



**Gallagher**

Insurance | Risk Management | Consulting



# TRAVEL AND GLOBAL MOBILITY

## TECHNICAL BULLETIN

### INTRODUCTION

Through our work with the Higher Education (HE) sector we understand that study abroad, staff and student travel and what has now been termed ‘global mobility’ is a key risk topic.

Most universities in the UK will have engagement outside of the UK whether it be study abroad projects, employees based overseas, secondments, joint ventures or overseas assets including campuses.

There are varieties of risk areas relating to this that need to be identified, assessed and managed. These include HR risks from an increasingly globally mobile workforce and how best to support students and staff both in preparation for travelling and when incidents occur overseas.

There has been a considerable change in attitude and perception around how to manage these risks and whilst the insurance protection available is still important, there is an increasingly high focus on prevention and proactive support.

This bulletin looks at both best practice in such support and looks to better understand how the insurance cover, which remains vital, is structured on cover and service to maximise your overall travel risk management strategies.



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# OUR VIEW OF THE CURRENT MARKET

Grant Thomas, Gallagher Specialty, Personal Accident and Travel Director

It is acknowledged that whilst travel insurance is not the biggest area of expenditure on a typical universities insurance programme, it is probably the most visible—it is typically the policy that has the most number of queries and questions from students and staff, and generates the most number of claims.

Travel insurance policies came under considerable pressure through the early months of the pandemic and the first lockdown with large volume and sometimes very expensive claims arising from cancellation and curtailment and repatriation of staff and students.

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As the insurance industry emerges from these losses, there is a significant reappraisal across various providers.

It is accepted that historic global carriers did suffer significant losses and these will need to be accounted for. This response is being witnessed in both rate and policy coverage, particularly around the cancellation risk and exclusions and/or limitations in cover through aggregate limits are now being introduced by those who bore the weight of the majority of the losses.

The market is very fluid though, as historic players consider how to move forward whilst remaining competitive, relevant new entrants are making their presence felt.

The key question for buyers for an insurance contract whose value is heavily predicated on the claims and risk management support that it provides is whether these new entrants have the quality, know-how and necessary sustainability.

This will be the conundrum that will require solving—balancing credibility and knowledge against competitive terms.

As ever we would recommend a balanced approach in evaluating bids from insurers with necessary weight placed naturally on premium but also requesting evidence of support—both proactive and reactive—and capabilities.

A final but very important consideration will be a demonstration of a willingness to be flexible at future renewals. We are not through this pandemic and there may well be future fluctuations in travel patterns, which will necessitate mapping out how future premiums will be calculated and charged for with flexibility on additional and return premiums to reflect the reality on the ground in any one insurance period.



# THE ROLE OF PROACTIVE TRAVEL RISK MANAGEMENT

Below we have outlined some examples we have seen recently in advancing proactive risk management in the travel arena. As the focus rebalances to embrace such approaches, it is important to understand how such initiatives could be incorporated into your own travel risk management strategy.

## Colin Pereira, Founder of RiskPal – The Role of Risk Assessments in a Robust Travel Risk Management Strategy

The pandemic ground many institutions' international travel to a halt and put the spotlight firmly on health and safety. As the pandemic continues, travel is back on the agenda, but the duty of care responsibilities have increased and insurers require more information than ever before.

Universities have traditionally relied on word-based risk assessments and travel tracking to meet their safety obligations. However, the quality of the risk assessments can often be inadequate with travellers' cutting corners as they perceive the process as bureaucratic and of questionable value. There is often inconsistency between departments, with each working off their own historic templates or advice. Version control is a perennial headache for risk assessment administrators, as well as a serious litigation issue in the event of an incident.

Universities are now being asked to assess not just travel destinations, but also traveller activity and how risks are being managed. Travel and approval status visibility in an accessible register will be increasingly required by senior management.

Word documents that are laborious to complete and have no analytical insights are not a suitable medium for today's risk assessments. Smarter, digital solutions will be required to ensure universities are proactively managing their risks, not simply reacting to incidents via travel tracking tools.

The major challenge of any digital change is how travellers adapt to a new process. Systems must be designed empathetically to the user and minimise unnecessary and repetitive data input. Negative experiences breed resentment and poor engagement with the process.

Digital risk assessment solutions need to be simple to use whilst sufficiently sophisticated to streamline approvals and provide necessary oversight for management. They will also help universities standardise their practices by ensuring all users have the latest risk assessment templates and advice. Collaboration and sharing of vital safety information should be enabled, alongside built-in feedback loops to allow travellers to pass on good/bad experiences to fellow colleagues and students. Ultimately, everyone has to derive value from the process.

Another major benefit of embracing digital transformation is the data insights this will bring. Better understanding of destination, activity and incident trends will both boost safety learning and better inform planning and insurance requirements, potentially offering significant cost savings.

Digital transformation will present challenges, but the improved value of your risk assessment process will be well worth it.

[www.riskpal.co.uk](http://www.riskpal.co.uk)

## George Shaw, ILS – The Impact of ISO 31030

### Travel Risk Management: Getting ready for ISO 31030

#### What is ISO 31030?

In 2019, I was flattered to be invited and excited to join a committee of fellow risk management professionals to work on the development of a new international standard, ISO 31030. For me, the development of guidance to support organisations to manage the risks associated with international travel was long overdue.

Two years and a global pandemic later, we are preparing to publish the guidance. The publication of ISO 31030 couldn't have come at a more opportune moment; as businesses, organisations and institutes consider international travel again, this new standard will equip them with the tools needed to restart travel programmes with a risk-considered approach.

#### Why is it important?

ISO 31030 is an original standard. It is aligned with ISO 31000, the de facto risk management standard. ISO 31030 can be used by organisations of any size and sector. Travellers might be deployed for long- or short-term assignments; conducting research, implementing projects, or attending business meetings. They could be staff, volunteers, contractors or students. The introduction to the standard informs the reader that one of its aims is to 'promote a culture where travel-related risk is taken seriously, resourced adequately and managed effectively.' The promotion of a culture of risk management is a challenge that most organisations face. Developing policies and procedures is reasonably straightforward, but taking them from paper to practice can be more complicated.



This is a problem that ILS have focused on providing solutions to for many clients over a number of years, and we are delighted that ISO 31030 offers clear and standardised steps to the implementation of travel safety processes.

Robust programmes that meet international standards require allocation of resources and investment of time and finances. ISO 31030 therefore recognises that, for organisations to engage with travel risk management, they must be aware of the benefits to them and their stakeholders, and sets these out clearly. While organisational advantages – from financial, to legal, to reputational – are undoubtedly important, the key benefit of good travel risk management processes is the safety of your staff. After all, travel risk management programmes are designed to protect the traveller. Business travel is an enjoyable element of a job role for many, as well as often being vital to the functioning of their organisation's work.

As we are involved in the creation of this new standard, travel for work should remain a positive experience, not bound in red tape and bureaucratic process. ISO 31030 recognises that not all travel warrants the same level of rigour for risk assessment and management. The document provides a comprehensive set of risk treatment options that an organisation can consider, but states that application of these should be 'reasoned and proportionate to the risk exposure.' The aim is to encourage pragmatism by travel risk managers, so that the standard is used to enable rather than impede travel.

#### What should I expect?

ISO 31030 can be divided into four thematic areas, making it straightforward to implement.

- 1. Understanding the organisation and its context:** ISO 31030 considers the operating context, the stakeholders and travellers, the business objectives, and the associated risk attitudes as central to the design of a risk appropriate to travel risk management programme.

## 2. Travel risk management and processes:

Not surprisingly, the standard considers the importance of risk assessment, as well as an array of risk treatment solutions.

## 3. Journey and operational management:

Here the standard looks at the implementation of risk controls, preparation for travel, levels of training, travel authorisation, communications planning, tracking solutions, and incident management planning.

## 4. Recording and reporting:

This section considers how travel risk management programmes should be implemented, monitored and improved.

### It's important to remember that ISO 31030 is a guidance document.

It is intended to assist those managing and participating in organisational travel. ILS can help you comply with the standard, but there is no formal assessment for compliance.

Like my fellow committee members, I am thrilled to have been involved in the creation of this document. I cannot stress how important the guidance will be going forward, as we look excitedly to the future when international travel can once again return. ISO 31030 promotes a risk-based approach to travel that allows travellers to be both protected and empowered, and organisations to benefit more than ever from international travel programmes.

George Shaw is the managing director and co-founder of ILS, with extensive experience of building capacity of international and national NGOs and mentoring security focal points.

## Jake Hernandez, AnotherDay – Travel Risk Management E-Learning

As we have seen over recent years with other key operational risk areas such as health and safety, property asset security and fire management, the focus for risk control has increasingly fallen on training to support existing policies and procedures.

It is a natural evolution in travel risk management that institutions and organisations keen to embed best practice are now investing in training of their travelling community (staff and students). Such training is an excellent method of both bringing to life existing expectations of policies and procedures, and also establishing an audit trail to support evidence of your duty of care.

As with any training, the key is ensuring the material and detail is relevant to the sector and circumstances under which travel is being conducted. For the HE sector, this means integrating in specific aspects such as travel for research purposes, travel for women and travel undertaken by members of the LGBTQ+ community.

In addition to being relevant, the key to successful training is ensuring it is accessible, entertaining and informative

This can be a challenge across an entire and often itinerant student body and workforce, and the increased popularity of e-learning as a method to distribute learning.

Our key recommendations when undertaking such training, and learning and development projects are:

1. Engage with all internal stakeholders – HR, training, student liaison, and health and safety.
2. Identify potential for financial support from those that have a stake in managing this risk including external stakeholders i.e., insurers.
3. Ensure the material is relevant and specific to the HE sector.
4. Ensure the training includes the ability to generate an audit trail of completion and compliance.
5. Undertake regular reviews of the material to ensure best practice is followed at key intervals.



# GLOBAL MOBILITY AND TRAVEL RISK MANAGEMENT CONSIDERATIONS

In the broader conversation around travel risk and global mobility, we feel it is increasingly important as there is a holistic and joined-up approach across universities.

In our recent experience, there is much cross-over on risk issues arising from staff and students working overseas which has been exacerbated by the pandemic as employees look to work from home, which can often be their country of origin.

This generates subsequent discussions around benefits, taxation and medical support for such individuals that need to be considered for a globally fluid workforce.

The risk include failure to meet statutory requirements and breaches of local legislation as well as issues around what contractual support is required to be offered. Institutions may also want to consider how they are positioning themselves legally and reputationally here.

These considerations may require external consultancy support to both join up the various stakeholders and departments across your university as well as consistent and coherent solutions to tackle this.

For further details, please refer to the Gallagher HE Global Mobility Guide which is being published in early 2022.

## CONCLUSION

Over the years, we have seen how travel and study abroad has the ability to pose genuine risk — operational, financial and reputational — to the HE sector.

As with many risk categories, an integrated and co-ordinated approach and response is required. In the past, we have identified what we believe represents best practice on travel and global mobility risk management in UK universities and we reiterate these as follows.

### Senior level sponsorship and 'vertical alignment'

- As with any successful internal strategy, it is imperative that senior level sponsorship and objective-setting are secured and agreed upon.

- Emergence of the role of Pro Vice-Chancellors with specific responsibility for development of international and global participation, and operations is an opportunity to secure this. Highlight to them the key benefits in establishing a formal 'safe travel policy'.
- Understand which individuals within each division of the HEI need to be included. Identify key 'stakeholders' in the strategy and encourage a close working relationship. Highlight to each the reputational and financial benefits of this work. Keep stakeholders regularly briefed and include all in the final sign-off.

### Review and analysis of existing policies and procedures

- Develop and produce a proposed strategy document for deployment of staff and students — including where training should be mandatory, and the physical and procedural security measures the policies should address.
- Implement a formal 'safe travel programme' including behavioural requirements for individuals deployed.
- Provide guidance on what the HEI envisages to be best practice, ensuring clarity across the organisation.

### Intelligence-led risk assessment process

- Develop and implement an intelligence-led multi-layered 'safe travel risk assessment' process. Dovetailing with the overall strategy (point 1) and reviewing and analysis of existing policies and procedures (point 2), the panel agreed that establishing a robust and comprehensive risk assessment process would be of benefit.
- Up to date and accurate travel information should be informed.
- Identified individuals within the HEI should take the responsibility for undertaking risk assessment. Appropriate training should be provided.
- A defined approval process involving independent verification of the risk assessment should be designed and implemented.

### Inform and educate

- An HEI can go a long-way towards maintaining its duty of care by providing accurate and timely information to staff and students. This could include pre-travel alerts, particularly to those countries risk-assessed as having 'severe', 'high' or 'increasing' threat levels, as well as pre-deployment safety and security information.

- Consider pre-travel or pre-deployment awareness courses including the provision of a 'briefing pack' to severe or high threat environments.
- Provision of online safe travel training packages available to all staff and students.
- Formal 'safe travel' training for staff or students undertaking regular travels.

### Understand the crisis management plan

- Establish an emergency response programme including immediate action advice and evacuation planning.
- Provision of funds to enable travellers to make appropriate arrangements in event of an emergency.
- Identify generic principles that will be employed in order to manage a crisis.
- Investigate potential for 'push notifications' to help identify and support travellers in crisis or requiring emergency support.

### Insurance included as part of the overall risk management strategy

- Often insurance is divorced from either the operational or strategic risk management policy within an HEI. Recognising that insurance plays a key part of the risk control cycle, it is

imperative that insurance managers/officers play a substantial role in identifying and assessing the risks that a 'safe travel policy' seeks to address.

- Include insurance providers in identifying travel management tools, and include requests for support in future insurance procurement exercises.
- Promote the insurance function as facilitators of safe travel rather than barriers to future academic research.

### Industry standards

- Ensure your institution is up to date with recent legislation and accreditations such as the new travel risk management standard (ISO 31030).
- Liaise with industry bodies such as the University Health and Safety Association (USHA) to establish such an accreditation including future amendments and updates.

### Would you like to talk?

To find out more, please contact your usual Gallagher representative.

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#### CONDITIONS AND LIMITATIONS

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