

Travel risk management in times of SARS-CoV-2



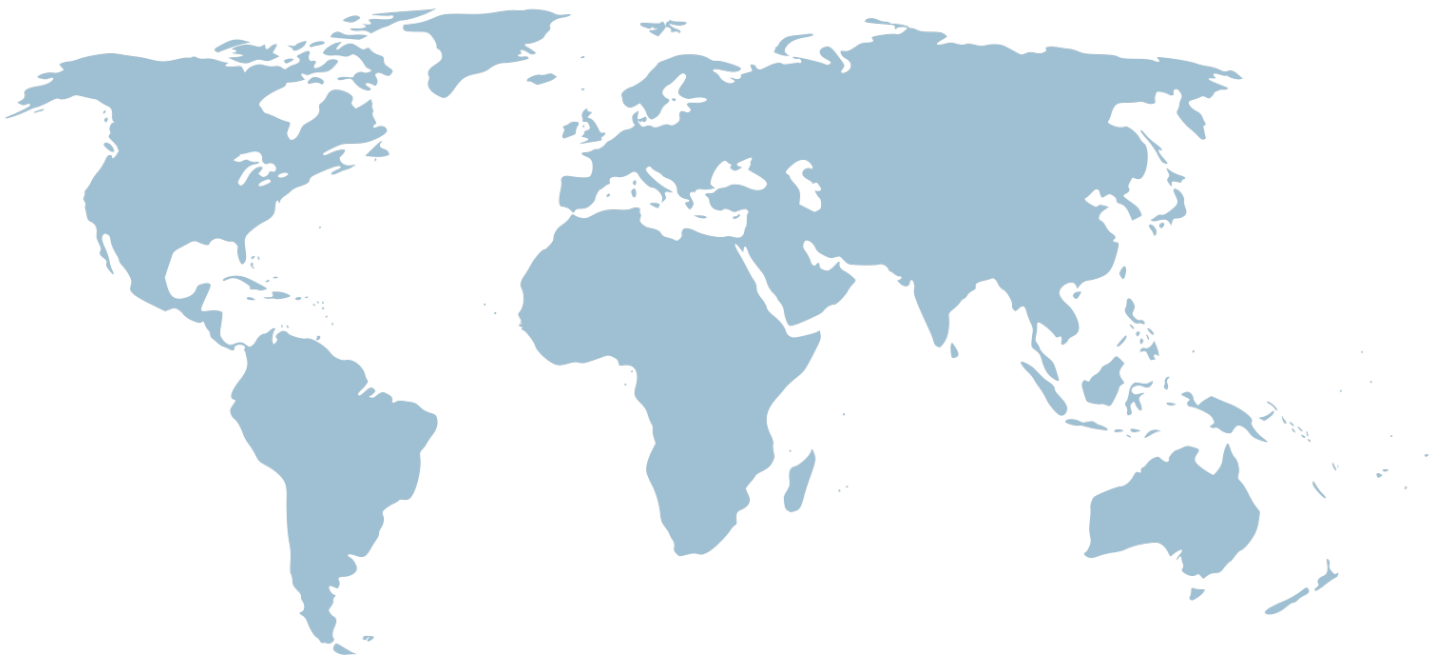
Looking ahead

The Corona crisis has caused many changes for companies and in business life. International business trips have largely come to a stop. But what will happen in terms of travel safety after the Corona crisis has eased or restrictions on international travel have been relaxed? What are the challenges to be overcome?

With this white paper, we as crisis management consultants would like to look ahead. It is a classic task in crisis management to anticipate developments and make preparations for them at an early stage. For travellers, the Corona crisis will change the risk landscape. Historically, a large prosperity gap has always been the fertile ground for crime, social unrest and terrorism.

In our white paper you will read:

- How the pandemic has changed the risk landscape at travel destinations
- What business travellers can expect when entering and leaving a country, at least for the first few months after a substantial slowdown in the Corona crisis
- What we recommend to companies in terms of travel security for the time when international travel becomes possible again
- Which questions have to be considered from the perspective of labour law and the legal duty of care



Globally changed risk environment

In addition to the classic threats to which travellers are exposed, the Corona pandemic and its after-effects are leading to an increase in local hazards in some areas.

The economic situation at the destination and its impact on the local security situation

The security situation in a country is closely linked to the question of economic strength and prosperity. This also applies, of course, to emerging and third world countries. The global Corona crisis has dramatically exacerbated the existing economic problems of many countries and is likely to accelerate the economic and financial collapse of countries such as Lebanon and Iraq.

Here are some examples of critical economic developments:

- **Drop in demand for natural resources**

Countries such as Algeria and Nigeria are highly dependent on oil exports. The very low demand and falling oil prices are intensifying the already tense economic situation.

Demand for other mineral resources, such as copper, has also declined, resulting in a lack of important sources of income.

- **Collapse of the tourism industry**

For countries such as Turkey, Egypt and South Africa, tourism is an important source of revenue. No other country in Asia is as dependent on tourism as Thailand, with 20 percent of its economic output.

- **Money outflow from emerging markets**

Numerous investors have stopped investments in emerging markets, which are particularly affected by the Corona virus, and are withdrawing their



investments. This in turn leads to a devaluation of the national currencies, as in Indonesia, South Africa and Mexico. Lower credit ratings, in turn, mean that countries are forced to raise new funds at higher costs.

- **Reduction of foreign remittances from migrant workers to the home country**

The lockdown and the associated unemployment leads to a considerable reduction in the transfer payments of migrant workers, which are vital for the families in the home countries. This is particularly true for the migrant workers from Central America, but also from Lebanon, Egypt, Pakistan and the Philippines. According to the World Bank, in 2019 registered and unregistered

money transfers from guest workers amounted to an estimated 1.7 trillion US dollars worldwide.

- **Supply chain restrictions**

The national and international restrictions due to the Corona virus have led to an increase in the cost of supply chains, including flight restrictions and reduced air freight capacity. Shipping companies, for example, have severely restricted sea transports from North Africa to Europe. The widespread just-in-time concept is also disadvantageous in a pandemic. Supply chain problems hit countries like Mexico and Bangladesh particularly hard.

Impact of the changed risk environment on travel safety

As a result of the economic problems described previously, unemployment and poverty will continue to rise sharply, particularly in countries that had already been economically affected before the Corona crisis. Even after the pandemic has eased, the late effects will remain.

The struggle for day-to-day survival in third world countries, but also financial problems of governments and authorities, will lead to more corruption and crime. Countries in which there have been previous conflicts with religious and political extremists will continue to be under pressure due to the weakening of the security forces. Protests and unrest, which were temporarily contained by curfews during the pandemic, will increase, especially due to dissatisfaction among the population. Most countries in the world lack the social security systems that are common in western countries, and health care is at a low level.

Even in western countries like France, which already had a relatively high level of street crime before the Corona crisis, it will increase.

The after-effects of the Corona crisis will have a negative impact on the following risks in particular and will lead to an increase:

- Street crime, as this is an easy way to raise money
- Corruption at different levels, exploiting one's own position and function
- Violent crime such as kidnapping, especially where this has been a problem before
- Fraud and cybercrime (including ransomware and data theft)
- Political and religious unrest, including the exploitation of the situation by individual groups for their own purposes



- Terrorism, as terrorist groups cleverly channel popular discontent; local security forces are underpaid and, as in Iraq, Western countries are withdrawing military forces and cutting aid funds
- Extortion and threats from disgruntled employees or from dismissed employees
- Strikes and blockades at enterprises and factories as a result of dismissals, salary cuts, lack of hygiene measures or the termination of contracts with suppliers
- Active shooter incidents out of personal desperation, especially in countries with a long history of such acts
- Economic and commercial espionage as a means of cost-saving procurement of innovative solutions
- Overstretched local health systems and collapse in case of other additional events such as natural disasters
- Violence against medical facilities and their staff, as can be seen, for example, at Ebola clinics in the DR Congo - here a rumour is often enough to trigger violence
- Legal lawsuits by employees against employers who became ill with Corona at work or on business trips

Business travel will look different than before

Especially in the first few months after the Corona virus has eased or travel restrictions have been reduced, travellers have to expect that business trips will be different than they are used to.



Travel documents

Visa and passport will not be enough at some destinations. Travellers will sometimes have to present proof of immunization and complete questionnaires about previous destinations in infection risk areas.



Technical devices for the detection of sick travellers

Checkpoints at airports with thermal imaging cameras, fever measurements or even rapid tests on entry or before departure will be common in many places. The airline Emirates carried out a blood test for passengers before boarding for the first time on 15 April 2020.



Air travel restrictions

Onboard service (food and beverage) will be reduced. Some airlines will make it mandatory to wear protective masks and will also limit the amount of carry-on baggage to one piece of luggage even for status travellers. Longer boarding times are to be expected due to distancing regulations and possibly temperature checks. In the short term, flights will be cancelled again and again. It will be easier to travel within a region than between continents.



Delayed entry into a country

Getting the necessary documents and clarifying the frequently changing travel and entry regulations will make short-term travel more difficult. More complex entry controls will lead to longer queues. Anyone who has not planned enough time to continue their journey on a domestic flight may miss it.



Uncertainty about entry and duration of stay

It can happen that during a long-haul flight the entry regulations are changed at the destination. Again and again, travellers will have to go into isolation, even if Corona tests are negative. The challenge will be to keep track of the changing regulations.



Constant change of entry and lockdown regulations

The constant changes of entry and movement restrictions in the event of an increase in new infections in a country can lead to a run for remaining flight capacity for the return flight. This will also lead to higher prices. This is where those who book flexible flight tickets will be well advised. If a company does not manage to bring the employee back on time with scheduled flights, complex and cost-intensive measures are required for the repatriation.



Uncertainty and distrust

Employees will travel to regions that are more affected by the virus with a feeling of insecurity. Family members will also worry. At the destination, there will be distrust against travellers coming from areas with high infection rates for fear that they will spread the virus.



Corruption

Especially in Africa, demands for bribes on entry and exit by airport personnel are not unusual. These will continue to increase due to the economic hardship. Alleged symptoms of illness of travellers with the risk of quarantine or refusal of entry offer corrupt staff the pretext and many starting points for receiving a "pocket money".



Travel accessories

Hand sanitisers for travellers who do not always have access to sanitary facilities when travelling will become part of the travel items. Also protective masks of different types.



Problems with a cold or fever

If a traveller develops a cold or other illness with COVID-19-like symptoms, medical staff may also be reluctant to provide treatment. In some countries, this may already be sufficient to deny the employee entry.



Greater emphasis on hygiene

Companies and employees will place greater emphasis on hygiene during the trip. This will be a selling point for airports, airlines, hotels and driver and taxi services.



Recommendations for travel safety in times of SARS-CoV

Much of what applied to previous risks with regard to travel risk management also applies to COVID-19.

In the following, we describe some measures that you should take into account when resuming your travel activities, especially after a slow-down of the Corona crisis.

Taking the anxieties of employees seriously

An important psychological aspect that employers should consider is the concerns of employees. They must notify and prepare employees for the resumption of business trips at an early stage. Especially in the initial phase of resuming travel activities, a high level of uncertainty among business travellers and their family members as well as colleagues must be expected. This

can be reduced by transparent communication about risks, preventive measures and emergency plans (for more information, please refer to our previous White Paper: Crisis Management COVID-19 - Psychological and Legal Aspects).

Selection of travellers

Particularly in the initial phase and for trips to countries where there is serious risk of infection, it is important to consider whether the trip is absolutely necessary (Could, for example, service work be performed by partner companies in the country?) and which employee should make the trip. In addition to professional qualifications, the following should be used as selection criteria, if possible:

- Family status



- Not belonging to a risk group (previous illnesses, age)
- No relatives in need of care or family members (partner/children) who have a history of serious illnesses
- Not belonging to key personnel for manufacturing or other core areas of business continuity
- Voluntary

The challenge for employers is to determine who belongs to the group at risk due to pre-existing medical conditions, as information on pre-existing illnesses is usually subject to medical confidentiality and data privacy. This is only possible if the employee cooperates.

Information and monitoring

Companies must ensure that they have a good overview of current entry regulations and in-country movement restrictions at their destinations. This

includes continuous monitoring of the medical situation in the different countries and of changes in legal regulations. It is important to monitor not only the legal situation at the destination, but also the regulations that apply in the home country when returning from an infected area. Consideration should also be given to how the infection situation in the traveller's country of origin is perceived at the destination.

It should also be checked which countries, once a vaccine is available, will require a vaccination certificate for entry. The company should also have an overview of countries with incidents of xenophobia caused by the Corona scare.

Airlines will have different hygiene rules that passengers will have to comply with. The company must ensure that their travellers know whether, for example, protective masks are required for a flight or whether they must also wear them when using in-country transportation like a taxi.

In the event of an employee becoming ill at the



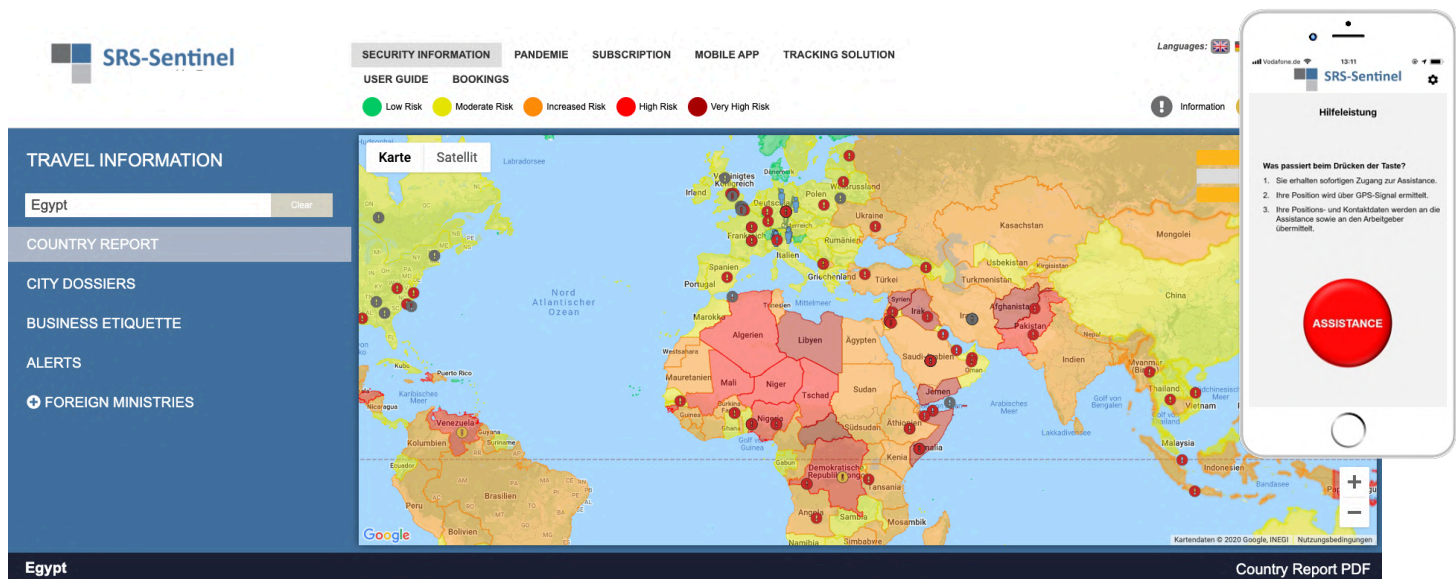
destination, the medical services at the destination must be assessed in advance.

Use of indicators and triggers

Based on our experience, it has proven to be useful for companies to define indicators and triggers when, for example, the company should issue a ban on travel to a

Overview of travel activities and tracking

Linking travel bookings with platforms for country-specific security and health information and travel tracking helps companies to keep track of travel activities within the company (including trips from foreign subsidiaries to other countries or to the corporate headquarters). In addition, it is documented in the context of the legal duty of care for the employer



certain country or when business travellers and expats should better leave a country.

Flexible booking

Since there are numerous scenarios that can lead to employees not being able to take a flight or it is not advisable for them to travel (e.g. cold symptoms before departure), flexible flight tickets should be booked. Even if this is initially a little more expensive, it provides more flexibility and therefore more security.

that travellers have been automatically informed in advance about risks at their destination. Tracking via the travel booking number (PNR) allows employees to receive destination-specific information and alerts on their mobile phones during a business trip. The traveller usually has an app for this purpose or receives the messages by e-mail. Alternatively, such a system can also be used to deliver the warning messages according to the travel destination using GPS - without a travel booking number. For this the employee must on a voluntary basis activate the GPS.

24/7 Access to the company

A 24/7 emergency hotline ensures that employees can reach their employer by telephone at any time in the event of a problem. If such a call is received, the company must also be able to help the employee locally without delay. Usually, such emergency hotlines are operated by external risk management service providers for the company. These providers also have the necessary networks and partners around the world to provide immediate support at the destination.

Travel security and safety training

If not already done, travel safety training should also address the behaviour related to risks caused by the Corona virus and their implications.

Travel pharmacy

In many companies, employees are given a travel pharmacy by the company doctor. This should be extended to include protective masks and hand disinfectants (antiviral, not only antibacterial) as well as a thermometer, if this is not yet part of the package.

The stay at the destination

Before departure, the company should clarify which specific hygiene and disinfection measures have been implemented at the hotel. International hotel chains (4-5 stars) will usually set the appropriate standards for their own hotels within the framework of quality management.

It must also be established how meetings are held at the destination (e.g. distance rules) and under which general conditions and requirements a trip in vehicles takes place.

Insurance cover

It must be ensured that the business traveller has adequate insurance cover and, where possible, that pandemic cases are also covered. Travellers should carry proof of international travel health insurance.

In the case of business travel insurance, it should also be considered whether the insurance cover is only valid for system-relevant trips. Does the insurance cover apply if a trip is made despite medical travel warnings from foreign ministries?

Insurance solutions where evacuation is possible even when there is no illness or political unrest are also useful - for example, when scheduled flights are no longer available due to legal restrictions. As the risk of being arrested by authorities abroad due to arbitrariness (unauthorised arrest) increases, it is well advised to have special risk insurance against unlawful deprivation of liberty. This is usually part of a kidnapping insurance (K&R).

Planning for difficulties and emergencies

In the context of a pandemic and its after-effects, companies should consider the following scenarios and issues in their planning:

- An employee refuses to make the trip out of fear of the virus.
- An employee of the company is on a flight to the destination. During the flight, the government of the destination country issues an entry ban.
- An employee is flying to his destination. During the flight, the government of the destination country changes the entry regulations and the employee would have to spend 14 days in quarantine.



- On the outbound flight to the destination, the employee develops symptoms similar to those of COVID-19.
- During a flight, a traveller sitting next to the employee develops symptoms of illness similar to those of COVID-19.
- During his stay at the destination, the employee falls ill with Coronavirus or shows symptoms that do not allow a return flight in a scheduled plane.
- When the employee is already at the destination, the local legal situation changes and the employee cannot leave the country on a scheduled flight as planned. How can the repatriation (evacuation) be carried out and do local networks exist that can support this or are they available through an external crisis consultant?

Within the company, but also for employees, there must be clarity about what to do in the cases described above. If the employee is in quarantine abroad, the employer should help to ensure adequate quarantine

accommodation and meals and provide psychological support.

Follow-up measures after return

The risk of infection must be considered not only with regard to the health of the returning employee, but also for family members and colleagues. In case of symptoms, the company doctor should register the employee for a Corona test with the responsible authorities.

It may also be reasonable for travellers to move back to the home office after returning home, also in order to avoid causing unease among colleagues at work. Another option is to provide the traveller with an individual workstation for a manageable period of time instead of a desk in an open-plan office.

Labour law issues concerning travel in times of SARS-CoV

SmartRiskSolutions has asked Professor Michael Fuhlrott, specialist lawyer for labour law, to provide answers from a legal point of view to questions related to travel activities in times of SARS-CoV-2 (Coronavirus). As his guidance is based on German laws, you should verify what applies in your specific country.

Can an employee refuse a business trip to a country with high Corona infection rates

The employer's right of direction (§ 106 GewO) generally covers the ordering of a business trip. In each individual case, the extent of the risk to the employee must be weighed up. If the business trip is particularly significant because, for example, the employee must complete a transaction that is particularly important for the company, the instruction to travel to a "region

at risk" may also be permissible. However, the employer must of course protect the employee, for example by taking safety measures and providing the employee with guidelines for safe behaviour or protective equipment.

On 15 April, Emirates became the first airline to carry out a rapid blood test for passengers before boarding a flight. Can the employee refuse to undergo this intervention in his or her physical integrity if it results in the cancellation of the trip, without any consequences under labour law?

A rapid blood test is an intrusion into the employee's personal rights and - even with a small "sting" - an intrusion into the right to physical integrity. The employee will regularly be able to refuse to undergo such a measure. In this case, he will not have to reimburse the employer for any cancellation costs.



However, the employee will have to accept health measures of a lesser extent, such as a medical questioning or a contactless temperature measurement.

If there is a vaccine against COVID-19, may an employer force employees to take a vaccination in Germany?

No. As long as there is no compulsory vaccination - as, for example, recently introduced for certain groups of people for measles on 1.3.2020 in Germany - an employer cannot impose this on his employees. The employer may of course conduct health education with the company medical officer and encourage this. However, an employee who refuses to do so does not need to fear any legal consequences. Even if the employee later falls ill with Sars-CoV-2, the employer must always continue to pay his salary.

This also applies if, on arrival at the destination, the employee is only granted entry by the local authorities with a Corona vaccination to be carried out on site, he refuses such a vaccination and is forced to return to his home country.

When German employees travel abroad, does the employer have to ensure that the requirements of the new occupational health and safety standard COVID-19 (Federal Ministry of Labour) are met at the destination (customer's company, own branch, hotel)?

The insurance cover of the employers' liability insurance associations for accidents at work extends to business trips abroad. However, the German occupational health and safety standard applies to companies in Germany where the employer also has

the opportunity to influence compliance with the regulations. These regulations can therefore not be applied abroad.

If protective masks are mandatory at the destination, must the employer provide them to the employee?

Yes, if the journey is made for business purposes, the employer must make it available to the employee.

Is the employee also entitled to receive a hand sanitiser from the employer for the trip?

The employer must take appropriate protective measures based on his duty of care. This includes - if recommended by the company doctor, for example - the provision of disinfectant gel for travel. Otherwise, normal hygiene, such as regular hand washing, may also be sufficient.

Professor Dr. Michael Fuhlrott is a specialist lawyer for labour law at FHM Rechtsanwälte in Hamburg. FHM advises companies and executives on all questions of labour law.



Besides advising on labour and data protection law, FHM is particularly active in the area of commercial criminal law, where companies receive preventive advice and individuals are represented in the criminal defence. In 2019 FHM was awarded TOP Law Firm by the business magazine "Wirtschaftswoche" for, among other things, labour law and white collar crime law. You can find further information at www.fhm-law.de.

Our services

SmartRiskSolutions is a consulting company that specialises in security and crisis management. Former members of German government security agencies as well as officers of special forces units, who have been working in the corporate and NGO world for years and have years of experience overseas, form our core team.

Our clients include multinational corporations, midsize companies, the media, public organizations, NGOs as well as associations such as Chambers of Commerce and wealthy families.

SmartRiskSolutions is retained for crisis response (kidnap, extortion, missing person, unlawful detention) for insured clients of a major insurer.

- International country and city risk data base with information on security and health issues
- Travel tracking (PNR & GPS)
- App with security information, travel alerts, emergency notification and panic button
- Audits and site surveys of plants, construction and project sites
- Evacuation planning
- Secure meet & greet, transportation and close protection
- 24/7 emergency hotline with medical and security assistance

Travel risk management

- Development of a company-wide travel risk management and creation of travel risk policies
- Security awareness training and HEAT courses for travellers and expats
- eLearning travel security

Security management for high-net-worth individuals and wealthy families

- Risk assessments from the perpetrator's perspective
- Assessments of residences and of vulnerabilities during the daily life



- Training related to personal security awareness
 - Emergency planning
 - Improvement of the physical security at residences and work sites
 - Low profile executive protection and surveillance detection
 - Response to threats and other critical situations
 - Drafting of crisis management handbooks and emergency plans
 - Training for members of incident and crisis management teams
 - Planning, execution and evaluation of crisis management exercises and simulations
 - Coaching of individual members of a crisis management team (CMT)
 - Concepts and advice regarding crisis communications
 - Crisis response to various types of critical events
 - Advice and support for the care of victims and family members
- Crisis management**
- Review of the existing crisis management and incident management
 - Development and design of company-wide structures for crisis and emergency management



Contact

Get in touch with us. We are more than happy to answer your questions.

SmartRiskSolutions GmbH

Noerdliche Muenchner Str. 14a

D-82031 Gruenwald

Germany

Tel. +49 89 12503247-0

www.smartrisksolutions.de

© SmartRiskSolutions GmbH 2020