

PROTECTING EMPLOYEES AMID THE COVID-19 OUTBREAK

WHY INSURANCE IS NOT ENOUGH



Insurance is essential in managing the financial impact of the Coronavirus outbreak. However, is your organisation aware of the policies insurers have in place to manage this crisis? Does the policy cover the impact of travel restrictions and the medical expenses related to COVID-19?

Access to accurate information is essential in managing this outbreak as travel restrictions and medical capabilities will impact your people and your business continuity.

Travel risk management policies and procedures focusing on preparation, planning and education will allow you to reduce the likelihood and cost of business disruptions due to medical or security.

PREVENT UNNECESSARY INSURANCE CLAIMS

Proactive traveller education allows your students and staff 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, institutions 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 will work with all major travel and international private medical insurance companies. Our established processes ensure seamless customer experience for your staff and students, reducing 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 - 'Enhance your Duty of Care' 100s of top universities across the globe use International SOS' services to keep their students & staff Happy, Healthy & Safe.

*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.

COVID-19 RESPONSE: Case studies



Evacuation due to COVID-19 travel restrictions



SITUATION:

Four researchers were stuck in Central African Republic after the government closed the borders and commercial flights were canceled as a result of the COVID-19 pandemic.



SOLUTION:

Our client called International SOS for assistance with charter flight options out of Central African Republic. After significant research and planning, our Johannesburg Assistance Centre chartered a plane to Addis Ababa, Ethiopia, where the researchers were able to take onward commercial flights back to the US.



IMPACT:

We identified the most efficient and economical way to securely evacuate the researchers from the Central African Republic and return them safely to their families in the US.

Remote Emotional Support for Our Clients Affected by COVID-19



SITUATION:

Zoe*, an international exchange student, had not visited her parents for some time. Both her parents suffer from health conditions. Though Zoe's parents did not pressure her to come home and assist, she knew that they desperately needed her help. Zoe, being in a different city, was feeling very powerless and distressed as she couldn't travel due to COVID-19 restrictions. This situation was beyond her control and her anxiety and concern grew day by day.



SOLUTION:

Zoe reached to International SOS about the issues she was facing. We were on hand to offer Emotional Support services from a certified counselor, and delivered this remotely. Through our app, we were able to set up a video-chat with Zoe from the comfort of her own home.



IMPACT:

Our WPO counselor focused on empowering Zoe and determined alternate resources of support for parents, which normalized her concerns. Zoe's stress levels were reduced after this consultation as she felt relieved and reassured.

*The names of the travellers have been changed