

# KNOW YOUR RISKS

Although alarming, terrorist attacks, unrest and epidemics are unlikely to impact most business travellers – but they reinforce the importance of sensible risk mitigation, says business and technology journalist

**Marc Ambasna-Jones**

“**T**he Foreign Office urges Britons not to travel to Brussels,” said the headlines in the immediate aftermath of the March terrorist attacks on the Belgian capital. This is Belgium we’re talking about here: a country previously best known for its chocolate, waffles, Tintin and more than 800 brands of beer. With a relatively liberal society and a thriving business community, Brussels is a destination that’s never previously featured on a global risk map. The message is clear: nowhere is entirely devoid of risk.

For businesses and business travellers, elevated threat levels demand increased pragmatism. Yes, there will be short-term reactions to major terrorist incidents; but these should never form or override travel policy. Organisations always have to plan for all eventualities, protect employees and minimise disruption.

#### **Your duty of care**

Interestingly, a poll conducted by the Global Business Travel Association (GBTA) in the days following the November 2015 terrorist attacks in Paris found ➤



STEPHAN SCHMITZ



+ **CASE STUDY: BRUSSELS**

**WHEN BRUSSELS CAME UNDER ATTACK, CAPITA TRAVEL AND EVENTS' CRISIS-MANAGEMENT TEAM SWUNG INTO ACTION**

**On the morning of 22 March 2016, three coordinated bombings occurred in Belgium:** two at Brussels Airport in Zaventem, and one at Maalbeek metro station in Brussels. Thirty-one victims and three suicide bombers were killed and more than 300 people were injured. After the attack, the Belgian government put the country on its highest national threat level and Brussels Airport

was closed, with all departures and rail transport to the airport cancelled. All inbound flights were either cancelled or diverted to nearby airports. About an hour after the airport bombing, the explosion at Maalbeek metro station resulted in the Brussels Metro being completely shut down.

As the initial attack took place at around 8am local time (7am GMT) Capita Travel and

Events' emergency out-of-hours team manager invoked our crisis-management plan. The crisis-management team used our traveller-tracking tool to quickly identify customer employees travelling to or from Brussels, or staying in the city. Where our customer travel managers agreed, we began reaching out to potentially affected travellers to confirm they were safe. Wherever necessary, we made alternative

travel arrangements, sourced additional accommodation and cancelled booked plans. In total, 66 travellers were contacted within the first hour after the alert to advise them of the attack and provide them with safety advice and support. Of these, 52 were directly affected, and were supported by Capita Travel and Events to ensure their safety and organise alternative travel arrangements.

**BUSINESS TRAVELLERS TEND TO EXPERIENCE THE SAME ISSUES WHILE THEY'RE AWAY AS THEY MIGHT AT HOME – ROAD ACCIDENTS, FALLING ILL OR PETTY CRIME**

may raise the fear stakes for travellers, in reality they impact relatively few people. In fact, business travellers tend to experience the same issues while away as they might at home – road accidents, falling ill or petty crime.

“You have to put the level of risk in context,” notes Truss. “Driving your car is often more risky than travelling overseas.” Then there are the less obvious travel considerations: “Travellers need to be prepared and forewarned, wherever they are travelling, but especially if it’s to an overseas location for the first time,” Truss continues. “For example, if you were travelling to a farflung country where a border official tried to extract bribes from you to gain entry, it would be less alarming if you’d been told it might happen – as well as how to avoid the situation in the first place, and what to do if it did.”

“There is also on-going transport to consider,” he adds. “If travellers are going to riskier locations, do they hop into a taxi waiting outside, or should you book a dedicated driver for them? That might not be necessary for a trip to Europe, but you

policy, with just 23% citing duty of care as the primary driver.

But that attitude may be changing as travel policy evolves. Whereas cost reduction used to be the driver for travel policies, today, safety and security are increasingly important considerations.

“Some businesses still have a separate risk policy, but this is becoming much more aligned with their travel policies,” says Chris Truss, director of proposition and consulting for air, rail and ground transportation at Capita Travel and Events. As he points out, insurance companies also demand risk mitigation in order for policies to be validated.

**Realistic about risk**

Terrorist incidents and epidemics such as Ebola and Zika may dominate headlines in the media (understandably), but while these

that “nearly three-quarters of European business travel buyers say their company’s travel within Europe will remain largely unaffected by the recent attacks on Paris and threats to Brussels.”

Travellers, it seems, are simply becoming accustomed to potential risk. This common-sense reaction appears also to owe something to travel risk-management plans. Another poll by the GBTA earlier this year found that more than 72% of global travel buyers have a risk-management plan in place, and that 81% found their company plans to be effective following the Brussels attacks. This is encouraging, of course – although note that nearly 20% didn’t report that their plans were effective.

Legislation in the UK (and in the US for that matter) puts the onus on a business to protect its employees. This duty of care comes under the 2007 Corporate Manslaughter Act, a landmark piece of legislation that leaves nothing to the imagination. Of course, responsibility for travellers isn’t the only driver of travel policy. According to research by the Association of Corporate Travel Executives and American Express last year, more than half of the 350 corporate travel managers it surveyed (52%) said that saving costs – and not duty of care – was the key driver for implementing a travel



80% OF TODAY'S TRAVELLERS HAVE CONCERNS ABOUT SAFETY ABROAD (BUT LESS THAN HALF RESEARCH SECURITY ISSUES PRE-TRAVEL)

7/10 BUSINESS TRAVELLERS SAY THEIR EMPLOYERS CARE ABOUT THEIR WELLBEING AND SAFETY WHEN THEY TRAVEL FOR WORK

+ **PRE-TRAVEL CHECKLIST**

**Safe travel is all about preparation, says Rob Walker at International SOS and Control Risks:**

**1** Check [gov.uk/foreign-travel-advice](http://gov.uk/foreign-travel-advice) for up-to-date news and recommendations on your destination country.

**2** The World Health Organisation’s Disease Outbreak News ([who.int/csr/don](http://who.int/csr/don)) has up-to-date information on any health threats.

**3** Research local conditions and risks, and identify events that may cause disruption, such as national holidays, elections or planned strikes and demonstrations.

**4** Make sure that you’re aware of any important local customs, and political or religious issues.

**5** Make sure you have a fully charged mobile phone programmed with numbers that would be useful in an emergency (police, embassy, assistance provider).

**6** Understand the basic geography of your destination, and ensure you familiarise yourself with key routes. Avoid high-crime areas if possible.

**7** Know how you will get from the airport to your destination. Find out whether public transport is safe, or private car hire is recommended.

have to take action that is appropriate for the destination you’re travelling to.”

A company’s mantra should be risk mitigation, says Truss. Organisations need to do everything in their power to ensure the safety of employees, and this comes down to research and preparation. Capita Travel and Events works with its partners to inform customers of possible dangers, as well as putting sensible protocols and processes in place for travellers.

“We send out traveller communications ranging from alerts about an incident that will cause disruption, to simple ‘heads-up’ notifications about potential disruptions that are avoidable through forward planning,” says Truss. “We also work with numerous hotels on how best to handle our customers – from not putting them in ground floor rooms, where feasible, to giving out key cards discreetly, so as not to reveal room numbers to anyone in the vicinity.”

**What happens if something happens**

It is, of course, possible for organisations to fall back on readily available sources such as the EU’s banned airlines list or the Foreign and Commonwealth Office’s Know Before You Go advice. But this is itself a risk. It’s not enough to simply read up on threats – you need to be able to act if and when things do go wrong. If the worst does happen, and travellers find themselves in a dangerous or life-threatening situation or accident, specialist service providers such as ISOS (International SOS) and Control Risks can respond with everything from local support to emergency extraction plans.

Employee tracking is an important aspect of any risk-mitigation plan. Capita Travel and Events offers 24/7 tracking that can determine whether, for example, a given traveller has checked in for a flight or is due to be staying in a particular hotel. You need a good indication of where your travellers

are so that they can be reached during disruptions and emergencies – whether they are then contacted by their travel agency, their employer, or a third-party provider such as ISOS.

There’s also plenty we can all do to protect ourselves on the move, says Rob Walker, head of information, analysis and travel security for ISOS and Control Risks: “Individual travellers should research their destination, understand the risks they might face, plan accordingly and be aware of their surroundings while travelling,” he says. “If necessary, speak with a specialist about whether they have particular concerns about a destination; they can provide personalised advice based on your risk and travel profile.”

With so many of us travelling for work these days, regulation means that businesses have greater responsibilities than ever towards employees on the move. And while the perceived threats are perhaps bigger than ever, they shouldn’t be overplayed. Our support team reports that the vast majority of enquiries it receives can readily be sorted out over the phone, and often involve nothing more than lost travel documents or a case of travellers’ tummy. But should something happen to put your business travellers’ safety or wellbeing at risk, then having the right support in place is essential for a successful outcome.

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