travel risk consultant’s website,” says Hudson. “But it is really useful information for people who are on the ground.”

Everyone at the university is asked to download a SafeZone app. They can press a button in an emergency and help will be sent. The app works at its three campuses - in Newcastle, London and Amsterdam - and further afield, where they get a callback and if there is no answer the incident is escalated to the nearest emergency service.

Meanwhile, as a large organisation with 100,000 employees and 30,000 business trips to organise each year, Deutsche Bank has been aware of travel security for around 10 years. But its TRM program is quite new, says Elizabeth Lewis, vice president of operational and travel security.

In her first year, Lewis has used the PAS3001 standard as a template for the bank’s program. Areas covered include how to do threat and risk assessments, how to assess accommodation and transportation options, how to manage itineraries and how to locate travellers. The bank does not integrate tracking technology with its response process but it does have an app that travellers can use if they wish.

Lewis has invested in an online portal to ensure that policies are consistently applied across the bank. To ensure that travellers get an appropriate level of detail the advice is phased. At a general level, there is advice on how to get to and from the airport and what hotel has been booked. After this, there can be specific advice relating to the destination. And specific advice is also available to travellers who are female, LGBT+ or from a black, Asian or minority ethnic (BAME) background. If they want more anonymous advice the traveller can contact one of the bank’s travel risk advisers.

Deutsche Bank uses its operational centre network around the globe to keep in contact with travellers. The security team liaises with them so the bank knows where travellers are 24/7. All travel is authorised by the security team and operational centres covering where the traveller sets off from and where they journey to if it is a higher risk destination.

This structure creates a feedback loop, where advice is disseminated from the centre and what is happening on the ground is passed back to adjust the advice.

Lewis has also introduced a feedback element for the traveller so they can pass back information on advice that would have been helpful but that they did not get.



There are three questions: did you get everything you needed? What was missing? What could we do to improve the service?

In addition to employees, Lewis and her team also find themselves with a duty of care for contractors sent out to work for the bank. If we take responsibility for them, in return they must follow our processes.

The bank's female, LGBT+, BAME and executive assistant networks have helped ensure effective communication of the availability of specific advice for travellers, says Lewis. This was facilitated by sending out a questionnaire asking how the TRM team could better support them.

Facebook may be one of the world's most successful organisations but as a young company it is still getting up to speed on its TRM policies and procedures, says Emma Lamb, global travel security and safety coordinator.

As well as providing bespoke risk assessments for people going to medium and high-risk destinations, Facebook has audited 920 hotels and graded them preferred or non-preferred according to their security standing.

Most of the assessments are done by using questionnaires but in higher-risk destinations, an actual visit by a security manager is required. Ground transportation suppliers are similarly reviewed.

As staff use the Facebook app, this allows the company to push messages to people and if they don't respond then action may be taken.

Facebook provides e-learning courses for general travel safety, health & wellness and for LGBT+ travellers. It offers in-person training on self-defence and female traveller safety. Support is available 24/7 for personal and business travel through their Global Security Operations Centre and medical advice is provided by an outside supplier.

Its e-learning resources are available to all staff because there is some concern that employees will not understand the risk that some colleagues may face. For example, on a taxi journey, you may have a conversation with an LGBT+ colleague that would be acceptable in the UK but would "out" them in a country where their orientation might put them at risk.

This is a fundamental point, says Wilkes. Everybody needs to be aware of the risks travellers face but in some organisations that may be challenging. It is about the basic principle of looking out for your colleagues. If you are a manager you need to understand the risks so you can support your team.

E-learning courses for general travel safety, health & wellness and for LGBT+ travellers

In a conservative organisation, he recommends that the TRM team keeps the information short and relevant, explaining why it is a necessary agenda item.

The best practice is to not disclose personal information about travellers but make advice available to them, says Wilkes. While you can use diversity groups within your organisation to help communication, they need to be managed. You need to find out from them what issues they believe are important but also explain to them why you need to protect the privacy of travellers.

SUMMARY

Many of the concerns that participants shared in their snowballs (inside the front cover) were addressed during the day. Some of the key finds are summarised below:

- Audit your TRM programme with your most at-risk travellers in mind.
- Travellers are increasingly looking for personalised advice that covers everything from where to eat and water safety as much as the risks they may face, predicated largely on the individual's prior experience of travel or the destination.
- Advice should be simple and clear to help understanding and adoption.
- Make educational materials freely available and relevant to all traveller profiles.
- Coordinate with Diversity & Inclusion groups to reach their members with travel risk information and seek their advice on how to present that information.
- Make training and education resources available to all travellers so there is greater understanding of the risks that colleagues may face in different locations.
- Educate your travellers not only in travel risks, but also in the program you have in place, the resources, support and assistance they can draw upon
- Work on the TRM brand so it is seen to be enabling and not constraining.
- Health risks are increasing as pre-existing conditions and mental health issues are exacerbated by business travel.
- Online questionnaires can be as effective to make a health travel risk assessment as seeing your doctor these days.
- Wellness programmes can help greatly with overall staff health and therefore travel.
- If you need traveller contact details, asking for them can sometimes work.
- Educate the traveller on how their contact information and tracking systems/location is used to assist them, especially in an emergency.
- Don't overly rely on tech, have back up plans for when tech fails.
- PAS 3001:2016 provides a useful guide for setting up or auditing a TRM program.
- Use existing resources in the travel, security and Diversity & Inclusion teams to leverage your program.
- Try to create an information sharing system so travellers can feedback good and bad elements of their travel so you can adapt the program and other travellers can learn from their experience.

The forum was created to provide an arena in which knowledge could be shared between the panellists and attendees. The final take-away is to pick the brains of your colleagues and contemporaries. Many will gladly share their experiences, good and bad, to help you build improve or manage your TRM program.

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- Customize for content & branding
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