



Overseas business travel:
Health, safety and security insights
to help business travelers



ZURICH®

Overseas business travel

Health, safety and security insights to help business travelers

Introduction

The growing unrest and tension that started in Tunisia and has expanded to other countries is a reminder that disruptions and violence may occur anytime and anywhere. It also emphasizes the importance of putting into place an organized and predetermined plan to stay safe when traveling abroad on business.

Business professionals face a wide range of potential risks when traveling to a foreign country. Some of the issues that warrant a high level of attention include: access into and out of countries; personal health and safety; proper life, accident and health insurance coverage; culturally appropriate attire; road safety and security; and local customs and laws.

These travel risks may be grouped into three categories: health, security and safety. This paper discusses each category and then takes a look at some travel considerations that can help overseas business travelers respond to potentially dangerous situations that may arise both within countries and between countries.

Health risks

Travel to a less-developed area of the world may pose an increased risk of infectious disease. Travelers can research risks at the Centers for Disease Control Web site, www.cdc.gov/travel, which provides information on topics such as safe food and water, preparing for medical emergencies and recommended vaccinations.

If traveling to a higher-risk area, a health examination conducted by a qualified physician is advisable prior to and after the trip. Even if someone feels fine after such travel, he or she may have returned with a parasite or disease. In addition, travel medicine specialists are recommended for travel to tropical, subtropical or developing countries. (For a list of clinics, visit the International Society of Travel Medicine at www.istm.org.) If immunizations are required, schedule the process to begin at least two months before departure.

Travelers with chronic medical conditions should carry a sufficient supply of their prescription medicines with them during the trip. In some instances, copies of the prescriptions may be needed as well. All travelers should also take some simple first aid supplies: adhesive bandages, antibiotic ointment, gauze, adhesive tape, etc.

Medical insurance coverage should be reviewed for care outside of the U.S. Medicare and Medicaid, for example, do not provide payment for such care. If existing coverage is inadequate, consider supplementary medical insurance coverage. Even if an insurance company reimburses treatment, it may not cover the cost of medical evacuation from a remote area or a location where medical care is

insufficient. Travel assistance insurance may be a recommended option for providing assistance in obtaining medical attention, coverage for medical care and medical repatriation.

Security risks

The U.S. Department of State Web site (www.travel.state.gov) is the primary source for up-to-date, accurate and reliable information regarding security risks.

- **Travel warnings** are issued when the State Department recommends that Americans avoid travel to a certain country.
- **Public announcements** provide information about terrorist threats, disease outbreaks and other relatively short-lived conditions posing significant risks to travelers.
- **Consular information** sheets are available for every country in the world. They include the location of the country's embassy/consulate, crime and security information, drug penalties and health conditions. Business travelers should obtain a sheet for each country on their itinerary.

Other items of interest found on the site include: assistance to U.S. citizens arrested abroad; emergency services to U.S. citizens abroad; medical information; and evacuation plans, including lists of med-evac (air ambulances). The site also lists doctors and hospitals abroad. Additional information that is important for the business traveler to consider is typical customs, regulations and business practices in the country.

The Overseas Security Advisory Council (OSAC) was established in 1985 by the State Department to foster the exchange of security-related information between the U.S. Government and the American private sector operating abroad. Through OSAC, the American private sector is provided timely information to help make informed corporate decisions on how best to protect their investment, facilities, personnel and intellectual property abroad. Registered constituents (members) can receive newsletters, reports and other information on safety and security issues.

Safety risks

In most instances, personal safety while traveling can be assured by taking some simple precautions.

- Stay in well-traveled areas.
- Avoid behaviors that might attract criminals, such as displaying large sums of cash or valuables and not wearing any clothing or taking any actions that would immediately identify you as a foreign traveler.
- Follow reliable guidance regarding the safety of food and drink.

Business travelers should be aware that many hotels abroad are not as fire-resistant as those in the U.S. Escape routes may not be posted in hallways, exits may be few or sealed, and firefighting equipment and water supplies may be limited. In addition, there may be no fast method for alerting a fire department, and sprinkler systems and smoke detectors may be nonexistent. There are ways to deal with these hazards, however, such as checking exits before retiring and bringing your own smoke detector.

In addition to petty crimes, such as pick pocketing, kidnapping presents a serious potential threat to personal safety in certain parts of the world. The typical target is a government official or business executive. Seek qualified professional counsel and protection if necessary.

Driving in foreign countries should be avoided, if possible, in favor of regulated transport. As a general rule, avoid travel after dark, in unfamiliar areas and always carry a good road guide and map. Avoid activities that pose a high degree of personal risk including those that may not have adequate safeguards in place, such as parasailing, motor scooters and bungee jumping. Businesses offering these activities may be uninsured or cannot be sued from the U.S. should they act negligently.

Travel planning considerations

Performing detailed research well in advance of the departure date is a must for understanding the unique exposures created by travel outside the U.S. By taking the time to learn about all destinations, obeying all local laws and respecting local customs, the trip will likely be as pleasant and incident-free as possible.

Foreign travel related to business may require some understanding of local customs and language — especially for long-term stays. Business associates in the destination country and other contacts can be a valuable source of information and can assist in travel planning and during your stay.

Consider any “travel warnings” posted by the government for U.S. citizens traveling abroad. Non-U.S. citizens may have different visa and other travel requirements that may necessitate a careful review. Companies and employees should thoroughly evaluate trips to countries under military occupation (i.e., the invasion, conquest and control of a nation or territory by foreign armed forces) before leaving. In addition, travel to areas where natural disasters have occurred requires similar planning for unusual contingencies.

Here are some additional factors that may need to be considered depending on the destination, duration and purpose of travel.

Pre-departure decisions/concerns

- Does your organization have a formal policy restricting travel when “travel warnings” are in effect?
- Do you have a passport that is valid well past the anticipated length of the foreign travel?
- What are the entry and exit requirements for the country or countries that you plan to visit? Will a valid passport and an onward or return airline ticket be required? Will proof of sufficient funds be required for entry into the country? Are there any re-entry restrictions?
- Do any of your destinations require obtaining a visa from the Embassy or Consular Office of the destination country prior to entry?

Safety and security precautions

- What security measures will you face during your travels? Will you or your party experience any delays due to cameras, laptops or other electronic equipment? Have you properly labeled prescription drugs to avoid problems? Do you need to obtain a letter from the prescribing doctor for any unusual medicines?
- Have you or your travel party participated in any training on travel security? Have you taken time to ensure that you do not overtly display political symbols, U.S. or foreign, that could attract attention?
- Do travel warnings issued by the U.S. Department of State indicate avoiding shopping areas, pedestrian walkways, malls, public buses and bus stops?

- Do you or your party have contingency plans in the event you encounter public demonstrations or civil unrest? What about situations where you or a member of your party is severely injured, detained or arrested?
- Does one or more of your destination points fall into the “high risk” category? If so, should you or your organization consult with a domestic security company to evaluate the merits of hiring a security service to protect personnel during the trip? Individuals familiar with current conditions and available travel routes could provide a high degree of protection.
- Have you verified the security and ownership of the hotel where you will be staying and the transfer points and transportation arrangements? Verifying security at every point of exchange will help ensure a safer trip. Potential problems can be minimized by using proper booking channels for each aspect of your trip.
- Are you aware of crime statistics of the intended destinations and what specific areas to avoid?

Medical care or medical emergency needs

- What is the availability of proper medicines and medical care? Does the area pose an increased risk of infectious diseases? Have you or members of your party been counseled on exposures such as unsafe food and water, preparing for medical emergencies and recommended vaccinations? Have health examinations been recommended prior to and after the trip? Are your inoculations up to date? Were they obtained early enough to avoid reactions while traveling? Do you have a simple first aid kit?
- Is supplemental health insurance needed to adequately cover you and your travel party? Are you sufficiently covered in the event medical evacuation back to the U.S. is needed? Costs for an air ambulance could exceed \$50,000. Most U.S. medical insurance plans do not cover health costs incurred outside of the country.
- Will doctors in the country being visited require cash payment in advance prior to treatment? Do you have traveler’s checks as well as cash or credit cards?

Liability coverage

- Is international travel liability or travel assist insurance needed to supplement current coverage for your organization’s employees that travel overseas?
- Does the travel assistance service offer global coverage for medical assistance such as medical evacuation and repatriation, information assistance such as passport and visa information, security assistance such as travel advisories and evacuation and consulting, personal assistance such as emergency ticket replacement and legal assistance such as advance of bail?
- Do you need to warn your organization’s members of the risks associated with overseas travel? Are you taking reasonable precautions to protect the safety and health of trip participants? Have you consulted legal counsel? Will a domestic tour company be used to afford some legal protection to you or travel participants in the event problems occur?

Communication/contact information

- Prior to departure, will you and or other travel members remember to leave a detailed itinerary with a friend or relative in the U.S. in case of an emergency? Will emergency contact numbers be listed? Will cell phones be available and function in the country or countries visited? Is the personal emergency section of your passport complete? Have you made plans to keep in contact with someone in the U.S. while traveling abroad? Consider a “buddy system” for group travel.
- Have you identified the locations of police, hospitals and emergency services along travel routes?
- Will you or your organization check in with the U.S. Embassy, if possible? Will you provide them with a copy of your itinerary? This can be done on-line. Will you take their advice on special precautions?
- As you travel, will you have the ability to keep abreast of local news coverage? Have you made arrangements to stay in a hotel that subscribes to CNN or other sources, so you can keep abreast of worldwide news?

Driver obligations/supplemental training

- Are you planning to rent a car and drive during your foreign travel? If so, did you review driving procedures, related laws and license or permit requirements for all destinations? Should a course on evasive driving techniques be completed prior to the trip, in the event these skills are needed? Is an international driver’s license needed?
- Have you addressed general safety precautions, such as keeping vehicle gas tanks at least half full at all times and other fluids at adequate levels? Remember to avoid driving in rural areas and after dark.
- Have you reviewed additional vehicle safety tips including keeping vehicle doors locked and windows closed while traveling and when parked? Have you established a policy on helping hitch hikers along the route by calling for assistance on a cell phone, in lieu of stopping? Is there a procedure in place for inspecting the interior and exterior of the vehicle for evidence of tampering, or the possibility of persons hiding in vehicles or suspicious packages being found? Is the use of cell phones while driving restricted in the country or countries you are visiting?

Zurich offers various accident coverage policies that include a robust and valuable travel assistance service program that provides help — informational, medical, personal and legal — no matter where you are around the world. Services include security assistance such as access to security crisis centers, passport and visa information, inoculation and immunization, medical evacuation, medical repatriation, prescription assistance, return of companion, lost baggage service, advance of bail and more.

Conclusion

Overseas travel presents many issues that require careful review, study and confirmation prior to departure. Make it a high priority to take adequate steps to ensure personal protection and maintain proper health and safety levels during your trip. Consider the suggestions in this document and review all possible safety and security-related materials offered by the U.S. Department of State, Centers for Disease Control and other related organizations. Knowledge of all possible travel requirements for entering and exiting a foreign country and related costs can prove invaluable. For additional information and guidance on overseas travel, be sure to contact the applicable U.S. Embassy directly, reputable travel agencies or any of the organizations listed as references below.

References

1. Centers for Disease Control — www.cdc.gov/travel
2. International Society of Travel Medicine — www.istm.org
3. U.S. Department of State — travel.state.gov
4. The Overseas Security Advisory Council — www.osac.gov
5. The World Health Organization — www.who.int/ith/en/index.html

About the authors

Clayton S. Shoup, CIH, CSP is Workers' Compensation Line of Business Director for Zurich Services Corporation. Shoup has over 30 years of extensive experience in the areas of industrial hygiene, safety and auditing site and corporate safety and health programs. He also provides training on industrial hygiene and safety topics. He is a certified industrial hygienist (CIH) and certified safety professional (CSP). He also holds the associate in loss control management (ALCM) designation.

Rish Riswadkar is a product liability director for Zurich Services Corporation. He holds a B.S. in mechanical engineering and an M.S. in industrial engineering. He has extensive consulting experience in product safety and liability prevention. His areas of work include identification and assessment of emerging risks for product and process safety, product warnings and instruction manuals.

Contact Information:

Ron Grahf

Senior Vice President

Zurich Specialty Products — Accident & Health

Zurich in North America

Direct line: 312-496-9572

Email: ron.grahf@zurichna.com

Ed Tyburski

Senior Vice President — Accident & Health Sales

Zurich Specialty Products — Accident & Health

Zurich in North America

Direct line: 216-447-4035

Email: ed.tyburski@zurichna.com

For a list of additional Accident & Health insurance contacts,
visit www.zurichna.com/accidentandhealth.

Zurich Services Corporation

1400 American Lane, Schaumburg, Illinois 60196-1056

800 982 5964 www.zurichna.com

Zurich Services Corporation

Risk Engineering



The information in this publication was compiled by Zurich Services Corporation from sources believed to be reliable. We do not guarantee the accuracy of this information or any results and further assume no liability in connection with this publication, including any information, methods or safety suggestions contained herein. Any and all information contained herein is not intended to constitute legal advice. Moreover, Zurich Services Corporation reminds you that this publication cannot be assumed to contain every acceptable safety and compliance procedure or that additional procedures might not be appropriate under the circumstances. The subject matter of this publication is not tied to any specific insurance product nor will adopting these procedures insure coverage under any insurance policy.

©2011 Zurich Services Corporation

Zurich HelpPoint

Here to help your world.



Because change happenz.