



Liability Risk Management

An employer's duty of care for employees working overseas involves risk management beyond the usual health and safety requirements of the UK. This is an area often overlooked by employers, leaving employees exposed to the risk of injury, operational and reputational damage and prosecution not only in the country of destination but also in the UK.

Threats faced range from theft of commercial information, bribery or assault to the more widespread and unpredictable issues of terrorism, political upheaval, infectious diseases, and natural disasters, all of which increase the risk to the business traveller and the potential liability of the employer.

By adopting the same approach that you would for UK based employees - thorough planning, risk assessment and implementing suitable control measures, organisations can considerably reduce both their own and their employees exposure to potential hazards whilst abroad.

Best Practice Standards

✓	Consider necessity of overseas deployment. Could local resources be utilised or web based technology such as video conferencing?
✓	Establish a policy for overseas travel including contingency, crisis management, medical emergency/strategy and response. Policies should cover both short and long term assignments. Consider travel options in the event of an emergency situation, keep electronic copies of passports/ travel documentation for use as required.
✓	Ensure your Employer's Liability Policy extends to cover employees overseas - contact your broker if in doubt. Be aware that travelling against Foreign & Commonwealth Office advice may invalidate an insurance policy.
✓	Investigate local insurance requirements and ensure you have appropriate cover.
✓	Consider the health and safety standards of the country in question. If of a recognised lower standard than the UK, adopt UK standards to minimise your exposure.
✓	Conduct thorough risk assessments covering travel, personal security, culture and working practices and communicate findings to employees.
✓	Carry out risk profiling on your chosen employees (for example consider any medical conditions - would treatment be readily available; are there any drug or alcohol dependency issues).
✓	Arrange appropriate Travel & Health Insurance cover. We would recommend consideration of an International Health Policy which can cover evacuation and repatriation costs as well as potential kidnap and ransom cover.
✓	Provide necessary vaccinations and medications, for example malaria tablets, for the country that employees are travelling to.

Recommended Actions

Research and train staff on the culture, language and priorities of the country they are visiting, for example alcohol consumption in Saudi Arabia.

Recommend your staff book appointments with their doctor, dentist and any other relevant practitioners in advance of when they travel - it's important to identify any potential current healthcare risks.

For high risk destinations provide personal security training for employees and consider local security arrangements.

Consider the implementation of an emergency SMS number, email address or social media account to ensure that employees can communicate during any significant upheaval.

In hostile destinations consider GPS tracking systems and the provision of satellite phones. Whilst expensive they allow a person or vehicle to be tracked remotely and provide coverage in areas where standard mobiles do not work, ensuring support can be facilitated in a wide range of difficult circumstances.

Conduct a debriefing session with staff on return from working abroad enabling learning from past trips and make any required amendments to the policy and future training.

Guidance and useful information

- The Foreign & Commonwealth Office (FCO) provides information on foreign destinations and provides travel guidance and alerts for companies and individuals. See www.gov.uk/foreign-travel-advice.
- The CIA produces a World Fact Book at www.cia.gov/library/publications/the-world-factbook/geos/eg.html.
- The World Health Organisation provides information on vaccination requirements worldwide at apps.who.int/topics/immunization/en/.
- The International Labour Organisation details health and safety requirements worldwide at www.ilo.org/safework/lang--en/index.htm.

For further information and general enquiries please visit: www.QBEurope.com/rm or email us on RM@uk.qbe.com

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