



# Safety During Business Travel

## Risk Management and Travel Management-

### The Disliked Twins?

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**ACTE Regional Forum**  
**Berlin, 22.02.2005**

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# Propositions

- ! Globalisation is **enabling the business for corporates and the risks for their travellers**
- ! Globalisation isn't staying downtown at the Sheraton, it means **travelling into high risk regions of high risk countries,**
- ! Globalisation means as well, building up a plant e.g. for **8 months in the People's Republic of Yemen,**

**And it means.....**

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# POLONIUM / TUBERCULOSIS POLLUTED AIRPLANES

9/11

DISEASES AND ACCIDENTS

LONDON

PANDEMIES

MADRID

TSUNAMI

HOLD UPS

KIDNAPPING

MENTAL BREAKDOWNS

SARS

G L O B A L EXECUTIVES

OF  
RAVEL



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# Corporate Demands for safety –

## A fictionary storyboard

### Monday Morning in a global travelling company:

„Who is giving us advice how to react in the case of an employee kidnapped in Mexiko?“ – **General Management**

„Who is telling me, where my travellers are, if the next act of terrorism takes place somewhere?“ – **Travel Management**

„Whom can I call 24H/365 days, if I get into serious trouble on my trip to South America?“ – **The Business Traveller**

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# Corporate Demands for safety –

## A fictionary storyboard

### Monday Morning in a global travelling company:

„In case of an employee perished on a business trip, what do we have to do?“ – **HR**

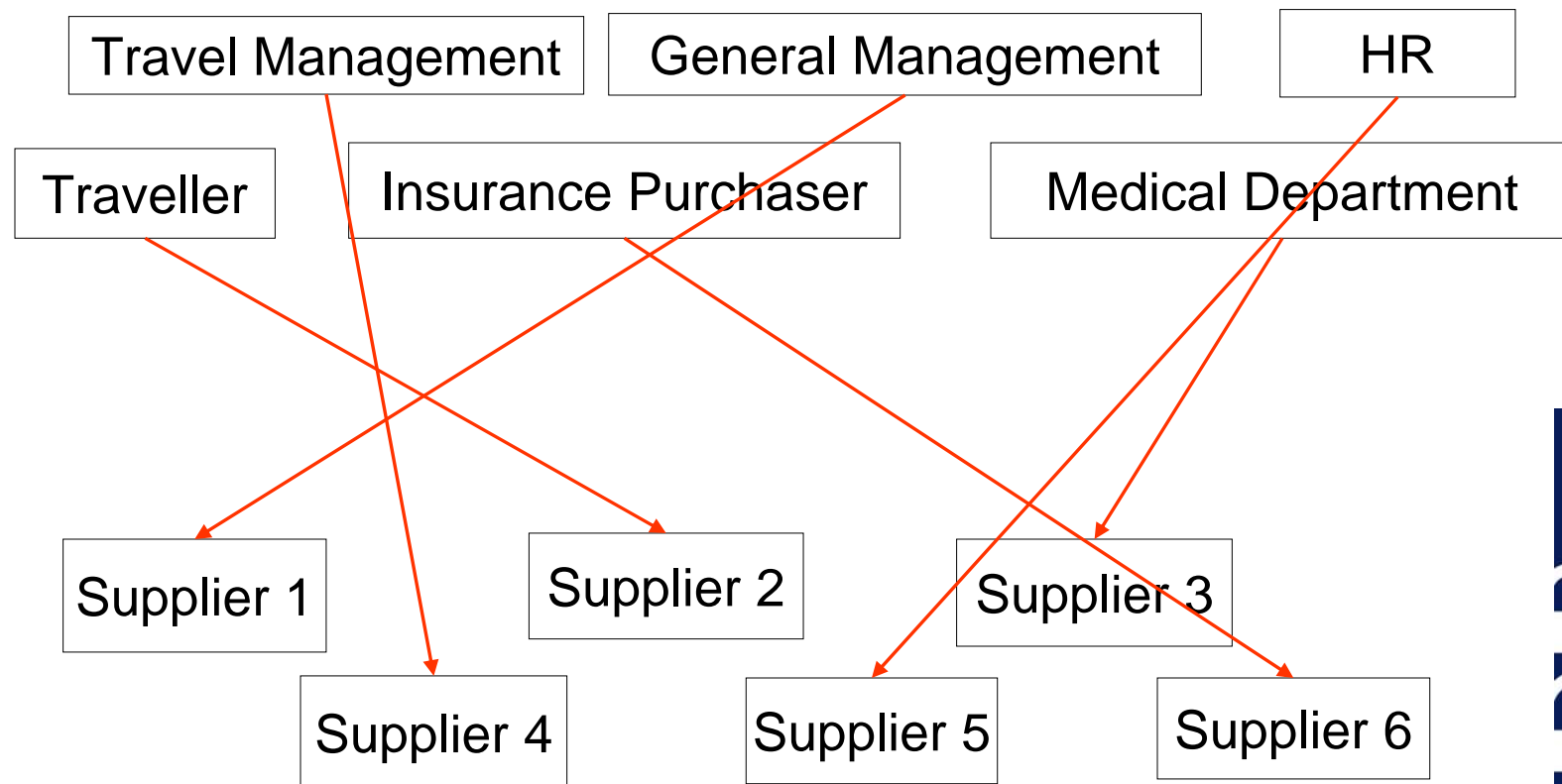
„What is the best benchmarked travel insurance/assistance cover?“  
– **The Insurance purchaser**

„An expatriate needs someone to talk to due to mental problems, who cares for him at 2 a.m.?“ – **The medical departement**

# Corporate Demands for safety –

## A fictionary storyboard

How they fulfill the demands today (without knowing from each other):





## Practical Examples:

- **Briefcase is snatched from a businessman in Barcelona**
  - All keys, briefcase, mobile phone, passport, ticket and presentation are stolen
- **Taxi runs over businessman as he leaves his hotel in Lima, Peru**
  - Double hip fracture with a six-week stay in hospital
  - Private health insurance refuses to pay for patient's return
- **Accident with a rented car in Cairns, Australia**
  - Car in ditch full of water, total loss of luggage incl. passport and all means of payment; rescue costs; legal dispute
  - 1 week's stay in hospital, rebooking of entire remaining journey
- **Stroke during business travel in Singapore**
  - Operation, intensive ward for several months, repatriation
  - **Total costs 1.3 million euros**



# **Business Travel Risk Management –**

## **Checklist for internal assessment:**

### **1. Responsibilities:**

- Travel manager or special insurance area / broker?
- Travel structures taken into account when taking out insurance?

### **2. Analysis of travel structures:**

- e.g. destinations? Method of transport? Extensive travellers?
- Destinations remote from large cities?

### **3. Current insurance status:**

- Company insurances vs. private insurances of employees?
- Overinsured or underinsured? Subsidiarity?
- Statutory regulations taken into account (e.g. German Civil Code, German Code of Civil Law)?





# **Business Travel Risk Management – Checklist for internal assessment:**

## **4. Internal communication:**

- Insurance cover known?
- Existence of information portals? (AA, LH, TIP, etc.)
- Central emergency number for all travellers?

## **5. Travel agency:**

- Offer for 24-hour emergency plans?
- Software for localization of employees in times of crisis?



# Necessary Insurances

- **“Must have“:**

- Business Travel related Foreign Travel Health insurance
- 24-hour Assistance incl. Emergency call insurance
- 24-hour Accident insurance

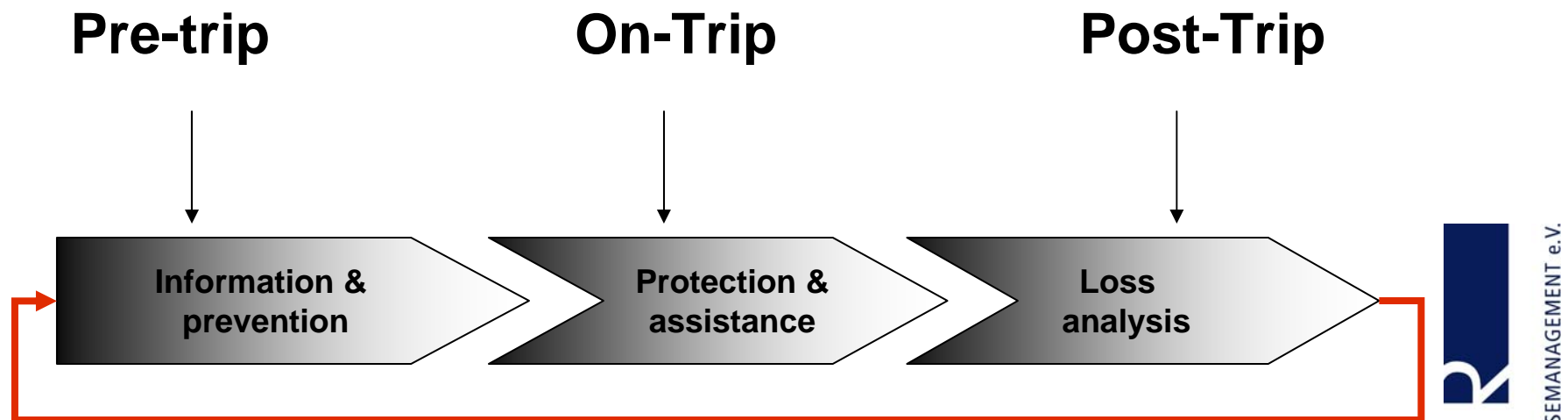
- **“Could have“:**

- Business Travel Luggage insurance for mobile equipment
- Insurance in case of kidnapping (depending on destination, status, etc.)
- Business travel liability insurance / legal protection insurance
- Deductible in the case of hired cars
- Insurance in the case of a delay of flight and luggage

# Business Travel Risk Management –

Safety integrated into the business travel process

## Corporate Travel Process





# Recommended Course of Action:

## 1. Analysis of the current situation

- **BEFORE:** Prevention through information?
- **DURING:** Protection and assistance?
- **AFTERWARDS:** Loss analysis? / Intranet warnings

## 2. Benchmarking by inviting tenders (according to outcome of analysis)

## 3. Integration of safety in the business travel process

- Business Travel Risk Management



# Long-Term Advantages

- Taking up the issue of safety through travel management (or mobility management)
- Cost reduction & enhanced efficiency through:
  - Cooperation with specialists
  - Extensive insurance protection
  - Rapid, unbureaucratic assistance worldwide
  - No loss of time through 24-hour assistance
  - **Concentration on the essential issue: the business appointment**

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Thank you very much for your Attention!!

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