



Safety Tips for Business Travel

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Business travel is an important part of a growing, global economy, but can be stressful and risky for both organizations and travelers. The potential for peril is immense, from becoming seriously ill far from home, to being stranded following a natural disaster. The dangers only increase when travelers are unaware and unprepared.

At Chubb Accident & Health, we've helped hundreds of organizations protect employees who are traveling abroad. We understand the risks of business travel, from everyday hazards to worse case scenarios. The more proactive you are in planning a safe and secure business trip, the more successful it will be.

Scenario: Natural Disaster

A severe earthquake rocks Chile, where several of your top executives are attending a meeting. Their passports and personal belongings are lost in the melee, and they're stuck for days in difficult conditions waiting for the embassy to reopen. Have you planned for this event?

What can organizations do to protect traveling employees and limit business interruption?

- Review your travel insurance policy to make sure it provides adequate accident, health and emergency response benefits for traveling employees.
- Be sure your employees know how to contact your travel assistance provider while traveling on business, especially if outside their home country.
- Establish a method for tracking employee travel and develop a communication system for emergency situations.
- Avoid sending a concentration of employees in the same vehicle - airplane, train, bus or motor car.
- Obtain pre-travel risk assessments for destinations where employees will travel, especially if they are traveling to areas of known risk.
- Conduct training programs and orientation sessions to review travel risks and response protocols with traveling employees.
- For employees with known health risks or taking maintenance medications, make sure they are fit for travel and have access to local facilities.
- Check the security settings on laptops and other electronic devices, including access to your networks and legacy systems. Inform employees of procedures to follow if they suspect a data breach or system compromise.

Scenario: Disparate Coverage

Two colleagues working for the same multinational corporation - one based in the U.S. and the other in the U.K. - meet at an international conference in Singapore. Both have luggage stolen, but only the U.K. traveler's belongings are covered under your insurance policy. The U.S. traveler and her management team are irate about the disparate treatment of company employees. Have you planned for this event?

What can organizations do to ensure ALL employees are adequately protected while traveling?

- Provide your employees with access to a travel assistance provider that will help them locate lost items, or even provide a cash advance in an emergency situation.
- Remember that many domestic health care plans may not respond at point of service if an employee is injured or suffers a medical emergency while traveling on business, especially if traveling outside of the country. Check with your healthcare provider and consider making short-term out-of-country medical insurance available to your global travelers.
- Implement a Controlled Master Program for multinational travel exposures, on par with similar programs addressing global property and casualty risks. Controlled Master Programs integrate locally admitted insurance policies into a master program to help avoid coverage gaps.





Scenario: Airport Lockdown

A group of employees is traveling cross country to a finalist presentation. The airport goes on security lockdown because someone finds an unattended bag, and your employees' flight is delayed for several hours. When they finally reach their destination, their luggage has been lost. Have you planned for this event?

What can employees do to protect themselves when traveling by air?

- Stay alert and watch your bags and laptop carefully. Stay especially aware when traveling through a security checkpoint and while waiting in a lobby or terminal.
- Only allow authorized personnel to handle your bags.
- Keep a record of the contents in your checked luggage. Don't check anything that would be difficult to replace.
- If there is any sort of disturbance, move away - not towards - the potential threat.
- If you notice anyone acting in an unusual or suspicious manner, alert an airline employee or the authorities.

Scenario: Automobile Breakdown

After taking an unfamiliar shortcut to a warehouse in rural India, your employee's car breaks down in a remote area. He's forced to spend the night alone in the car, then hike several miles to the nearest town the following morning. While gone, someone breaks into the car and steals his laptop and several important business documents. Have you planned for this event?

What can travelers do to protect themselves on the road?

- Familiarize yourself with your rental vehicle by testing the controls. Confirm that everything is in good working order before leaving the facility. Visually inspect the exterior of the vehicle and take pictures if necessary.
- Know the route you will be traveling. Have a trustworthy navigation system and a map or written directions with you, and chart your course before leaving. If you have to

reference the map, try to avoid doing so in wide-open spaces.

- Lock your car doors while driving and only park in well-lit areas.
- Do not leave valuables in plain sight in the vehicle. Lock personal items in the trunk when leaving the car.
- Drive only on well-traveled roadways. Do not attempt unfamiliar shortcuts or make stops in dimly lit or lonely places.

Scenario: Hotel Theft

While in Paris for an important client meeting, your employee's suitcase is stolen from her hotel room. Everything is missing - clothes, toiletries and notes for the meeting. She spends the next several hours replacing her personal items, adding pressure to an already stressful situation. Have you planned for this event?

What can travelers do to protect themselves at a hotel?

- If possible, try to avoid staying in a room on the ground floor, as you may be more susceptible to break-ins and other incidents.
- Keep hotel doors and windows locked at all times. When you arrive, and any time you leave and return to the room, check to confirm the locks are working.
- If you brought any valuables, be certain to leave them in the hotel safe.
- Confirm that your room has a working peephole and use it to verify the identity of anyone who knocks on the door. If an unexpected visitor claims to be a hotel employee, call the front desk to confirm.
- Learn the location of the nearest fire exits, elevators and phones.
- If connecting to the hotel wifi, do not agree to any updates that may pop up on your screen.



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The claim scenarios described here are hypothetical and are offered solely to illustrate the types of situations that may result in claims. These scenarios are not based on actual claims and should not be compared to an actual claim. The precise coverage afforded by any insurer is subject to the terms and conditions of the policies as issued. Whether or to what extent a particular loss is covered depends on the facts and circumstances of the loss, the terms and conditions of the policy as issued and applicable law.

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