everbridge™

Travel risk management 101

A comprehensive guide for non-risk practitioners

Table of Contents

Introduction

Rethinking risk in the world of business travel

Although understandable due to the dramatic events that regularly hit the headlines, the 'risk reality' of business travel is quite different. Recent survey results published by ABTA revealed more than half of managers (59%) state that their fears for business travelers focused specifically around security and terrorism related incidents.

In our own review of more than 2.5 million trips to the 50 most popular countries visited over the course of a year, only 5% of the incident alerts we published classed as higher threat levels. Despite the news coverage of terror related incidents, the likelihood of actually being caught up in such an event is still thankfully very slim. It's far more likely that a business traveler will be taken unwell, be involved in a road traffic accident or be affected by a severe weather situation.

Crisis events do happen though and, in organizations without their own in-house security or risk teams, we are seeing the likes of travel managers and HR managers being looked to for guidance, information and support regarding incidents from both travelers and other internal stakeholders.

This added responsibility can lead to understandable anxiety and overwhelm for these managers.

In the survey reported by ABTA, the unease that managers felt about dealing with incidents (of any kind) was clear, with 53% stating that they felt underprepared to manage an issue involving their staff traveling on business.

Knowing the impact and implications of the COVID-19 pandemic, it would be easy to overlook the pre-existing risks that business travel can, and still does, pose. It's vital that organizations have a solid understanding of the broader fundamentals of travel risk, in order to make the right strategic decisions moving forwards. Being able to understand and 'sanitise' risk, will help considerably when dealing with risk on a day to day basis and in those, still quite thankfully rare, times of major incident.

In this guide, we look to go some way towards demystifying risk for those who find themselves now having to navigate the risk arena in addition to their regular duties.

We also provide some basic advice on how to engage the relevant stakeholders and how to create an effective travel risk management program.

Part 1
Understanding risk in business travel

To fully understand risk, it's important to go back to basics and recognize the differences between some frequently misunderstood and therefore mixed up terms - namely assets, threats, vulnerability and risk. In the simplest of terms, what do each of these mean and why are they important?

KEY DEFINITIONS

Asset = people, property or information.

- People can include employees, customers, contractors and others for whom you have a duty of care.
- Property includes both tangible and intangible items that can be assigned a value (from premises through to reputation).
- Information may include databases, software code, company data etc.

An asset is what we're trying to protect.

Threat = anything that can exploit a vulnerability, whether intentionally or unintentionally and has the potential to obtain, damage, or destroy an asset.
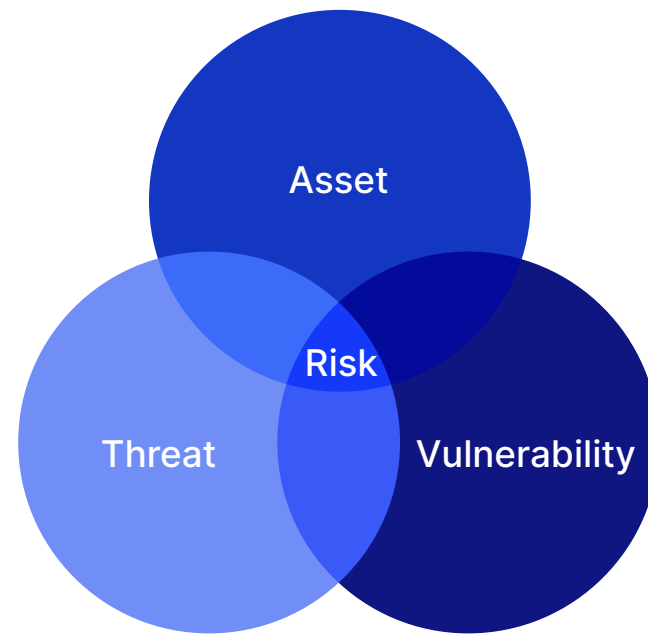
A threat is what we're trying to protect against.

Vulnerability = weaknesses or gaps that can be exploited by threats.

A vulnerability is a weakness or gap in our protection efforts.

Risk = the potential for loss of, or damage to, an asset as a result of a threat exploiting a vulnerability.

Asset + Threat + Vulnerability = Risk.

How to mitigate risk

It's easy to assume that, to mitigate risk, we should simply impose strict limits on business travel but this is highly impractical and could be seriously damaging to business.

Fortunately, by understanding and assessing risk, we can manage it and in doing so, limit the likelihood of any negative impact on either the organization or the individual.

In order to understand and ASSESS risk, we need to know:

- What are the likely threats or hazards?
- What are our vulnerabilities?

In order to MANAGE the risk, we need to bring in:

- Measures to avoid the threats
- Measures to reduce the vulnerability

Let's start by looking at the first of these – **ASSESSING RISK**. ↓

Assessing risk

What are the likely threats or hazards?

Even within individual countries or defined regions, threat types and levels can vary significantly and change constantly. Getting 'destination intelligence' from a reliable source that can cut through the noise and provide expert insight and analysis of the potential threats is vital.

What are our vulnerabilities?

01 The organization: Every organization will have its own unique vulnerabilities whether these relate to the nature of the business (i.e. what the organization does and whom it does business with) or to its own internal operating methods, policies and behaviors.

02 The individual: Individuals are just that – individual. Beyond their obvious socio demographic differences, the everyday behavior of individuals can vary greatly. Remove them from their familiar surroundings and their behaviors can also be affected more than may be appreciated. Seasoned travelers can become blasé about risk believing they know what they're doing, failing to comply with policies, booking 'rogue excursions' or side trips.

People become complacent or are simply unaware of how to act or react in certain situations. Add to that the stress and fatigue often associated with business travel and the cracks and vulnerabilities are suddenly very real.

It's therefore vital for organizations to understand not just how their own operating methods may affect their vulnerability levels but also how the behavior of their people can be just as, if not more, important.

We then need to look at how to better **MANAGE RISK.** ↓

Managing Risk

Is it possible to avoid the threats?

Threats themselves may be out of your control, but having the destination intelligence can play a great part in helping to avoid potential threats and, should avoidance be impossible, this awareness can significantly help in knowing how to prepare both the organization and the individuals.

This information should also provide organizations with the ability to decide on the appropriate course of action - alert, divert, stop, or respond.

How can we reduce vulnerability?

Just having the above information goes some way to enabling the reduction of those vulnerabilities - but only if you act on the information at your disposal.

Focusing specifically on pre-trip and active-trip phases, there are a number of areas under the direct control of the organization that can reduce their (and their travelers') vulnerabilities. These range from having clearly defined (and adhered to) policies and procedures; to providing the appropriate levels of training for travelers; to having the mechanisms in place to locate, communicate with and assist travelers 24/7 as needed.

**everbridge**

Practical guidance

How does this work in the real world and in the case of an actual incident?

At the outset you need to ensure that you have a mechanism for providing good situational awareness. What's going on in the countries in which you operate, do business in and travel to? These are your potential threats.

Once you have this and you become aware of any incident or threat, the first thing to ask yourself is 'so what..?' In other words, establish the context. Think about your assets. Do you have an office in the vicinity; do you have any expats or business travelers nearby, now or in the coming days? If yes, it is now a potential risk and so it needs assessing.

This assessment means identifying how it could impact your organization and/or people and to what extent. What are the potential consequences? You need to understand the level of vulnerability and the impact that it could have. Then you need to determine how to treat it. Your choices are - accept it, offset it (e.g. insurance) or mitigate it.

This diagram helps to explain this concept.
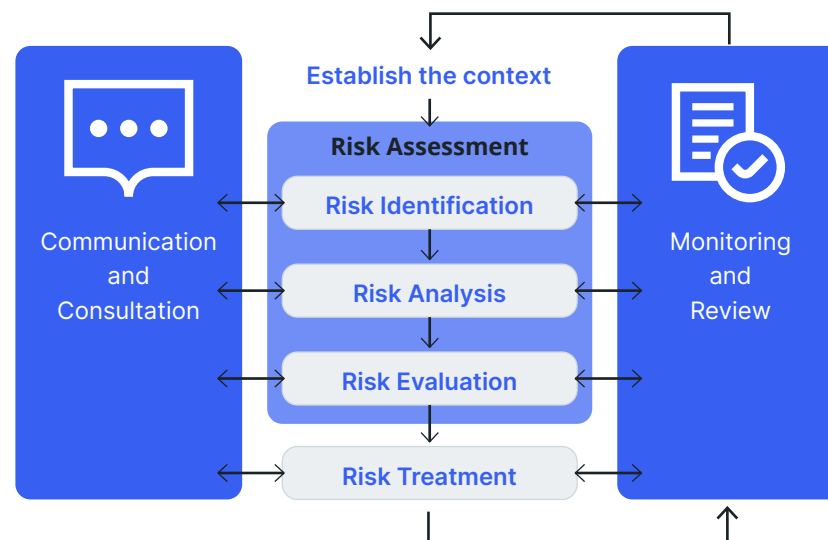
Keep it in perspective

When taking a view on risk and how it should be managed, it's important to keep it in perspective. Every now and again the unimaginable will happen, and organizations need to be prepared for this, but it's just as important to be prepared for the day to day incidents that are far more likely to occur.

Having an understanding of risk and the individual components over which you have control is key. Although you can't change the threats or hazards themselves, you can be more aware of them and can reduce your vulnerability to them which, in turn, reduces the potential risk.

Getting to grips with risk will help travel managers, HR managers (and others across the organization) make more empowered strategic decisions which will not just help with protecting the safety and security of the traveling personnel but with building a far more resilient organization in the future.

PART 2
Stakeholder involvement and responsibilities

Knowing what conversations to have with the right people is essential for buy-in.

It's a company-wide concern

First, let's explore where travel risk sits within the overall protection of the organization.

- Travel risk is a fundamental component of the broader resilience framework and is extremely important as it's one of the areas where the organization is most exposed. With travelers finding themselves out of their comfort zones and away from their more familiar surroundings, the risk potential for both the traveler and their organization is greatly exacerbated. It's difficult enough to provide the necessary safeguards in the typical workplace but when that workplace suddenly becomes anywhere in the world, the situation becomes far more complex.

- Although the primary consideration must always be that of the traveler's safety and wellbeing, the potential impact on the wider organization can often be significant.

- For any organization there are five key areas that it needs to protect – namely its people, assets, finance, reputation and environment. Each of these is inextricably linked so what could at first glance be seen as a fairly minor incident affecting a business traveler, could have a residual impact on one, if not all, of the others.

- How much time are you spending informing your executives about the plans in action?

Stakeholder involvement

For a travel risk management program to be effective, it therefore needs to involve a number of stakeholders across the organization. Although their individual priorities will be different, they all play a part in the travel risk management remit.

If we consider just some of the responsibilities of the additional stakeholder areas - for example:

- Global mobility managers will be focused on all aspects of long-term overseas assignments and expatriate placements
- HR will be responsible for the general wellbeing and welfare of all staff, regardless of location
- Insurance will be procuring the relevant policies to offset certain risks of the business
- Legal and compliance will be ultimately overseeing the organization's duties to comply with requirements such as duty of care, cross border immigration, visa and work permit issues and GDPR
- Risk and/or security will be responsible for a number of different areas from people security through to corporate risk and cyber security
- Business continuity/facilities management will have responsibility for physical locations that employees may be traveling to.

It also goes much further. From PR and communications through to finance and IT, other departments will also have a role to play. Depending on the size of the organization, not all will have dedicated departments responsible for each of the above. However, the responsibility for each will lay somewhere, so ensuring that the relevant stakeholders are identified and brought into the loop as early as possible is crucial.

"Responding to major incidents almost always demands a coordinated effort on the part of several departments who may have to deal with a combination of medical, security and travel related issues."

Matthew Judge, VP International
Travel Risk Management, Everbridge

Facilitating the travel risk management discussions

Having identified and approached the relevant parties, securing their buy-in is key. With departments having their own sets of priorities, breaking down the silos can sometimes be challenging - but gaining an understanding of stakeholder roles, responsibilities, and accountabilities will really help with this.

To some extent this may need a certain level of diplomacy to demonstrate that they're not being asked to become involved with something that falls outside their own remit (because it doesn't...a crisis will impact all of them) but that their involvement will actually help them to meet some of their own objectives. It should be a win-win situation.

> "It takes 20 years to build a reputation and five minutes to ruin it. If you think about that, you'll do things differently."
>
> Warren Buffet

Questions are a good place to start

One way of starting the conversation with stakeholders is to ask for their advice. For example, ask colleagues in finance to examine the cost of cutting business trips or long-term assignments short or having to rearrange them due to sickness or injury. Ask stakeholders in legal about the potential impact on the organization should it be found negligent in complying with duty of care requirements.

Inadequate travel risk management provision can also impact areas that it's more difficult to put a specific price tag on, such as talent retention, reputation and customer trust.

Although definitive answers may not be easy to come by, opening up two-way conversations should help stakeholders to contextualize the wider ramifications and help them better comprehend their own part in the program.

Scenario planning can help

If it's proving difficult to fully understand the scope of the risks or the potential consequences on their own area, scenario planning can often help by allowing stakeholders to engage directly and to consider the impact of particular events.

Although it's important to consider 'worst case scenarios', scenario planning can start by looking at more commonplace events. The likelihood of an employee being caught up in a terrorist attack is thankfully slim – it's far more likely that they'll be taken ill whilst traveling. The scenario could look at how you'd get them the necessary assistance the potential cost of getting them help; who would pick up the business that they're not doing; what the impact of any lost business may have on the organization and so on.

Each department walking through the scenario should be able to relate the various steps and implications to their own area, helping them to see the part that they would each need to play.

Scenario planning can also help with those less tangible human implications. Consider the scenario from the traveler's perspective. How could this event impact them both short and long term? How could your actions in dealing with it be perceived by others internally and externally? In a world of instant news and social media, a single action can become global chatter within minutes and the potential impact on the organization can be significant.

Securing board level approval

Once you have the necessary stakeholder input, you can then set about securing the required resources to extend or improve your current travel risk management program.

Armed with the required information around the potential threats and vulnerabilities to your organization and people plus the impacts of disruption on your finances, the environment you operate in and your reputation, you should be able to build a very strong business case.

How you present this case to the board is key. Use the correct language, e.g. demonstrating losses, claims against insurance, loss of opportunity, assignments that have failed...all of which have a cost. Understanding the board's priorities is just as important as understanding the priorities of the departmental stakeholders, so do your homework. Being able to match your arguments and findings against your organization's core business strategies will significantly strengthen the case.

A solid business case that has both the buy-in of stakeholders across the organization and includes key strategic considerations focused on minimizing financial liability, ensuring business continuity and defending organizational reputation should prove persuasive.

Further substantiate this by outlining the amount of business travel that takes place, the typical destinations visited and the likelihood of certain events happening in those destinations. Combine this with real-life incident examples (potentially using the results of your scenario planning) and you should have a powerful argument.

So where does the buck stop?

When it comes to travel risk management there's an obvious need for travel and HR managers to take a front and center role in ensuring that the right policies and procedures are in place and are being adhered to. But they can't do it alone nor should they be expected to. From legal and compliance to security and finance (and even through to the travelers themselves) it's vital that all stakeholders play their part.

Although ultimate responsibility for duty of care falls at the door of the company leadership, travel risk management is fundamentally about doing the right thing by protecting the company's most valuable assets - its people - and that's something everyone needs to take responsibility for.

PART 3
What an effective travel risk management program should look like

Whether you have employees traveling to high-risk destinations or not, you still need to have a travel risk management program in place.

Legal responsibilities aside, every organization, large or small, has a duty of care to protect their employees wherever they may be.

The important thing to remember is that a travel risk management program doesn't just deal with the major incidents or cover your people in high risk areas. A travel risk management program will also help you prepare for and mitigate against far more common occurrences such as travel disruptions, road traffic accidents or medical-related incidents. Although these incidents may not hit the headlines, they can (and do) have a significant impact, not just on the individual traveler involved but also on the organization as a whole.

Before getting into the detail of what a travel risk management program should include, it's important to remember that such a program won't allow you to eliminate risk completely.

It will, however, set out the necessary processes, procedures and actions that will allow you to manage risk effectively and, in doing so, limit the likelihood of any negative impact on either the individual or the organization.

The core components

The core components of an effective travel risk management program can be separated into three main areas or stages – pre-trip, active trip and post trip.

everbridge™

Pre-trip components

The groundwork for any travel risk management program needs to be laid well before any trip takes place. Having the right policies and procedures in place and ensuring that they're communicated, understood, and adhered to, is crucial.

You then need to ensure that you have a clear and accurate real-time picture of the risks that your people may face. Travel risk assessments are key i.e. evaluating and documenting potential hazards in a particular area or country including identifying the level of risk and suggesting steps to mitigate and control it. If you have an in-house security team or are utilizing a travel risk management provider, they should be doing these things as standard.

For each of the identified risk levels (level one being low risk, level five being high risk), the following 'pre travel' steps also need to be taken as an absolute minimum:

Travel Stage	Risk Level 1	Risk Level 2	Risk Level 3	Risk Level 4	Risk Level 5
Pre-Trip	Medical Screening (Annual) Visa & Work Permit Regulations	Medical Screening (Annual) Visa & Work Permit Regulations	Medical Screening Inoculations & Vaccinations Visa & Work Permit Regulations	Medical Screening Inoculations & Vaccinations Visa & Work Permit Regulations Threat & Risk Assessment Special Risk Insurance Travel Approval	Don't travel unless all of Level 4 requirements are met and specific and defined mitigation measures are in place - e.g. Close Protection Team, Medical Support Board Level Authorization
	Country Travel Risk Briefing	Country Travel Risk Briefing	Country Travel Risk Briefing Destination Travel Risk Briefing	Country Travel Risk Briefing Destination Travel Risk Briefing (with confirmation record)	Country Travel Risk Briefing Destination Travel Risk Briefing (with confirmation record)
	Travel Safety Awareness eLearning	Travel Safety Awareness eLearning	Travel Safety Awareness eLearning	Travel Safety Awareness eLearning	Travel Safety Awareness eLearning
				Detailed Destination & Personal Safety Training	Detailed Destination & Personal Safety Training
				Contingency Planning	Contingency Planning

Active trip components

During any active trip, you then need to have the ability to not just locate your travelers at any given time but to also communicate with them, alert them to any potential risks and, should the worst happen, be able to request immediate assistance.

They, in turn, need the ability to easily access advice and assistance should their individual circumstances necessitate it.
The following shows the recommended minimum requirements, again, for each of the risk levels:

Travel Stage	Risk Level 1	Risk Level 2	Risk Level 3	Risk Level 4	Risk Level 5
Active trip	Medical Screening (Annual) Visa & Work Permit Regulations	Medical Screening (Annual) Visa & Work Permit Regulations	Medical Screening Inoculations & Vaccinations Visa & Work Permit Regulations	Medical Screening Inoculations & Vaccinations Visa & Work Permit Regulations Threat & Risk Assessment Special Risk Insurance Travel Approval	Don't travel unless all of Level 4 requirements are met and specific and defined mitigation measures are in place - e.g. Close Protection Team, Medical Support Board Level Authorization
	Country Travel Risk Briefing	Country Travel Risk Briefing	Country Travel Risk Briefing Destination Travel Risk Briefing	Country Travel Risk Briefing Destination Travel Risk Briefing (with confirmation record)	Country Travel Risk Briefing Destination Travel Risk Briefing (with confirmation record)
	Travel Safety Awareness eLearning	Travel Safety Awareness eLearning	Travel Safety Awareness eLearning	Travel Safety Awareness eLearning	Travel Safety Awareness eLearning
				Detailed Destination & Personal Safety Training	Detailed Destination & Personal Safety Training
				Contingency Planning	Contingency Planning

Post trip components

Once a trip is completed, don't assume that so are all of the required actions.

After a trip, in addition to the specific checks needed for those returning from higher risk areas, it's important that you also have a mechanism in place to gather feedback from all travelers in order to ensure that your program and polices are actually working.

Travel Stage	Risk Level 1	Risk Level 2	Risk Level 3	Risk Level 4	Risk Level 5
Post Trip				Post Trip/Assignment Health Check	Post Trip/Assignment Health Check
	Feedback, Debrief & Review Policy	Feedback, Debrief & Review Policy	Feedback, Debrief & Review Policy	Feedback, Debrief & Review Policy	Feedback, Debrief & Review Policy

Be prepared. A solid risk management program goes far beyond considering how to deal with an incident should it happen. It needs to encompass both proactive and reactive measures and needs to start well before a journey has even been booked.

Having a program in place is one thing but ensuring that it's fit for purpose, and continues to be so, is another. Ultimately, how effective is your travel risk management program?

Consider things such as how many incidents have been mapped against it. How quickly did/could you respond to each of those? Is this being measured and recorded? Are there any obvious gaps or areas for improvement?

Also look at your compliance levels. You may have provided your travelers with the latest tracking and alerting app, for instance, but how many of them actually have it installed and are using it fully?

Although the pre, active, and post trip matrix above is a useful visual reference, it's obviously a very simplified model. There's a need to factor in a number of additional elements, such as:

- Individual traveler circumstances
- The type/nature of your business
- Human behavior
- Your organization's attitude to risk
- The unknown!

All this considered, the matrix goes some way to outlining the basic framework that you need to have in place and is a good starting point for assessing the travel risk mitigation measures that you should be taking, according to the travel stages and varying destination risk levels.

The links in your chain

We all know the phrase: "You're only as strong as your weakest link". Nowhere is this truer than in a travel risk management program.

For any program to work you need not only to have a solid program in place but for all stakeholders to be aware, involved and truly engaged – and to take responsibility for the parts that they play.

Internally, this means ensuring the buy in of all the relevant parties. These go far beyond the obvious travel management or risk functions – travel risk management should be a part of a much broader risk remit and involve key stakeholders from across the business.

It also means involving and educating the individual travelers. Although you have a duty of care to ensure the measures are in place to protect them, they personally have a duty of responsibility to ensure that they take the necessary precautions, comply with the policies and act in such a way as to limit their individual risk liability.

Externally, this means taking a close look at those you partner with and rely on, whether this be your risk management, security or medical assistance provider; your insurance provider or your travel management company. Is there clarity on roles and responsibilities?

Are you basing this on an assumption or have you carried out scenario testing that includes the whole chain? It's common to hear stories from organizations who've been let down by providers when they needed them the most – purely because there's been no clarity on what providers will and won't do; what is/isn't covered and whether they actually have the expertise or the capacity to respond in an incident.

Don't be afraid to carry out the necessary due diligence – most providers will welcome it and positively encourage it. Finding out mid-crisis that you may not have the support you were expecting, could be disastrous.

"The events of recent years have taught us that risk is not confined to areas of existing conflict. With terrorist attacks, natural disasters and so many other threats, companies have become increasingly aware of the growing risks faced by their traveling personnel. However, what we often hear from organizations, after such events, is how the measures they thought they had in place to understand their level of exposure and provide the necessary support and assistance to their personnel, when it mattered the most, just weren't there."

Matthew Judge, VP International – Travel Risk Management, Everbridge

Assessing your own travel risk management program - questions to ask

A sound travel risk management program goes far beyond considering how to deal with an incident should it happen.

For a program to be truly effective, it needs to fully encompass both proactive and reactive measures and needs to be part of a company-wide approach to risk. It needs to involve numerous internal and external stakeholders who need to be working to the same end – to keep your personnel and your business safe.

To assess whether your own travel risk management program is fit for purpose, ask the following questions:

01   Do we have clearly defined policies and procedures relating to travel (from a health, safety and security perspective) that are not just documented but are communicated and adhered to by all concerned?

02   Do we have access to reliable real-time health, safety and security information that can be used to support travel decisions and can be easily communicated to travelers before they embark on any trip?

03   Are all of our travelers provided with the necessary pre-travel training and relevant briefings to empower them as individuals?

04   Do we have a process for controlling travel to higher-risk regions?

05   In the event of a safety, security or health incident, are we able to locate and communicate with travelers and advise/support them accordingly?

06   Do we have a robust incident/crisis management plan for dealing with emergencies? And is this regularly tested?

07   Do we have total confidence in all parties in our chain (internal and external)?

08   If you answered no to any of the above then it's time to review your travel risk management program.

everbridge™

About Everbridge

Everbridge, Inc. (NASDAQ: EVBG) empowers enterprises and government organizations to anticipate, mitigate, respond to, and recover stronger from critical events. In today's unpredictable world, resilient organizations minimize impact to people and operations, absorb stress, and return to productivity faster when deploying critical event management (CEM) technology. Everbridge digitizes organizational resilience by combining intelligent automation with the industry's most comprehensive risk data to Keep People Safe and Organizations Running™.

For more information, visit Everbridge.com, read the company blog, and follow us on LinkedIn and Twitter.