Duty of Care and Risk Management:
Your Company's Responsibility for Its Travelers

Safe Harbors
Business Travel

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Frequent travel is a necessary part of the job for your employees. For big companies, travel expenses can stack up fast, so you may find yourself trying to cut corners in order to keep travel costs under control. Unfortunately, cutting corners often leads to increased danger to your employees, creating exposure to risk for you and your company. As a company, you have a duty of care to ensure that you are doing everything you could reasonably be expected to do in order to ensure the safety of traveling members of your team. By following a few simple steps, you can improve the overall safety of your team's travel while creating a more desirable work environment—even when employees are on the road.

Where are my travelers?

According to a 2010 study, less than half of companies knew where their global travelers were at any given time. Without a lifeline when disaster inevitably occurs, the burden is on the employee to assess the situation and decide how to react. Beyond safety, many companies also struggle determining where to place the financial burden of added expenses incurred during such unexpected events. Does a natural disaster that necessitates changing plane tickets mean that the company eats the cost? What about unanticipated extra hotel nights? By knowing where your employees are and communicating with them when they travel, it's easier for your company to assess what needs to be done in order to keep employees as safe and secure as possible, even when a disaster arises around them.

Typically, the HR team is responsible for monitoring workers' locations while traveling. They should be aware of when employees depart, when they arrive, when they check in, and any other key parts of the travel process. Communicating daily with workers, even if it's just a quick email, phone call, or text, can help ensure that the travel process is moving smoothly and that employees have everything they need.

The Potential Risks

Travel is fairly routine for your company. It's not uncommon for workers to hop on a plane and be anywhere in the world in a matter of a few hours. You work from many different locations, and your employees are adept at handling many of their responsibilities remotely. Because it's become so commonplace, however, your company may lose track of the potential risks associated with travel, including:

Chronic jet lag resulting from frequent travel, which can lead to faster aging, memory impairment, and a host of other problems. Giving frequent travelers time to adjust and adapt when they have to be on the road can help decrease this particular health hazard, as can reducing the number of times per month that each member of the team is expected to travel.

Natural disasters can leave your employees struggling to cope with unplanned changes. Even small weather issues like snow can leave employees stranded quickly, often when they have plans that require them to be home as soon as possible. Keeping an eye on weather conditions, planning ahead, and creating a policy that lets employees know how to respond to natural disasters improves employee safety and peace of mind.

Cultural differences can leave travelers to deal with unexpected situations. A woman traveling in a country where modesty is paramount, for example, should be educated about attire that local custom deems to be appropriate ahead of time. Research what other American travelers say about the country your employees will be traveling to, and make sure your employees are appropriately prepared.

Injuries can happen anywhere, especially when employees travel to unfamiliar territory. Illness can also be a serious concern since travelers are likely to be exposed to many unfamiliar germs.

Pickpockets are frustrating enough when you're at home, but it's even worse when you're traveling and away from your resources. Having a company policy in place to deal with things like stolen wallets (including passports, IDs, and other critical items) can help employees best handle these types of emergencies.

Doing Your Research

Near or far, understanding both your employees and the local culture, climate, and infrastructure of their destination is critical to a successful and enjoyable business trip. Don't let a lack of knowledge prevent your company from extending its reach into new markets, but deploy a proper duty of care program, including destination research before departures, to go with confidence.

Know your employees. Do you have employees with existing medical conditions or potential health complications? If so, it's important to be sure that the area where you're sending them has the right type of medical care available to take care of their needs. Take the time to check out the nearest hospitals and other facilities, even if you're only sending your employees a short distance away.

Research the destination. For example, if it's hurricane season, you might want to avoid sending employees to coastal cities. Look for information about natural disasters or recent events in the area which your employees are planning to travel to.

Share information. It's not just about what you know about the destination. It's also about what your employees know! Provide them with a brief about their destination. Include cultural concerns, relevant geographic information, upcoming weather forecasts, and information about the important locations to be aware of, such as a nearby hospital. If other employees have been there in the past, information about hotels and restaurants can also be rather helpful.

Insure Your Travel

Travel insurance: just what does it really cover? While you should certainly have a travel insurance policy that will allow you to be reimbursed if your employee doesn't end up traveling as expected, there are a variety of other coverages worth considering. Travel insurance that covers injuries sustained by employees while traveling, that either supplements your company benefits plan or provides coverage in non-covered geographies, is attractively priced and can be a real life-saver! Medical coverage, plus other added benefits like lost or delayed luggage and interruptions to your travel, can give great comfort and confidence to a traveler and provide financial protection to the company. Make sure your policy applies to each country where your employees might be traveling.

The hazards of corporate travel can often be avoided with a little preparation ahead of time or minimized with the right program in place. By doing your research and planning accordingly, you can transform your employees' safety while traveling and discharge that important duty of care so that they are safe, even when they're far from home.

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