

# Risk management: Protecting your business travellers from an unpredictable world



**In Tunisia, a fruit trader by the name of Mohamed Bouazizi had just had his fruit confiscated again by a corrupt municipal inspector. It was a hot day, he was unable to find any other work and in deep despair.**

How would he feed his family today? What could he do about it? He knew, through the newly available social media spreading across the region that the government was unable or unwilling to do anything about the situation. In desperation, after an hour of melancholic thought, he wandered down to a local petrol station, paid for a litre of petrol, doused his body and set himself alight with a match. It was 17th December 2010, his death just over two weeks later started 'The Arab Spring'.

The new social media, never seen before in this fragile environment fanned the flames, within two years governments had been violently overthrown in four countries and more stable secular governments, in a number of other Arab countries have come and gone also. Time magazine named 'The protester' as its 'Person of the Year' in 2011.

All this has left many companies operating abroad in a wilderness of

uncertainty. Events in Israel, Libya and Iraq in 2014 demonstrated the unrest that has spread unchecked, like cancer across a very wide, predominantly Muslim region for nearly 5 years.

In a globalised world, more businesses are sending employees and contractors into developing markets where the risk of instability is high but where financial opportunity is greater. Aid workers go into increasingly extreme situations, while tourists and students are seeking out new experiences in distant countries, often without considering how they would get home in an emergency.

### A duty of care

A rapid escalation of civil disturbances or riots and government intransigence, combined with limited mobility and a shutdown in communications, often imposed by failing regimes, can leave travellers and workers stranded with very few options. This can be exacerbated by airports closing and international flights cancelled. A clearly planned escape route can evaporate within minutes as was demonstrated by Islamic State's lightning advance into Kurdistan last year. They were only halted within sight of the international



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airport at Erbil. A frightening time for any pilot making the decision to land or abort.

Companies are increasingly pre-occupied with 'Duty of Care' arrangements affecting their employees and contractors. Political emergency evacuation in today's world is a foreseeable event that can be planned for and the financial risks mitigated through insurance. 'Getting into a pickle' is no longer something that just happens to others. A resourceful risk manager knows that one day, somewhere in the world, a fellow worker is likely to require expert assistance and guidance at an inconvenient time in a hostile and unpredictable environment. Better to plan for the moment now than panic later.

### The action plan

Ingenuity, military style planning and local knowledge combined with 'boots on the ground' are the key attributes that assistance companies such as Drum Cussac or Red24 demonstrate, in order to execute a plan that satisfies insurers and their clients alike. Any situation however complex, can be dealt with promptly and effectively without injury or unnecessary delay.

Frequently an evacuation requires input from many different skill sets and entities - private security, aviation, legal, administration, travel,

government agencies and medical teams. All must work in unison for a common goal. Every event in any country has a unique set of challenges. There can only be one aim - the safe delivery of the traveller or expatriate, to a place of safety and then if necessary to their home country, in a timely manner with as little discomfort as the process allows. None of this can be achieved without access to hard cash at a time when banks will almost certainly be closed and ATM machines empty or inoperable.

Political Evacuation and Natural Disaster insurance is increasingly being bought by enlightened and experienced risk managers to combat the vagaries of an unpredictable world. It brings certainty in an uncertain chain of events that can overtake the unwary very rapidly. It can inject resource and experience, coupled with a 24/7/365 ability to get things done in some of the most inhospitable places on the planet, where many men would fear to tread.

**To find out more about Catlin's specialist insurance offering to protect your business travellers visit [www.catlin.com/ukevacuationinsurance](http://www.catlin.com/ukevacuationinsurance)**