

Duty of care considerations for travelling employees

Business travel is part of the day-to-day job for a growing cohort of employees, from senior company executives to junior sales staff, across all company types and often across borders and continents. Travelling for business brings with it its own set of risks, demanding that organisations of all sizes exercise the utmost duty of care in managing and mitigating the risks to employees, operations, business continuity, reputation and profitability.



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‘Duty of care’ refers to the legal and moral responsibility that employers have to ensure the health, safety and wellbeing of their employees in the workplace and while travelling for business. It helps to ensure business continuity and compliance, as well as protecting against reputational damage and potentially costly legal issues. Most fundamentally, it helps safeguard the primary business-critical assets of any organisation: its people.

According to Claudia Lemon, accident and health underwriting manager at Chubb South Africa, duty of care is a complex risk that is difficult to quantify and manage and has the potential to create fundamental damage to a company’s reputation and bottom line if not addressed thoroughly. “The scope of business travel risks are truly global, which is why corporate responsibility and governance must work hand in hand with insurance risk management to protect employees, the business and the brand reputation,” says Lemon.

A key challenge for those responsible for corporate stewardship is to ensure that the right insurance solution is chosen that enables the provision of duty of care. A good place to start is with a group personal accident as well as travel insurance for those employees who go away on business.

“Besides the more obvious insurance cover for medical emergencies, political instability, on-the-ground expert response and even emergency extraction while travelling for business, many companies are unfamiliar with the additional technology support and tools that the insurance industry has developed, such as preventive information, country risk assessments, post-accident support, smartphone apps and guidance notes for staff travelling internationally for business,” says Lemon.



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“Technology can also allow the company to send alerts directly to employees in the middle of an event in addition to tracking and locating them using the GPS on their phones in case an extraction is required. Given the proliferation of smartphones and mobile devices, there is great potential for growth in digital services that can support employees when they travel for business, and these tools should be considered a standard offering for all companies that send their staff on business trips,” Lemon explains.

It is also vitally important that the insurance partner chosen has the capacity and ability to cover all potential risks, no matter the complexity.

“With foresight, planning and expertise, insurance solutions can be designed to facilitate the organisation’s commitment to duty of care provision, mitigate reputational damage and legal repercussions, and demonstrate its absolute commitment to protecting employees in the execution of their work responsibilities,” says Lemon.

Companies can benefit from partnering with experienced insurers and brokers to protect their staff from unwanted business travel outcomes. At present, many companies appear to be undervaluing the support they can get from the insurance industry, but the range of available products and services can help companies to significantly upscale their duty of care. Insurance can offer more than just coverage and the range of tools and services that are often included can enhance significantly corporate duty of care procedures and responses.

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