



Cross-border people and risks

Protecting your internationally mobile employees in a complex world

Context

- More and more companies and organisations are looking to grow and expand across borders.
- According to the Global Business Travel Association (GBTA), the growth of global business expenditure is expected to increase by 5.8% by 2019.
- Employers and organisations are often unaware of the potential risks of working in a foreign country or the financial impact of those risks.
- A survey conducted by Aon demonstrated that many companies do not have an adequate global mobility plan in place to protect their internationally mobile employees, control the associated risks and respond to incidents.

Why is it growing in importance?

- Elevated risks of terrorism and political violence raise questions about adequate safety plans, safety tools and crisis management.
- The role of the global mobility manager is therefore likely to change in the next few years. Besides co-ordination, he or she will become responsible for safety, security and risk control.
- The legal framework is constantly increasing the organisations' health, safety and security responsibilities towards their mobile staff.
- According to the 2016 Global Mobility Trends Survey (Brooklyn Global Relocation Services), roughly 1 in 10 of today's international assignees is a Millennial. Different generations have different needs and companies have to establish adapted programmes.
- The growing kidnapping industry increasingly focuses on foreigners and expats.

Covered Incidents and Features

Principal covers integrated in most plans are:

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|--------------------|------------------------|
| • Medical expenses | • Ransom |
| • Accident | • Political evacuation |
| • Death | • Security |
| • Disability | • Duty of care |
| • Delay | • War risk |
| • Luggage | • Liability |

Built-in services are available online or through smartphone apps to support mobile employees while abroad and to help employers to fulfil their duty of care. These services include: claim management tools, training, travel advice, real time alerts, localisation systems, etc.

Legislations are evolving fast, always increasing the employers' duty of care towards their workforce. Organisations then have moral but also legal obligations they could be held liable for if it can be proven that they did not fulfil their duty.

What do I need to be aware of?

Organisations have a “Duty of Care” towards their employees to:

- inform employees about the risks and conduct a prior assessment (of the safety of operational sites)
- provide adequate information, advice and training to employees travelling to or stationed in high-risk areas
- monitor the changing threat levels they are exposed to
- have procedures in place to react to travel-related incidents, from routine to extraordinary
- provide adequate insurance covering damage, injury and loss incurred by employees
- educate, alleviate, respond

Aon's differentiating expertise

- The Aon International People Mobility team has over 30 years of international experience.
- We support companies in their efforts to identify the risks and to reduce vulnerability in the field of international mobility.
- We assist companies with drawing up risk profiles and prepare the structure of international employee benefits and safety and security schemes and rules.
- We are a specialist in the field of international programmes for healthcare, income, safety and security.

Publications

- Aon's Terrorism and Political Violence Map (annually)

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