

Meeting Duty of Care: Risk Management and Insurance Essentials

In today's complex global risk environment employers face a Duty of Care obligation to protect employees and other travelers under their care from often unfamiliar but foreseeable risks. Providing Duty of Care requires a holistic, multidisciplinary approach to risk management that includes staff preparation, plans, procedures and resources for risk mitigation, as well as insurance and other external resources. Combined, these systems and resources provide the infrastructure to assess, mitigate and respond to risk encountered globally.

There is no one successful formula for meeting duty of care obligations to a global and mobile workforce. Instead employers must find the right mix of systems, procedures and resources, tailored to their risk profile -- the work they do, where they do it, who does the work, etc. And given the dynamic nature of today's risk environment, what worked two years ago may not be sufficient today so it's essential that organizations adapt their duty of care systems to meet evolving needs.

Duty of Care

Duty of Care refers to the moral and legal obligations of employers to their employees, contractors, volunteers and related family members in maintaining their well-being, security and safety when working, posted on international assignments or working in remote areas of their home country (International SOS)

Plans, procedures & resources -- Duty of Care Framework Essentials

Proactive systems designed to identify risk and raise awareness, mitigate risks and respond to emergencies form the framework for support duty of care. Areas of focus:

Awareness, preparation & education

- Country/destination risk information -- security, safety, health, political
- Pre-travel orientation & training --general & country specific
- Health screening, vaccinations
- Risk assessment -- organizational, country/destination, event

Plans & procedures

- Security & operational risk management plans to guide mitigation & emergency response
- Crisis management and business continuity plans
- Traveler tracking

Critical external resources

- Medical & security assistance/evacuation providers
- Kidnap, ransom, extortion response consultants
- Insurance

Insurance: The Financial Foundation to Support Duty of Care

Combined with effective risk awareness and appropriate plans and procedures insurance provides essential risk financing for international operations, helping protect both travelers and the organization. Critical resources such as medical and security assistance/evacuation services and kidnap, ransom, extortion consultants should be linked to insurance to streamline emergency response. Precise mix of insurance coverage should be tailored to the organization, but key areas to support duty of care include:

People



- Foreign Voluntary Workers
- Comp Defense Base Act
- Business Travel Accident
- Out of Country Medical Kidnap,
- Ransom, Extortion Expatriate
- Medical

Property



- Auto Physical Damage
- Crime
- Business Property &
Computers

Liability



- General Liability
- Auto Liability
- Umbrella/Excess Liability
- Directors & Officers Liability
- Fiduciary Liability
- Professional Liability Cyber
- Liability