



Safe journey

Keep your employees safe when travelling



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Employer's duty of care

Employers have a Duty of Care for their employees when they are on a business journey or assignment. The Duty of Care covers their health, safety and well-being. The duty is based on legislation, but it is also a moral duty.

In order for the employer to meet the Duty of Care, the employer must e.g. analyse the risks relating to travelling, draw up travel policies and guidelines, take out appropriate insurance, train the personnel who travel and also know where the employees are travelling at any given time. The assessment of risks relating to travel must be a continuous process, as the conditions in different countries may change quickly.

Country-specific risks

Country-specific risks vary – some are global while others may be very local. Risks may relate to permanent conditions, such as regional disease risk or climate. These risks are easy to identify and can be effectively managed through careful planning prior to the journey. Other risks may develop suddenly, such as changes in the political atmosphere or exceptional weather phenomena. The situation in the country of destination should always be checked just before the journey, and, if necessary, the risks and the necessity for travel should be reassessed.

Traffic accidents are the most important cause of serious accidents abroad, regardless of the duration and destination of journey. Many risks can be reduced significantly by the traveller's own behaviour. For instance, wearing a seat belt as well as general alertness and use of common sense are always necessary.

Risks relating to individual employees

In addition to the risks relating to the country of destination, travel safety is affected by the suitability of the employee for working abroad. This is affected by the traveller's state of health, language skills and experience, for example. Occupational health care plays a key role in the assessment of the traveller's state of health. Regular health check-ups help to identify any health risks and the suitability for travel. The occupational health care services can also help by providing vaccinations for the journey. For some destinations, it is a good idea to take along medication and medical supplies.

The employer needs to ensure that the traveller knows the special characteristics of the destination, such as its culture, climate and political situation. An understanding of the destination's specific characteristics makes the journey smoother and safer.

It is also important to remember safety relating to the work to be performed: employees must be able to perform their tasks during the journey or assignment without endangering their health or safety.

It must be ensured that employees travelling extensively also have the opportunity for sufficient recovery. The first signs of insufficient recovery include sleep disorders, irritability, withdrawal in social situations, fatigue and loss of energy.

Preparation for risks

The employer is required to identify and manage risks relating to travelling. Companies should prepare an action and communications plan for unexpected situations. In addition to plans prepared in advance, quick response must be ensured. The continuity of business operations must also be ensured, and the travel guidelines for key personnel and the scope of their insurance cover must be reviewed.

If offers its clients the possibility to assess the current situation of their travel risk management in cooperation with our expert.

If **Business Travel Navigator** provides a systematic method to review the various aspects of travel safety.

Together we can also make sure that your company's insurance cover meets your needs both in terms of cover and services.



Travel guidelines		Ok
Does the company have travel guidelines?		
Have travel guidelines been trained to the personnel?		
Are the travel guidelines regularly updated?		
Have the responsibilities for the maintenance, communication and implementation of the guidelines been defined?		
Do the contents of the guidelines take account of safety issues from the perspective of both the travellers and the company?		
Does the company know where its employees are at any given time (detailed travel plans)?		
Have contact procedures been defined for travelling personnel to follow while travelling?		
Does the employer know who to contact if the employee is not reached?		
Preparing for a journey		Ok
Does the company have an up-to-date action and communications plan for unexpected situations?		
Do the employees know who to contact in the event of an exceptional situation while travelling?		
Has the company defined responsibilities and responsible persons (24/7) who have been authorised and trained to take action in exceptional situations?		
Has the company defined a method to determine the exact location of the employees, if needed?		
Insurance		Ok
Is the travel insurance cover sufficient? For instance, are the sums insured high enough to cover an ambulance flight in addition to other treatment expenses?		
Has the company gone through what the insurance covers?		

Instructions for unexpected situations	Ok
Does the company have a procedure for assessing risks relating to the country of destination before the journey?	
Does the company have access to country-specific information on risks relating to travelling as well as on culture and practices?	
Has the company defined communications procedures for situations where the safety or security situation in the country of destination changes suddenly (catastrophes, terrorism, epidemics)?	
Does the company have sufficient knowledge of the work to be performed, and occupational safety and working conditions in the country of destination?	
Does the company have a procedure in place to ensure that the employee has the necessary, valid travel documents, such as a passport, a visa, an international driving permit and a vaccination certificate?	
Has guidance been provided on safe travel in the country of destination, with regard to the use of taxis and rental cars, for example?	
Has the employer chosen accommodation services that are known to be safe?	
Is the suitability of the employee for travelling assessed on a regular basis, using health inspections, for example?	
Has the company agreed how to provide vaccinations and medication needed for journeys and while travelling?	
Other issues	Ok
Does the company have procedures in place to collect travel experiences and feedback from travelling personnel?	

Would you like to know more?

Please contact us and we will offer you an insurance solution and tools to manage travel risks tailored to your company's needs.

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