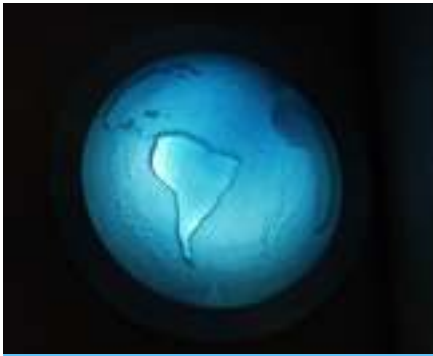


Go Further. Do More.

WHAT EVERY COMPANY SHOULD KNOW BEFORE SENDING TRAVELERS

PART II: Security Precautions and Preparations



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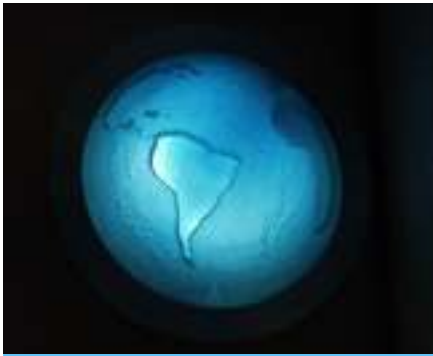
INTRODUCTION TO INTERNATIONAL SECURITY

If you are responsible for the safety and security of your company's international travelers, the ever-increasing headlines about travel security have probably caught your attention. In fact, up to 40% of CEOs believe that global terrorism is, at minimum, a significant threat to their business. With bombings in business centers like London and Madrid, global travel has become more hazardous in recent years. Having an effective travel security management program will not only help protect your international travelers, it will also prepare both your travelers and your organization for responding to a security emergency. What will you do if a traveler is robbed while in Europe? Or becomes the victim of a terrorist attack in Southeast Asia?

This paper will detail various security threats that may affect your international travelers. It will further explore five main components of an effective travel security program, as well as provide information and resources to help you establish such a program for your organization. You will see how security concerns can affect not just the individual traveler, but the company as a whole. For many organizations, the necessity of a travel security program does not become evident until they experience an emergency. By planning your company's reaction to security threats today, you can successfully manage those situations tomorrow.

UNDERSTANDING SECURITY THREATS

Before you can respond to any security emergency, you should first understand the nature of potential security threats. These threats can be broken into three main categories: violent crime; political and social instability, including those caused by natural disasters; and terrorism. While terrorism is perhaps more publicized today, travelers are far more likely to experience violent crime or political and social instability.



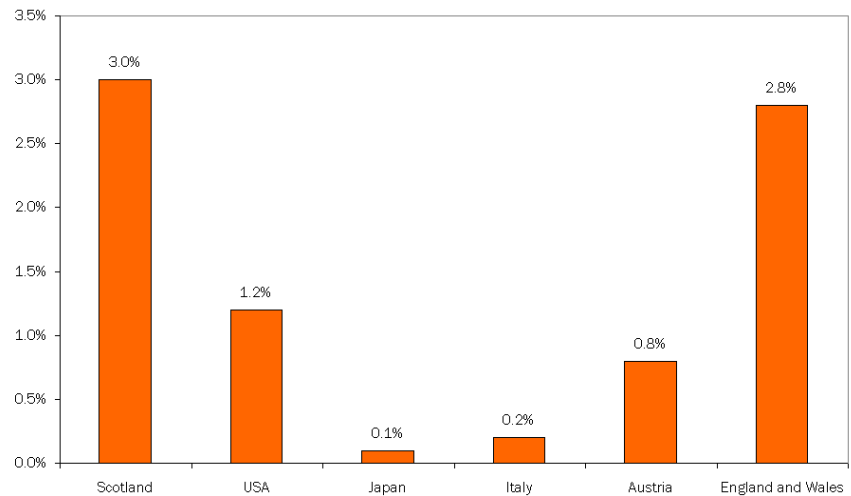
3.0% of Scottish citizens have been assaulted, making it one of the most violent nations among developed countries in the world.

VIOLENT CRIME

Violent crime, such as murder, kidnapping, rape, assault and robbery, is typically limited to attacks on individuals and small groups. Because these crimes are easy to commit and require little technological knowledge, such as the chemistry required to assemble an explosive device, they are prevalent throughout the world.

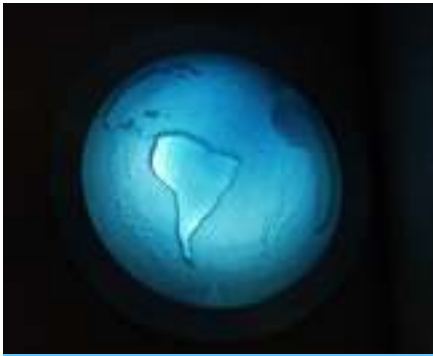
These violent crimes are not isolated to developing countries. In fact, recent reports indicate that per capita violent crime rates are increasing in developed countries and are now comparable with areas historically known for high incidences, such as Rio de Janeiro, Johannesburg and Tbilisi. In 2005, the United Nations released a report that, among developed countries, Scotland was the most violent, with almost 2,000 Scots attacked every week. Scotland was followed by the rest of Great Britain, Australia, and New Zealand. As places frequented by business travelers, it is important to keep this in mind when sending your employees to such a location.

Percent of Citizens Who Have Been Assaulted



BBC News. *Scotland worst for violent crime*. 18 Sept. 2005

Travelers are often not fully aware of their surroundings, making them easy targets for perpetrators. Many international victims are



Political and social instability can stem from unstable economic systems, unpopular governmental decisions, and even natural disasters.

left feeling isolated and uncertain, as they often do not speak the local language, understand the local justice system, or know where to go for help.

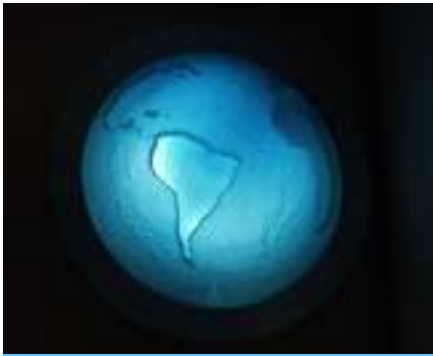
POLITICAL AND SOCIAL INSTABILITY

As recent history has shown, political and social instability may occur in virtually any country at any time. From mass demonstrations and rioting to military takeovers and anarchy, international travelers may find themselves in the middle of an event beyond their control. This can be a dangerous situation, even if a traveler is familiar with the area.

A political or social situation can escalate very quickly. In July 2006, many foreigners in Lebanon learned first-hand how rapidly events can intensify. After two Israeli soldiers were captured by Hezbollah, a militant organization, Israel sent tanks into southern Lebanon. Within two days, Lebanese airports, roads, and naval ports were all blockaded by the Israeli military or destroyed, making it difficult to evacuate the country. If you had had travelers in Lebanon during this time, what would you have done?



Natural disasters can also have an effect on social instability and security. After a disaster, most resources are prioritized to treat the injured, prevent diseases, and provide basic needs. This means that travelers may not easily access things they view as essential, such as transport home. Typically, governments focus on their own citizens before caring for foreign visitors. In 1995, an earthquake measuring 6.9 on the Richter Scale struck Kobe, Japan. More than 5,500 people died, 36,890 people were injured,



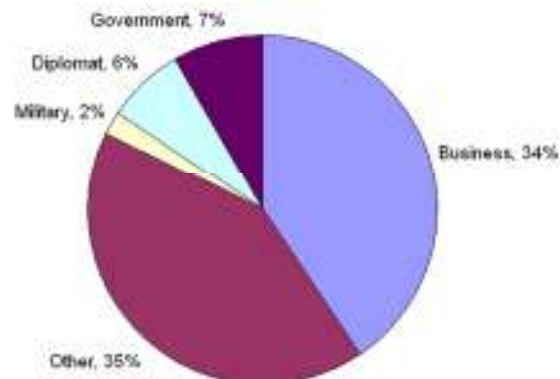
Terrorists are increasingly targeting “soft targets,” such as business offices, hotels and transportation systems, resulting in more civilian deaths around the world.

and 310,000 people were evacuated from the area. During this evacuation, Japanese citizens took precedence over foreign nationals, leaving many travelers stranded. Railways and roadways were closed, power was out, and phone lines were down. This incident shows the importance of being prepared for when travelers are caught without basic necessities or assistance from the local government.

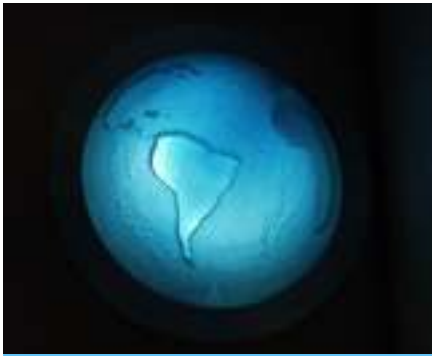
TERRORISM

In 2005, more than 14,600 people were killed in terrorist incidents around the world. Although the chances of a traveler being involved in a terrorist attack are very low, the stakes are high. Terrorist attacks are often based on ideological or economic motives, and are most likely to occur in countries with unstable political systems. However, recent years have shown terrorist attacks may also occur in more stable countries, such as Spain, the United Kingdom, and the United States. Regardless of where they are likely to occur, terrorism in a small area of the world can have a significant effect on the world at large. The recent events in Lebanon have affected people throughout the world, as family and friends tried to contact their loved ones to make sure they were safe from harm. The terrorist attacks of September 11, 2001 all occurred within a 325-mile radius of each other; however, the effects were felt around the world, impacting transportation systems, economies, and governments on a global scale.

Total US Targets Attacked by Terrorists, 2003



Source: Patterns of Global Terrorism, 2003. U.S. Department of State



Top Five Elements of a Travel Security Program:

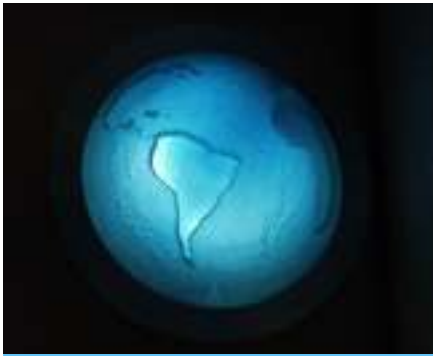
1. Traveler Tracking
2. Destination Information
3. Contacting Travelers
4. Support System
5. Debriefing

The technologies used by terrorists in conjunction with more detailed attack plans make it difficult to predict attacks. Terrorists have turned to “softer targets,” such as businesses, knowing that they are less protected than “hard targets,” or government and military facilities. These soft targets often include business centers, with western businesses a primary target. This tactic is used to inflict injury upon the countries that the terrorists are against. The most recent governmental report shows that, in 2003, 34% of all U.S. terrorist targets were businesses, while only 7% were government based. As a business with international interests, it is necessary to be prepared to help your travelers during such an event, from knowing where to seek medical treatment to how to evacuate the country.

TOP FIVE ELEMENTS OF A TRAVEL SECURITY PROGRAM

The key to preparing your international travelers for security concerns lies in the development of a travel security management program to address each of the abovementioned threats. The program should outline detailed protocols for your organization and instructions for your travelers about how to minimize their security risk, what immediate actions they can take, and who they should contact in a security crisis.

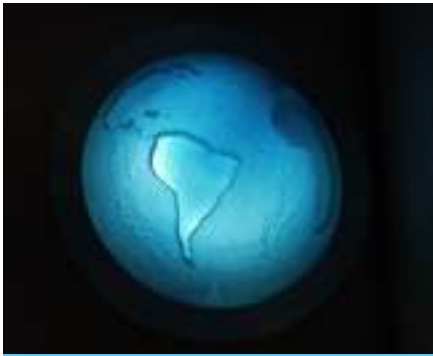
Implementing a travel security program can save your organization time and money. In 1998, riots broke out in Jakarta, Indonesia, throwing the country into massive chaos. When the U.S. Government issued an evacuation order for U.S. citizens, other governments followed and there was a rush at the airport, making it difficult for many people to leave the country. Companies made the costly decision to charter aircraft from nearby countries to aid in the evacuation of their travelers. Several travelers were able to anticipate the tumultuous situation, and left the country hours before the evacuation order was issued. Paying only the price of a commercial plane ticket, these travelers were kept safe from harm and saved money in the process.



A travel security plan could mean that, not only will your travelers know what to do in large-scale situations, they will know exactly who to contact for help in smaller-scale security emergencies. For example, while traveling in Asia, a businessman is robbed. Unfamiliar with the language and unsure of what to do, he called his home office. Fortunately, their travel security plan identified the steps that he needed to take to replace his passport, transfer funds, and ensure a safe continuation of his trip. Without such a plan, the businessman may have spent days stranded, without money or identification, trying to identify organizations to contact for help.

It is easy to see why having a travel security program can benefit your company. While developing a program takes time and resources, this is an excellent investment. Whether you rely on it now, or three years from now, the reduced risk to your travelers and decreased financial exposure will far outweigh the effort put into developing the program. A good travel security program will consist of five main elements:

1. **Traveler Tracking** – Know where your travelers are going, and when.
2. **Destination Information** – Provide country- or city-specific information that is pertinent to that particular traveler.
3. **Contacting Travelers** – Know how to reach each traveler, and be sure the traveler knows how to contact their home office or company headquarters.
4. **Support System** – Be prepared to help the traveler if they are involved in a security incident abroad.
5. **Debriefing** – Upon return, talk to the traveler about their experience. This could help future travelers avoid similar problems.



Tracking your travelers allows you to better assist them if they experience a security emergency.

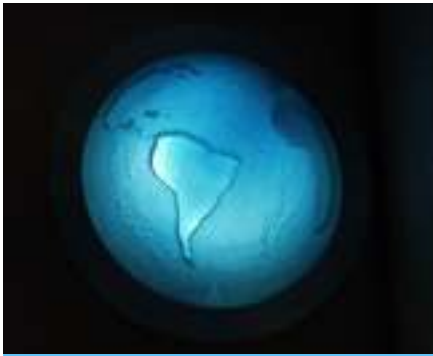
TRAVELER TRACKING

According to the Security Director for FrontierMEDEX, the absolute necessity in any travel security program is to know when and where your travelers are going. This common problem affects companies of all sizes. Many employees are finding it easier to make their own travel arrangements online, rather than through a central travel agency, believing that they are saving the company money. However, this makes it difficult to track individual travelers.



To ensure traveler safety, each company should have some method of being able to determine exactly where each traveler is located at any given time. Implementing such a system may take time, but it can be extremely beneficial, particularly during a security emergency. Did your organization know if it had travelers in London in July 2005 when the subways were bombed? Did you have travelers affected by the tsunami in 2004? It is impossible to help your travelers if you do not know where they are.

Organizations use various methods to track their travelers. For many companies, the method utilized is based upon the number of travelers and the size of the company. Larger companies may integrate a tracking program with booking. If a traveler makes plans using a specified travel agency, their itinerary will automatically be loaded into a database for easy tracking. Smaller companies may find it easier and more cost effective to rely on the use of corporate credit cards. This makes it easy to determine which employee purchased airline tickets, and to what location. Other organizations, regardless of size, may require each traveler to log their itinerary with a selected department or person, or into a centralized database. However your company prefers to track travelers, it should be easy to determine the location of your travelers at any given time.



Destination information should include everything from the weather and currency to an overview of the social and political climate.

DESTINATION INFORMATION

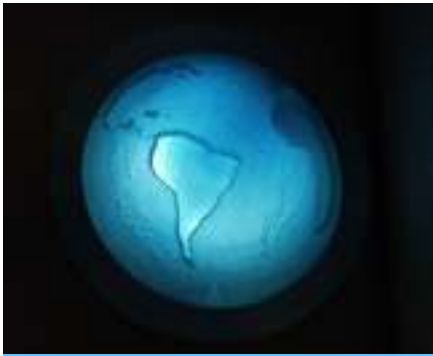
A travel security management program should also include various methods of disseminating destination information to travelers. Basic information, such as the currency and language, should be easily accessible. Other available information should include reports on the political, social, and cultural climate of the area. What are the current events affecting the people in that country? Is it a stable country, or are there frequent acts of violence? How may cultural perceptions affect a traveler, such as a female traveling to a country with a male-dominated society?

No matter the size of your organization, you can effectively provide this information to your travelers. Larger companies may have automated systems that send destination reports to a traveler upon their booking a trip, as well as provide intelligence for the safety and security concerns of a country. Smaller companies may rely on the Internet for similar information. The U.S. Department of State provides Consular Information Sheets, outlining entry and exit requirements, safety and security concerns, crime, medical facilities and health information, and more. This excellent source of information can be found at: http://travel.state.gov/travel/cis_pa_tw/cis/cis_1765.html.

Travelers should also be aware of emergency contact information for their destination. This includes the country's emergency telephone number, similar to 911. It also includes the location of hospitals and police stations that are closest to the traveler's hotel. Should an emergency occur, the traveler should know exactly where to go and how to get there, rather than risking their safety by not being properly informed.

CONTACTING TRAVELERS

Maintaining contact with travelers is easier than ever with today's technology. The most commonly used and most effective use of global communication relies on the Internet. Through email and voice-over Internet technology, travelers can communicate with



Having a support system, such as a security and travel assistance company, will provide you with the experience and knowledge needed to ensure your travelers' safety in a security situation.

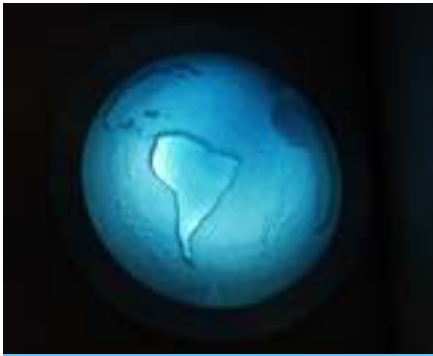
anyone around the world. Cellular telephones are also effective, but may not function in every country; satellite phones work globally, but can be expensive. Keep in mind that what may work best for one company in the area of global communications may not be an option for another, based upon the company's resources and the destinations of travelers. Before sending your travelers abroad, you may wish to research different avenues of global communication. Should you rely on the Internet, telephones, or cellular phones? Which works best for a particular location? What is the secondary method of communication if something should happen making the primary form unavailable?



SUPPORT SYSTEM

As a global company, you should be prepared to assist your travelers should they experience an international security emergency. Whether your traveler is dealing with riots in Indonesia, attacks in the Middle East, or a mugging in South America, do you know who to contact? Having easy access to local authorities can make a significant difference in an emergency. That's why each traveler should be prepared with accurate emergency services information for their particular destination.

Fortunately, many companies specialize in such security information. One call to them and you will be able to assist travelers experiencing a variety of security concerns around the world. These security and travel assistance companies can not only provide you with destination information, but can assist you and the traveler in dealing with the situation. This can include anything from helping a traveler who has lost their passport to evacuating the traveler from a dangerous situation. Both the company and the traveler should know who to contact and how to contact them during a variety of emergency situations.



Travelers can help plan for future trips by notifying you of the good (and bad) experiences they may have had on their last trip.

Organizations, large and small, benefit from these programs. Often, the price of such services is based upon the number of travelers, making it an affordable option for almost any company.

DEBRIEFING

Upon return home, travelers should be asked to give an overview of their trip. Did they experience any security threats that they had not expected? How did they handle that situation? Was there any information that they wished they had prior to departure?

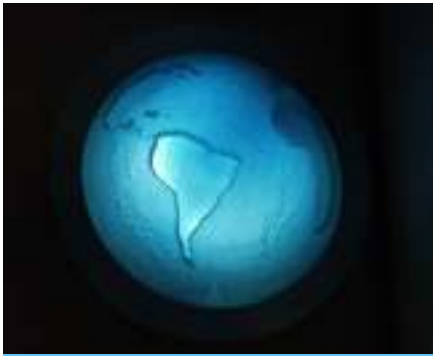
Implementing a system that would allow travelers to share their experiences may make future travel easier for others. Knowing that one traveler had a bad experience in a given location could help other travelers avoid the same problem. For example, some guidebooks may distinguish between safe and unsafe areas of a particular city. If several travelers are robbed in what was considered a generally safe area, future travelers may wish to avoid that area.

To gather this information, you may wish to consider implementing a survey for your travelers to complete upon return. Companies that utilize expense reports may wish to add several questions to the form for this purpose. Or, a form on the company intranet could then direct this information to the organization's travel manager. However you choose to debrief your travelers, their feedback can benefit future trips and the experiences had by other travelers.

SECURITY AND TRAVEL ASSISTANCE COMPANIES

Helping your travelers prepare for international security concerns can be a daunting task. Planning for the wide range of threats takes a lot of time, energy, and resources. A traveler caught in the middle of labor demonstrations in Paris requires different assistance than a traveler caught in war-torn Iraq. As a company, how well are you prepared to assist both of these travelers?

Unless you are a large organization with the resources available



to support such an operation, it is typically best to rely upon outside help when assisting your travelers.



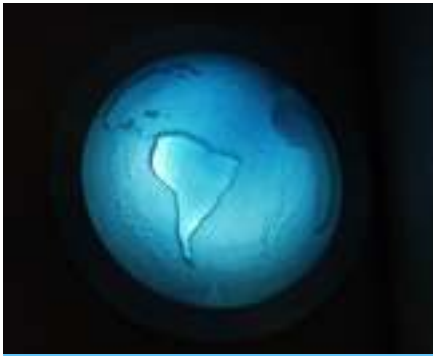
Certain travel assistance companies are dedicated to helping clients before, during and after security emergencies, from robberies and stolen passports to political uprisings and terrorist attacks. They can help

plan and set company procedures for dealing with an emergency, educate travelers on international safety and security concerns, and assist travelers in the midst of a security crisis. An invaluable resource, the information provided by travel and security assistance companies can make a difference for any traveler on an international trip.

Assistance companies should be multilingual and available 24 hours a day to provide services to your travelers, no matter where they are located. They can help travelers locate security resources and contact embassies and, perhaps most importantly, act as a central contact in an emergency, serving as your virtual operations center, helping you make the best decisions for your travelers. Some travel assistance companies also offer programs including paid evacuations in the event of political or security emergencies.

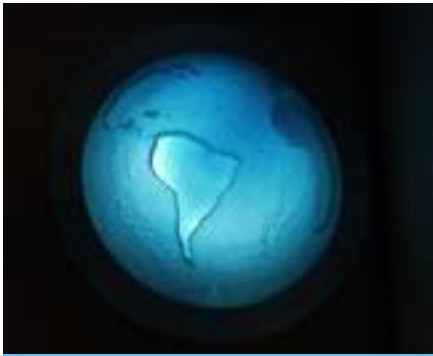


In addition to providing help during a security emergency, some travel assistance companies can provide medical help for your travelers. This is important, particularly when there is a medical emergency involved with a security concern. With international knowledge, travel assistance companies can make physician referrals, monitor treatment, and even arrange for a medical evacuation from any location in the world. Many travel assistance



companies also offer international medical insurance options for your travelers.

Being prepared to deal with security concerns is necessary, regardless of the number of travelers in your company or their destinations. Whether they are going to a relatively safe country or a country in active conflict, it is critical for every traveler to know how to react in a variety of security situations. With your travelers' protection being a top priority, travel assistance companies are well worth the expense.



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