



Duty of care: The foundations of effective travel risk management

What does duty of care mean for travel programs?

Risk management, also known as duty of care, is one of the biggest topics in business travel right now.

Why is it a focus? Traveller safety and security are ongoing concerns for businesses and travellers. The best time to prepare for the unexpected is before it happens.

It's also required. 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?

You need to have a plan in place and have all of your bases covered. A recent study in New Zealand found that **78% of respondents now consider travel insurance a high priority**. However, insurance is just one element of duty of care that needs to be considered.

How to create an effective travel risk management program



1. Update your travel policy regularly

Having a clear, up-to-date, and well-defined travel policy will ensure expectations are clear for the type of travel allowed, while also maintaining traveller visibility. Travellers should be aware of the travel policy, where to find it, and who to contact in an emergency.

Consider including a guide to key countries where your business is, sharing the cultural customs travellers need to be aware of, and linking to government websites such as **Safe Travel**. Some countries will have traditional customs or dress codes, which both male and female travellers need to be aware of.

2. Choose appropriate insurance

Active and relevant travel insurance is critical for business travel. Did you know 1 in 10 people travel without insurance? Scary! From car accidents to illness or natural disasters, it makes sense to be protected when things don't go according to plan.

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

Cover-More can assess over 200 conditions over the phone and provide appropriate solutions for your situation. Their corporate insurance can be accessed via a mobile app to provide instant traveller assistance and real-time notifications of security alerts while travelling.

3. Combine the best tech tools and support

Travellers now have access to travel technology that is far more responsive and informative than ever before. But it's also important to have a dedicated Travel Manager who knows your travellers and your business. During travel difficulties, it makes resolving issues much more streamlined.

For top-tier customer support, Cover-More has an in-house priority claims officer who works alongside your Travel Manager to assist with all insurance and emergency matters. Armed with your booking data, they can provide a seamless, efficient claims experience.

4. Include travel risk management services

Get travellers access to high-quality safety and security services, including proactive security alerts and emergency click-to-call through mobile apps.

Risk management services offer 24/7 intelligence-based information and alerts to travellers and organisations around the world. They also provide invaluable emergency support when events don't go to plan.

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

Plan all bookings in one channel. This method means you gain complete traveller visibility, and quick communication is simpler in a crisis.

Be selective. It's important to use reputable suppliers, particularly for hotels, airlines and car hire companies, because it affects the overall traveller experience and the level of assistance in emergencies.

Don't compromise. For reliable safety and quality standards, if you use local suppliers, check they have been vetted or are recommended by your travel expert.

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?

6. Place travellers at the centre of your travel policy

Put travellers, and what matters to them, at the core of your policy. Companies are seeing great benefits by giving their travellers a better hotel experience, or by giving them a day in lieu, either before or after a work trip. This allows them to be better rested and can also improve the effectiveness of their business meetings.

Try booking with our **Breakfast Plus** rates for a better hotel experience. Breakfast Plus gives travellers extra comforts on the road like room upgrades or free breakfast, reducing the overall cost to the business.

Are you ready to update your travel policy for enhanced duty of care?



TALK TO AN EXPERT