

# Know your Duty of Care Obligations

As the awareness of Duty of Care increases, so does the need for Travel Risk Management with a comprehensive benefits program, but what is Duty of Care exactly? How should organizations manage travel risks? Duty of Care and Travel Risk Management go hand-in-hand to give both employees and employers peace of mind.

A fire alarm starts ringing in an office building. The alarm, fire exit and evacuation plan are all needed to get out safely.



Think of the alarm and the fire exit as a company’s Duty of Care obligations and the plan to get to the fire exit upon alarm as the Travel Risk Management Plan.

| Duty of Care   | Travel Risk Management Plan  |
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| <p><b>What is Duty of Care?</b> The moral, and in some cases, legal obligation to ensure the safety and well-being of employees, wherever they may be.</p> <p><b>Why?</b> Accidents happen anytime, anywhere. Duty of Care is the first step to mitigating a potential crisis.</p> | <p><b>What is Travel Risk Management?</b><br/>A well-designed plan that ensures Duty of Care obligations are met.</p> <p>An answer to the “what if’s” of travel.</p> |

Increasing recognition of Duty of Care needs and evolving travel trends are increasing companies’ need to incorporate Duty of Care and corporate responsibility within their business operations. This is resulting in the use of an integrated model and more comprehensive Travel Risk Management Programs.

Organizations that care for and protect their employees – beyond simply complying with related regulations and standards – set themselves and their employees up for continued success. Meeting Duty of Care obligations can improve productivity and profitability, help hire and retain top talent, and boost brand equity.

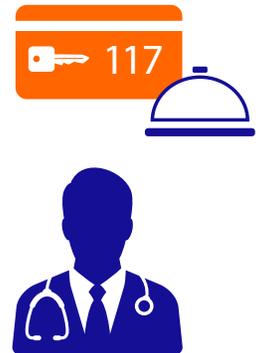
## What does this look like for a traveling employee?



**1. Know the Risks.** Scott’s company needs him to travel to Brazil for a client meeting. Knowing that there are certain risks inherent to the area, his company provides him with country-specific travel intelligence and details on his travel insurance plan and services.

**2. Prepare for Them.** In his intelligence report, Scott reads that it can be dangerous to travel via public transportation and taxis in Brazil. Scott is able to arrange for a car rental as well as a room at a reputable hotel through his company’s booking site.

**3. Plan Response.** Unfortunately, soon after Scott arrives in Brazil he trips and twists his ankle. Scott calls the phone number his company had given him to help arrange medical care. The assistance provider finds him an English-speaking doctor and coordinates payment for the services with the hospital and his insurance company. Scott is able to make it to his client meeting and safely travel home.



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