



# Insurance and Assistance for All Aspects of Business Travel

# Presenters



Bruce McIndoe

- President, iJET
- Recognized leader in the risk management, travel and intelligence industries
- Key contributor to iJET's strategic growth, securing its position as a leader in business resiliency with the development of the Worldcue® Global Control Center.

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John Rendeiro, Jr.

- VP, Global Security & Intelligence International SOS Assistance, Inc.
- Prior to joining International SOS, Rendeiro was Assistant Director of the Diplomatic Security Service, U.S. Department of State, responsible for all international security operations for the Department.
- In this capacity, he was responsible for directing Bureau of Diplomatic Security programs protecting the Department's international facilities and personnel from the threats of terrorism, espionage, and crime.

# Presenters



## Susan Weiss

- Director of Sales; Travel Guard, a Chartis company
- Responsible for business development of key corporate accounts for Travel Guard Business Travel Services by consulting with Travel Management Companies and Corporate Travel Managers
- Susan joined Travel Guard in 1994 in
- Having worked for the airlines for five years prior, Susan has extensive background in sales, and the travel and tourism industry.

# Session Overview

Experts in insurance, assistance, and corporate travel risk management will provide fundamental language and product knowledge that all Travel Managers need to know to ensure that their program is properly covered while meeting the traveler and corporate needs and to allow them to communicate effectively with risk managers, vendors, and travelers at the time of loss.

# Agenda

1. Introduction of speakers and session
2. What is insurance
3. What is assistance
4. How do these overlap and/or differ
5. How does insurance/assistance fit into your travel program
6. Questions & answers

# Business Travel Accident Coverage



- Purchased by employers as a group plan to cover their employees who travel for business.
- Organizations need a strategy to insure employees against the risks of traveling.
- Respond to Corporate “Duty of Care” responsibility
- Business Travel Accident (BTA) plans are highly flexible and can be customized to fit the needs of an organization:
  - Accidental Death & Dismemberment;
  - Security Evacuation Coverage;
  - War Risk Coverage;
  - Out-of-Country Medical.
- Can cover all employees or specific classes of employees.

# More Insurance/Services

- Originally designed to provide coverage and reimbursement for the times when things go wrong and problems arise, such as:
  - Trip cancellation, trip interruption/delay;
  - Medical and security expenses, evacuations;
  - Baggage loss/delay.
- Decades later, insurance plans offer travel assistance services:
  - Flight rebooking, hotel rebooking;
  - Hospital referrals, prescription refills;
  - Medical and security evacuation assistance.
- After 9/11 and with recent current events, the need for assistance services is even greater.

# Hazards Travelers Face

Types of Hazards	Potential Types of Policies/Coverage
Death	Accidental Death & Dismemberment; Life insurance
Sickness or Injury	Medical Insurance; Medical Expense coverage
Kidnap	Kidnap & Ransom insurance
Vehicle Accidents	Rental car insurance; personal auto insurance; credit card coverage
Civil Unrest	Security Evacuation coverage and assistance
Emergency Evacuation	Medical Evacuation coverage and assistance
Loss/Damage of Property	Property & Casualty insurance, credit card Hotel/Motel Burglary coverage



# “Buyer Beware”

- Review the fine print of all insurance policies:
  - Provisions around how, if, and under what circumstances the benefits may be payable, excluded, or reduced.
  - Work with your risk manager, benefits manager to understand what is covered.
- Check individual policies to determine if overlapping coverage is being provided and/or policy restrictions.
- Understand what your travelers and company’s needs are:
  - Consider riders to fill gaps or cover unique issues.
  - Umbrella policy – extra liability insurance policy which “sits on top of” other insurance policies to provide added insurance protection.

# Defining Assistance

- Assistance companies perform the services; insurance pays for the services. You need both!
- Types of assistance your travelers will need:
  - **Medical situations**  
*Emergency:* “I had a heart attack – am I in a good hospital?”  
*Advice:* “I have a fever – what should I do?”
  - **Security situations**  
*Emergency:* “I’ve been kidnapped and I don’t know where I am!” *Advice:* “Can I walk outside my hotel for a Starbucks?”
  - **Travel situations**  
*Emergency:* “My wife needs to meet me at the hospital, how do I get there?”  
*Advice:* “I lost my passport – what should I do?”
  - Other

## Risk Management Situations of International Assignees and Business Travelers



- Terrorism, kidnapping, hijacking, piracy
- Lawlessness, violent crimes, threats, opportunistic crimes, organized crime, imprisonment
- War, insurgency, political upheaval, coups, and civil unrest
- Natural disasters such as hurricanes, floods, tornados, storms, mudslides, earthquakes, tsunamis, snowstorms, extreme weather conditions, draughts
- Infectious diseases and pandemics such as influenza, SARS, avian flu and H1N1 (swine flu)
- Travel related infections such as malaria, respiratory infections, hepatitis, typhoid fever, dengue fever, and other medical emergencies
- Lack of air quality, rural isolation, and language and cultural estrangement
- Vehicle accidents and airline catastrophes
- Hotel fires
- Common travel problems such as lost luggage, invalid/expired/forgotten passports, pickpockets, and scheduling delays
- Lack of legal and administrative compliance (i.e.. immigration and visa challenges)

Source: "Duty of Care for Protecting International Assignees, their Dependents, and International Business Travelers," published by International SOS and written by Lisbeth Claus, Ph.D, SPHR, GPHR,

# Key Questions: Assistance Provider



- Can you guarantee medical expenses?  
What pre-established relationships do you have?
- Who can my traveler speak with on the first call? A doctor, nurse, security expert or logistics specialist. Are they available 24/7/365?
- What is the procedure if one of our employees gets ill? Do you have the ability to establish special procedures and pre-determine approved personnel based on my organization's needs? What number does the traveler call?
- Do you have a doctor who can explain to someone what's happening in English or his/her native language when being treated by a local doctor? What are the language capabilities?

# Key Questions: Assistance Provider

- How are providers – doctors, specialists, hospitals, ambulatory, commercial airline, air ambulance, etc. – selected? Who and how often are they qualified?
- What infrastructure is in place around the world to support my travelers? How many alarm centers? Any clinics? Aircraft?
- What is the procedure or process if an evacuation is necessary?
- Besides traveler support who works with travel executive so he or she is in the know? Are cases managed centrally?



# Assistance: Various Models

- Indemnified program (covers evacuations)
- Access
- On demand or private (fee for service)
- Direct Billing Agreements with various insurance companies

# Assistance: Other Key Considerations

- Managing Expectations: What's important? How does this differ by department and role within an organization?
- Understanding company risk vs. individual risk – What's your tolerance?



# Assistance: Other Key Considerations (cont.)



- What does this mean for Overlap in coverage or not
- How assistance has changed over the years? Key growth areas
- Why travel executives need to understand:
  - You're going to get the actual calls for assistance (Ash Cloud)
  - Add value to your role within your company
  - "Everyone" has a Duty of Care; align with the ethos of your organization



# Travel Manager First Steps



- Obtain copies of your company policies and review with professionals (risk management, benefits, brokers, etc.)
- Determine how it relates to the travel program (coverage, exclusions, etc.) and what the gaps are, if any.
- Address gaps with your team and get them resolved
- Identify what needs to be integrated into the travel policy and communicated to travelers.

# Insurance/Assistance Program Considerations



- Insurance (indemnified) versus Access (pay as you go) decision. How does the company make this decision?
- Who is covered? (Just employees? Contractors? Traveling companions?)
- When are they covered? (24/7/365, only business travel, side trips, etc.)
- What is covered?
- How will the traveler get assistance? Be specific by hazard type. Communicate the program to travelers.

# Travel Policy Considerations

- Is your policy mandated? Penalty?
- Are any policy exclusions communicated, including excluded activities?
- Does it address excluded or restricted countries? Is pre-trip approval required for “high-risk” destinations?
- Booking/payment channel may impact coverage (i.e. purchasing with a corporate card will activate insurance).
- Do you provide information on what to do and who to call?

# Travel Policy Considerations



- Does it deal with personal travel combined with business travel?  
Does it address traveling companions?
- Does it address contractors, non-employees? How are they handled, covered (insurance/assistance), etc?
- Policy should be explicit on property loss, both company and personal.
- Does it address number of people on a flight? Check requirements under your insurance and corporate policies (business continuity, Directors & Officers, etc.)

# Call to Action

- Team with HR, Risk Manager, and Security Manager; determine organizational needs, coverage, and event protocols.
- Make sure that your travel policy includes any necessary details related to insurance/assistance.
- Over communicate to your travelers on where to get help when they need it.