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# Effective travel risk management – foundations and tools





# WHAT IS DUTY OF CARE?

One of the biggest topics in business travel right now is travel risk management – otherwise known as Duty of Care to your employees





**So why is it a focus? Because traveller safety and security is a real concern for businesses and travellers alike, with recent world events like COVID-19 impacting safe travel in and out of some countries.**

Under Australia's Work Health and Safety legislation, employers have a Duty of Care responsibility for their employees while they are travelling domestically or overseas.

That means you need to have a plan in place, and have all of your bases covered. Recent studies have shown up to 50% of people travelling for business are travelling uninsured or under-insured, but insurance is just one element of duty of care that needs to be considered.

'In FCM's recent global 'State of the Market' Survey\*, the top ranking priorities for companies right now are traveller and supplier health and safety and duty of care.



**69%**

Introduce traveller and supplier health and hygiene considerations



**54%**

Stronger duty of care considerations

In this white paper we explore the six main foundations of an effective travel risk management program along with the must-have technology tools to protect and inform your business and your travellers.

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Travellers, Travel Bookers and Travel Managers/Procurement Managers were invited to complete the State of the Market Surveys run by 4D (4th Dimension Business Travel Consulting) during May and June 2020. Survey ratings and comments in responses were consolidated using Clicktools and reported on aggregate responses as to remove identity of respondents.

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Firstly, let's look at the foundations for an effective travel risk management program.

## 1. UPDATE YOUR TRAVEL POLICY AND REVIEW REGULARLY

Having a clear, up to date and well-defined travel policy will ensure expectations are clear regarding the type of travel allowed and maintaining visibility of traveller whereabouts. Ensure your travellers know the travel policy, where to find it and what to do in an emergency situation.

Consider including a guide to key countries where your business is. Offer simple instructions on the cultural customs travellers need to be aware of, along with links to government traveller websites such as **www.smarttraveller.gov.au/before-you-go** – some countries will have local customs and traditional dress-codes, which both male and female travellers need to be aware of.

*You may need to consider an interim travel policy to manage challenging situations like COVID-19 (coronavirus). If you would like to discuss how we can work closely with your business to manage disruptions and changes to your travel program, please get in touch.*

## 2. INSURANCE

The next recommendation for effective travel risk management is relevant Travel Insurance.

Did you know 1 in 10 people travel without insurance? When you consider things what can go wrong like car accidents, illness or natural disasters, it makes sense to be protected.

Travel insurers play an integral role when it comes to providing financial and logistical on the ground support in a crisis. For example our protection partner Cover-More has an emergency assistance team and can provide repatriation travel solutions for policy-holders.

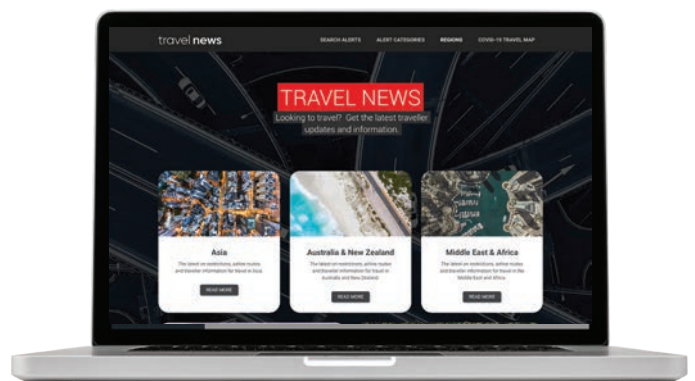
Their Travel GP's can assess over 200 conditions over the phone and provide appropriate solutions for your situation.

It's important to know how epidemics and pandemics can impact insurance policies. Make sure you have read through your policy carefully and if in doubt, contact your insurance provider to ask.

## 3. GIVE TRAVELLERS THE RIGHT TOOLS AND SUPPORT LINES

Travellers nowadays have access to mobile travel tools and apps that are far more responsive and informative.

In the second part of this white paper, FCM outlines the technology, tools and resources available to support your duty of care and the re-emergence of business travel post Covid-19.



Alongside the tech, it's also ideal to have a dedicated travel manager who knows your travellers to talk to in the event of difficulty, to make for a more seamless resolution process.

In addition to FCM's traveller toolkit, helpful links to have bookmarked include **Smarttraveller**, **Australian Government Department of Health** and **WorldAware**.





#### 4. UTILISE TRAVEL RISK MANAGEMENT SERVICES

Ensure travellers have access to high quality safety and security services including proactive security alerts and emergency click to call through mobile apps.

These services provide intelligence-based information and alerts on events worldwide 24/7, 365 days a year to travellers and organisations. They also provide invaluable support in the event that something does go wrong.

FCM operates a 24/7 emergency assist service, and has strong partnerships with airlines, hotels and ground transport providers. FCM customers also have access to the World Travel protection app and real time alerts on FCM's customer hub, enabling you to stay on top of uncertain situations and help keep your people safe.

Hot off the press: In response to client needs, FCM has developed a COVID-19 Dashboard which is deployed to clients in Secure, FCM's Travel Risk Management Solution.

Also newly developed, and available in FCM's travel news hub is a Global Covid Knowledge Centre and an interactive Covid case map which allows users to research the current situation in their intended destinations.

## 5. CONSOLIDATE ALL OF YOUR BOOKINGS AND CHOOSE YOUR SUPPLIERS CAREFULLY

Consolidate all of your bookings through the one channel. That way your business has complete visibility of where your travellers are, and the ability to communicate quickly in the event of a crisis.

It's important to use reputable suppliers, particularly for hotels, airlines and car hire companies, because this will affect a traveller's overall travel experience and the ability to assist in emergency situations.

You don't want to compromise safety or quality, so if you're using local suppliers, make sure they have been vetted or are recommended by your travel consultant.

### **As has always been the case, other areas to consider for traveller safety at hotels:**

- Are there safe, reliable sources of transport between venues?
- Is there a 24 hour reception and a door person?
- Does the gym have cameras and is it monitored live?

## 6. PLACE TRAVELLERS AT THE HEART OF YOUR TRAVEL POLICY

More than ever before, it's important to put travellers at the heart of your travel policy and know what's important to them. Some travellers will have concerns about returning to business travel. Understanding and addressing these concerns will be key to reigniting your program post Covid-19.

Some companies are seeing great benefits by giving their travellers a better hotel experience,

Booking FCM's SmartStay rates gives extra comforts on the road like room upgrades or free breakfast, also reducing the overall cost to the business.





# COVID-19 UPDATE

FCM's latest technology presents airline safety protocols at point of sale in the online booking tool and our Clean Hotel Indicator provides accommodation options for suppliers who meet required hygiene levels. See the Technology section for further information.



## Learn how FCM's world class technology solutions are enabling businesses to implement Duty of Care programs post COVID-19.

Over the past few months, FCM has been fast tracking its agile technology development roadmap, which has seen multiple releases and upgrades to ensure customers have the latest COVID-19 information at their fingertips, and the technology to help implement policy changes.

Here's how our technology is helping our customers with Duty of Care requirements:

**DIRECT** travellers to book through the company approved channels and provide guidance at point of booking.

**EQUIP** managers with tools that enable them to assess risks and make the right policy decisions.

**COMMUNICATE** with travellers while they are on the road.

**MONITOR** situations proactively with access to alerts, reporting and interactive dashboards powered by expert intelligence.

### DIRECT

FCM's has invested further in our market-leading online booking platform SAVI in order to provide enriched Routehappy content.

For airlines that partner with Routehappy's parent company ATPCO, SAVI will display up-to-date airline policies for COVID-19 at the time of booking, giving you confidence that you are choosing the safest and most sensible option for your next trip.

The information displayed includes health and safety measures such as health screening, food and beverage hygiene, passenger and crew wellbeing, airport and cabin cleaning as well as flexible booking conditions. The data available is increasing as airlines start to ramp up again, and includes popular airlines such as Qantas and Air New Zealand.

Multi-tier approval workflows can be dynamically assigned based on trip parameters. While low-risk travel (e.g. domestic) can follow your standard authorisation process, high-risk or international travel can be configured to automatically require multiple approvers such as regional leaders or HR to minimize risk and ensure the right people are informed.

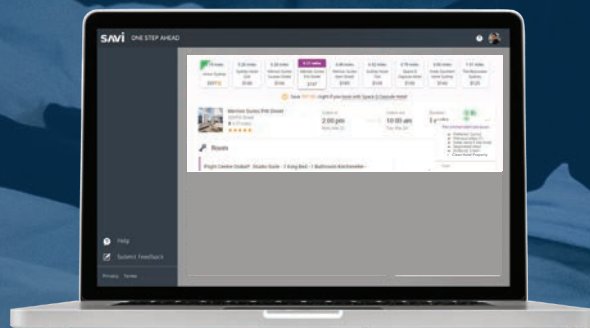
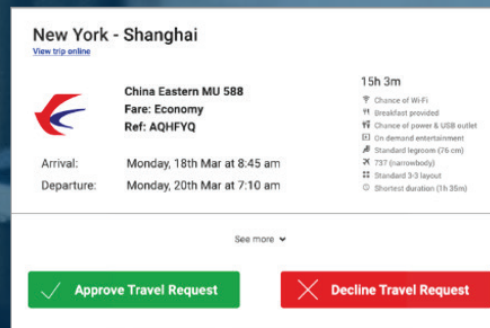




## Clean hotel indicator

FCM is working on new booking functionality aimed at providing travel managers and travellers peace of mind when booking accommodation.

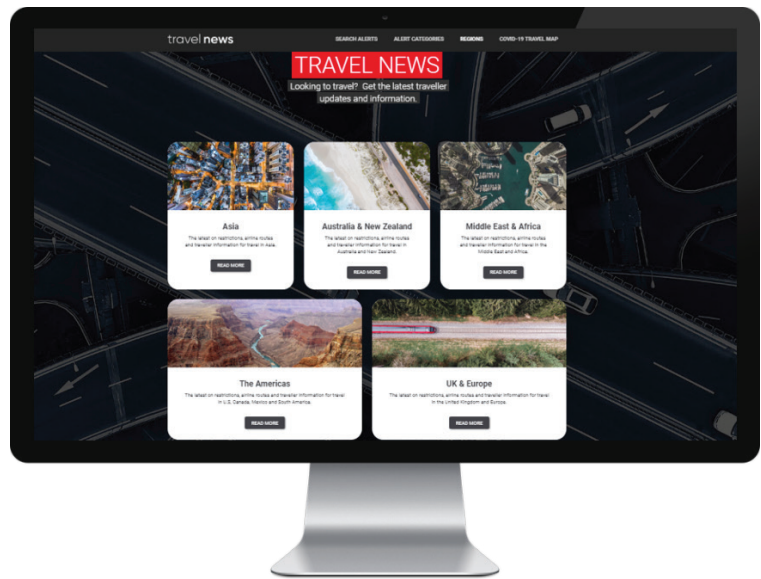
**Available soon in SAVI**, FCM's online booking tool, the Clean Hotel Indicator will show the booker what accommodation suppliers have implemented health and hygiene protocols aimed at reducing the risk of COVID-19.



All FCM's SmartStay providers meet the Clean Hotel criteria, which includes confirmation that strict cleaning and safety protocols have been implemented, so you will have extra peace of mind that your travellers will be looked after.

## EQUIP

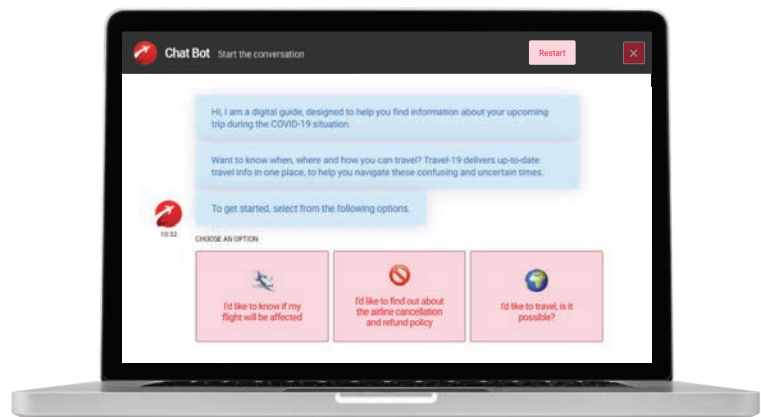
Information is key when it comes to Duty of Care. That's why we've created a global travel news hub for our customers. It includes up-to-date information on travel restrictions, airline and hotel updates and border restrictions. You can access Travel News Hub on any device, at any time, anywhere in the world.



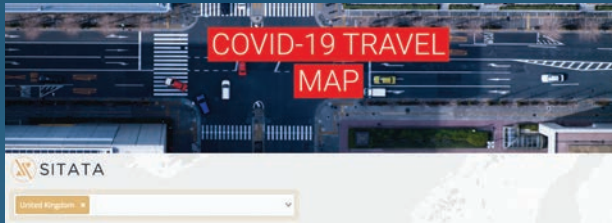
**Covid Travel Map –**  
details restrictions and Covid-19  
updates by country



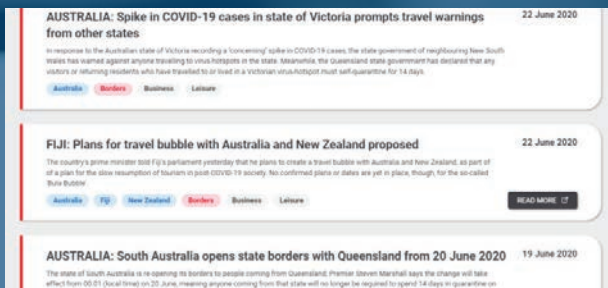
**Chat Bot –**  
Knowledge Centre Chat function



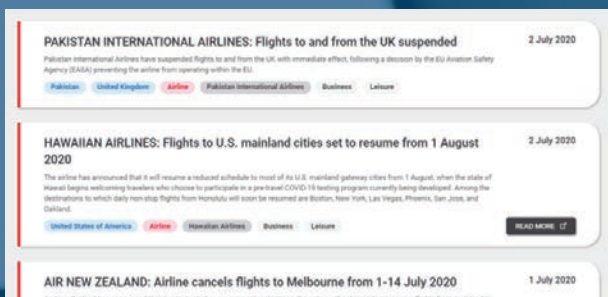




**Travel alerts –**  
search by type, region, company



**Travel alerts –**  
search border restrictions



**Travel alerts –**  
search airline and hotel updates

Another key technology component is our COVID-19 Recovery Analytics Dashboard. Through advanced data modeling, FCM has created a COVID-19 reporting dashboard that will enable customers to plot their travel program recovery.

The dashboard projects future ticket numbers per month by factoring in the estimated recovery window and the percentage recovery based on historical ticket data.

The dashboard also overlays information published by the World Health Organization on coronavirus cases per country and whether they are on an upward or downward curve, providing a consolidated global view to help give insight on region- and country-specific recovery.

*Note: This technology is currently available to FCM multinational customers.*



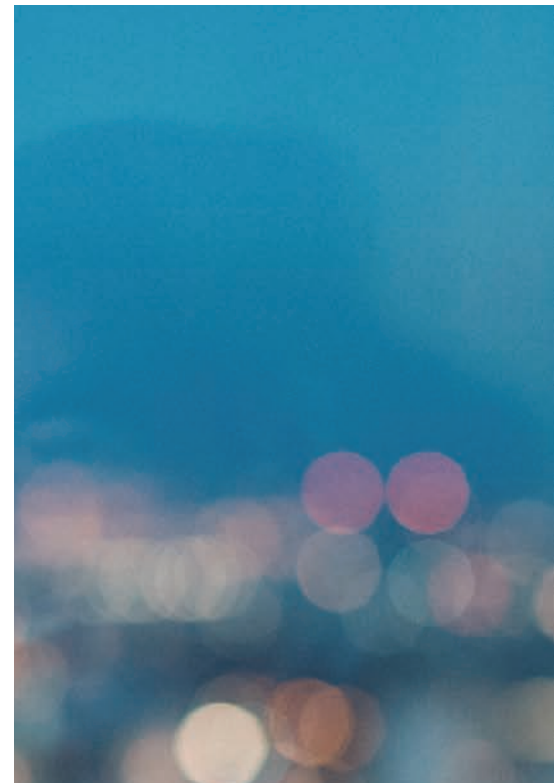
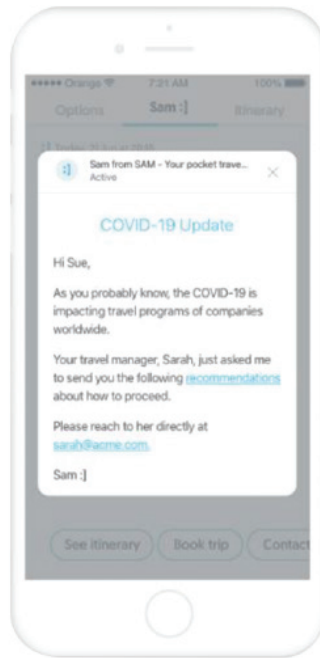


## COMMUNICATE

When your employees get back out on the road or the in the skies, it's important there's two-way communication in place.

FCM's award-winning pocket travel assistant SAM (Smart Assistant for Mobile) is designed to simplify life for the business traveller by blending artificial intelligence with the expertise of a real travel consultant. With SAM, you can integrate your travel risk management provider, for example International SOS or WorldAware.

You can also send push notifications to your travelling employees. In an emergency, this saves precious time enabling you to communicate critical messages to all your travellers at once.

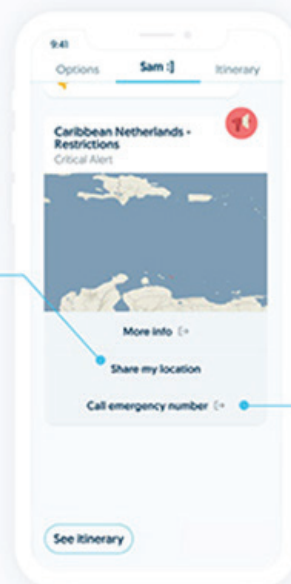


### Security notifications

Warnings and critical alerts. Sam uses both the traveller's **GPS location** and the **itinerary reservations** to determine what alerts might affect the user.

### Geolocated traveller check-ins

When checking-in, the traveller's location becomes available on the **Secure Dashboard** to notify they are safe.



### CALL EMERGENCY NUMBER

WorldAware [+]

**New!**

000 - Police [+]

000 - Ambulance [+]

000 - Fire [+]

OK

### Displaying emergency numbers

#### Critical alerts only

Two types of contacts might be available: **local emergency numbers** and the company's **3rd party travel risk management provider** (or designated emergency assistance number).



## MONITOR

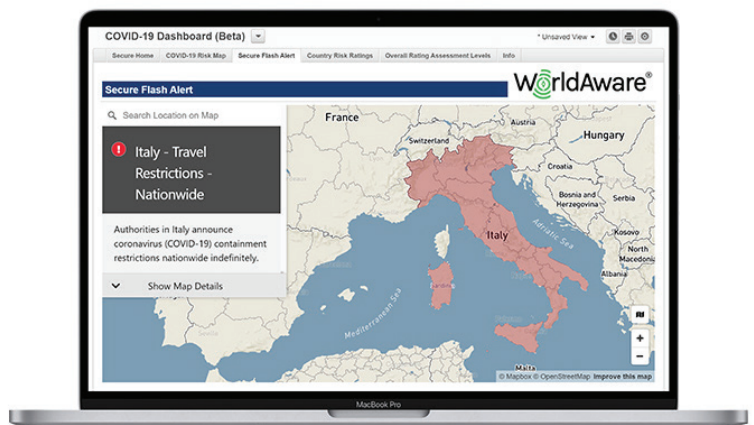
When a crisis like COVID-19 occurs, it's important to know quickly that your travelers are safe. That's why FCM takes an intelligent approach to duty of care, offering 24/7 access to a host of advanced travel risk management tools to ensure you can act fast in a time of emergency.

In response to client needs, FCM has developed a COVID-19 Dashboard which can be deployed to customers via Secure, our travel risk management solution.

The COVID-19 Dashboard is designed to aid all customers by providing accurate and reliable information about the spread of the virus as well as timely departure and arrival reports to assist travel managers locate and communicate with their travelers.

### The Dashboard has several components:

- Risk Map outlining the location of confirmed cases worldwide
- Secure Flash Alert tab providing the most up-to-date Critical Alerts issued by WorldAware along with a list of potentially affected travellers
- Security and health risk ratings per country assisting customers to proactively assess the destinations most frequented by their travellers





## POWERING YOUR DUTY OF CARE PROGRAM THROUGH PEOPLE AND TECHNOLOGY

At the heart of FCM's DNA is bringing the human element to your business travel program, and that's where our people make the difference. As an FCM customer you can rest assured you not only have access to the latest technology built with your traveller's safety in mind, but you also have a dedicated travel managers who will support you through each step of your return to travel.

