

Duty of Care

Foundations for Effective Travel Risk Management

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What is Duty of Care?

One of the biggest topics in business travel right now is travel risk management – otherwise known as Duty of Care to their employees

So why is it a focus? Because traveller safety and security is a real concern for businesses and travellers alike, with recent world events like COVID-19 impacting safe travel in and out of some countries.

Did you know that under New Zealand's Work Health and Safety legislation, employers have a Duty of Care responsibility for their employees while they are travelling domestically or overseas?

That means you need to have a plan in place, and have all of your bases covered. Recent studies have shown up to 50% of people travelling for business are travelling uninsured or under-insured, but insurance is just one element of duty of care that needs to be considered.

Let's look at the foundations for an effective travel risk management programme

1. Update your travel policy and review regularly

Having a clear, up to date and well-defined travel policy will ensure expectations are clear regarding the type of travel allowed and maintaining visibility of traveller whereabouts. Ensure your travellers know the travel policy, where to find it and what to do in an emergency situation.

Consider including a guide to key countries where your business is. Offer simple instructions on the cultural customs travellers need to be aware of, along with links to government traveller websites such as <https://safetravel.govt.nz/> – some countries will have local customs and traditional dress-codes, which both male and female travellers need to be aware of.

2. Insurance

The next recommendation for effective travel risk management is relevant Travel Insurance.

Did you know 1 in 10 people travel without insurance? When you consider things that can go wrong like car accidents, illness or natural disasters, it makes sense to be protected.

Travel insurers play an integral role when it comes to providing financial and logistical on the ground support in a crisis. For example our protection partner Cover-More has an in-house team of specialists that work closely with their emergency assistance team and provide repatriation travel solutions for policy-holders.

Their Travel GP's can assess over 200 conditions over the phone and provide appropriate solutions for your situation. Cover-More's Corporate Insurance programme includes the use of an exclusive app, utilising geo-location facilities to provide instant assistance to travellers as well as security alerts pushed to their phone based on their real-time location.

In 2019 Cover-More*

- Paid over \$6.8 million for lost luggage
- Paid out \$128 million on registered claims
- Handled more than 88,000 claims
- Coordinated and managed more than 400 medical evacuations
- Answered 80% of calls in 20 seconds or less
- Re-booked 5400+ flights
- Managed more than 40,000 overseas emergency medical assistance cases
- Provided medical and emergency assistance 24/7
- Supported more than 3.8 million travellers with services

Since 2017 Cover-More has protected over 1500 businesses.

Cover-More

*Figures provided by Cover-More Australia.

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3. Give travellers the right tools and support lines

Travellers nowadays have access to mobile travel tools and apps that are far more responsive and informative.

Alongside the tech, it's also ideal to have a dedicated Travel Expert who knows your travellers to talk to in the event of difficulty, to make for a more seamless resolution process.

In addition to Cover-More's exclusive app, Cover-More has an in-house priority claims officer who sits alongside your dedicated CT Travel Expert, to assist with anything insurance and emergency related. They have access to your booking data for a seamless, efficient claims experience.

4. Utilise travel risk management services

Ensure travellers have access to high quality safety and security services including proactive security alerts and emergency click to call through mobile apps.

These services provide intelligence-based information and alerts on events worldwide 24/7, 365 days a year to travellers and organisations. They also provide invaluable support in the event that something does go wrong.

5. Consolidate all of your bookings and choose your suppliers carefully

Consolidate all of your bookings through the one channel. That way your business has complete visibility of where your travellers are, and the ability to communicate quickly in the event of a crisis.

It's important to use reputable suppliers, particularly for hotels, airlines and car hire companies, because this will affect a traveller's overall travel experience and the ability to assist in emergency situations.

You don't want to compromise safety or quality, so if you're using local suppliers, make sure they have been vetted or are recommended by your travel consultant.

Other areas to consider for traveller safety at hotels:

- Are there safe, reliable sources of transport between venues?
- Is there a 24 hour reception and a door person?
- Does the gym have cameras and is it monitored live?



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6. Place travellers at the heart of your travel policy

Put travellers at the heart of your travel policy, and know what's important to them.

Some companies are seeing great benefits by giving their travellers a better hotel experience, or by giving them a day in lieu either at the beginning or end of their work trip so that they can experience the destination and be better rested. This can also improve the effectiveness of their business meeting.

Consider a better hotel experience by booking our SmartSTAY rates. SmartSTAY gives travellers extra comforts on the road like room upgrades or free breakfast, also reducing the overall cost to the business.

If you are ready to upgrade your Duty of Care plan, it's time to bring an expert on board.

Contact Corporate Traveller on **0800 838 010** or visit **corporatetraveller.co.nz**

