

# PROTECTING EMPLOYEES WHILE DOING BUSINESS ABROAD

## WHY INSURANCE IS NOT ENOUGH

Insurance is essential in managing the financial impact during a crisis or an incident. However, it does not prevent them from happening, or enable you to act quickly to minimise the impact on your people and your business continuity, or provide support to those impacted.

Travel risk management policies and procedures focusing on preparation, planning and education allow you to reduce the likelihood and cost of business disruptions due to medical or security incidents, and enhance your Duty of Care to your employees.

### PREVENT UNNECESSARY INSURANCE CLAIMS

Proactive traveller education allows your employees to make informed decisions to minimise risks to their health and safety.

Instant access to expert advice and assistance ensures issues can be dealt with before they develop into more serious and costly problems; in a recent study of claims data of a major European insurer, organisations with International SOS membership had on average **13%** less avoidable claims than those without.\*

### REDUCE THE NUMBER AND VALUE OF INSURANCE CLAIMS

Fewer medical and security incidents result in fewer and lower value insurance claims. Our preventative approach means **86%** of cases are managed with no additional costs to our clients. Furthermore, our clients were able to reduce evacuations and repatriations by **51%** over a period of 3 years.\*\*

### STAY IN CONTROL

A travel risk management programme ensures assistance provision even in cases not covered by your insurance policy. Your employees receive the same high standard of care, service and protection, even if they are covered by different insurance policies.

### REDUCE ADMINISTRATION

International SOS works with all major travel and international private medical insurance companies. Our established processes ensure seamless customer experience for your employees and reduced administration for you - all cases are managed by us and invoiced directly to your insurer via direct billing agreements.

### ENHANCE YOUR GOVERNANCE

A comprehensive approach to managing travel risk is best practice across industries - **87%** of the Fortune Global 100 and **66%** of the Fortune Global 500 use International SOS' services.

\*Based on an analysis of case and claims data of German insurer Barmenia from 2010 and 2015.

\*\*Based on an analysis of 8,550 cases of joint clients of International SOS and Chubb from 2014 to 2016.

# PREVENTION IS BETTER THAN THE CURE



## A MEDICAL CASE STUDY



### SITUATION:

Frank\* was travelling in Hong Kong when he became unwell with food poisoning. He called the International SOS Assistance Centre to request a doctor's visit.



### SOLUTION:

Frank was immediately connected to Laura, a doctor, who provided him with advice on how to manage and treat his symptoms.



Frank was also sent information of an accredited 24hr medical centre nearby, in case it was needed.



Laura called Frank back the next day to check up on his condition. He was feeling better and did not need to see a local doctor.



### OUTCOME:

- Quick access to expert medical advice provided
- No travel arrangements cancelled or extra costs incurred
- Unnecessary medical claim prevented

## A SECURITY CASE STUDY



### SITUATION:

Helen\* was on a business trip in Brussels when she received an alert on the International SOS Assistance App about a terrorist attack at Zaventem airport.



As she was due to fly from the airport the following morning, she called International SOS for advice and was immediately connected to Tim, a security manager.



### SOLUTION:

Tim gave Helen practical personal security advice and helped her put together an alternative itinerary to allow her to continue her business trip.



John, the security manager at Helen's company was automatically notified that Helen was in Brussels and was able to reach out to her and confirm her safety.



### OUTCOME:

- Business trip continued without the need to cancel meetings or travel arrangements
- Safety of employee confirmed quickly and efficiently
- Duty of Care demonstrated towards employee

**Proven solution.**

Prevention, risk and cost mitigation. Not just intervention.

\*The names of the travellers have been changed