

# Working safely abroad

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# Foreword

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The world is changing. Many of us work in foreign countries. As companies become more international and search for international markets, they need to send their employees to different parts of the world – including high risk areas. It is estimated that employee mobility will increase by 50% from year 2012 to year 2020 (PwC Report).

Terrorist attacks, natural disasters and epidemics have devastated people in different parts of the world. Companies need to make sure that business is productive and profitable but at the same time, they need to look after employees' health and safety. Employers and safety professionals need to be more and more informed about the risk management in different operating environments.

Just insuring employees is not enough anymore - there is an increasing need for health and medical services that support health and safety work and for competence development in this area. This work is guided by legislation and ethical principles. ICOH Code of Ethics can serve as a good model ("Good occupational health is inclusive not exclusive" [www.icohweb.org](http://www.icohweb.org))

Foreign operating environments vary greatly. Also, employees who travel at work are very different as are their jobs and employment relationships. I myself have worked outside my home country, on different continents, for 38 years. Each employer and the occupational health care they have organized has supported me and my family in an exemplary way. Unfortunately, this is not always the case. Defi-

ciencies in risk management may cause significant harm to the company or employing organization and fatal consequences to the travelling employees. One of my close colleagues died because of work. On the other hand, good health and safety management, including extensive and competent risk assessment and risk prevention, may yield remarkable benefits to the company or organization and wellbeing to employees and their near and dear.

The strategies and action plans of responsible companies should include goals, processes, regulations and guidelines that support health, safety and wellbeing. Employers need to provide adequate, professional and preventive induction to travelling employees. Preparedness includes evacuation planning and execution for the worst-case scenario.

This guide aims to help organisations in carrying out these duties and in strengthening their safety culture. Acting responsibly also fosters the employer and company image.

Jukka Takala  
President,  
International Commission of Occupational Health, ICOH



# Introduction

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Finnish companies are becoming more and more international and more commonly expanding business operations to different parts of the world. This means that the staff also needs to travel more. At the same time, companies are well aware of the impact of occupational health and safety work on the success, reputation and on business continuity. Employers and health and safety operators thus face new challenges:

- How to ensure occupational safety when an employee travels to a particularly unsafe country or region?
- How to apply the company's health and safety norms when it operates in a foreign country?
- How to consider different working cultures and environments?

Operating abroad entails that the organization knows and understands sufficiently well the legislation, cultural factors and special local features in the destination country. There might be significant differences in the norms and ways to work that affect safety. The basic assumption is that the operations abroad are just as safe as in the home country. The management, supervisors, occupational health and safety staff and occupational health care should know what the working environment abroad is like, how the employees travel to and in the destination.

Safety work is based on an action plan which is in line with the safety policy of the organisation. For working abroad, also a country-specific risk analysis is to be carried out as well as an action plan drafted based on the analysis. Oftentimes, you may need the help of a person familiar with the destination country.

In all cases, prevention is the key. A study by Prevent showed that prevention had returned on investment of 2.3USD for every 1USD spent for prevention programs. This underlines not only the necessity but also the business need that risk prevention has for an organisation.

As key people and other staff travel more and more, they also need to spend more time on different means of transportation, at airports and stations, hotels and other places of accommodation in conditions that involve risks and threats to physical safety.

When organizing international safety at work, it is important to consider travel safety risks. Having useful and efficient guidelines for travelling and behaviour means using simple models and providing training to employees. It is particularly important to pass on advice and guidelines based on experience, lessons learned from past trips.

The health and wellbeing of international assignees and business travellers are the responsibility of the employer. It is their **duty for care**. There is a need to have clear organisational policies and strategies in place that are aimed at reduc-

ing any risk and promoting the health of employees abroad. These include defined selection criteria, preparing and educating international assignees on field conditions, enforcing preventive measures prior to the departure – including immunisation and practices to be followed during posting such as malaria prophylaxis, antivektor protection, road safety, water and food precautions, safe sex, and how to handle stress. This document is intended to guide Finnish companies with international ambitions.

This guide and the different checklists meant for the employees give basic information to organisations and employees alike, concerning both shorter business trips and longer assignments.

Extensive orientation to the known and predictable circumstances of the foreign assignment gives the employee and their family a sense of safety, which improves wellbeing both at work in the foreign office and at home with the family. When the family travels abroad with the employee, they should also be given adequate orientation.

*Working safely abroad – publication* has three parts. **The first and second parts** are aimed at safety practitioners, managers and directors responsible for staff who travel overseas on business. The first part looks into legislation pertinent to travelling abroad on business. The second part looks at commonly encountered issues, highlighting personnel hazards and associated risks. There's also a working abroad action plan (pages 19–20). Once you've been through the action plan and agreed what you need to do, you can include the results as part of a risk assessment for individual travellers.

**The third part** contains a series of checklists for travelling employees. It gives advice on what they need to do before they go, as well as how to stay healthy and safe once they've arrived. Also, workload management is included.

The three sections cover all kind of international business travel, from a trip lasting a few days to a longer placement lasting months or years.

This publication has been produced in collaboration with INTERNATIONAL SOS FOUNDATION. It is an independent, non-profit organization that aims to promote the health, safety and wellbeing of travelling employees.

The organization has five goals:

- study and research: better understand risks related to global mobility
- educate: provide information to workers and contractors, employers and governments on health and security risks
- strengthen corporate social responsibility
- develop an international instrument for health and security risk mitigation
- disseminate information on risks to health and security in a variety of formats.

# PART I: Legislation



# PART I: Legislation

## Sending Workers Overseas: Finnish Perspective on Employer's Duty of Care in Occupational Health and Safety Matters

It is increasingly common for companies to expand into new markets across the globe – even in the most remote areas. As international activity increases, so does the number of business travellers and expatriates. Finnish companies are increasingly going international, too. As a result, the employees of these internationally expanding companies often find themselves in surroundings they are unfamiliar with. Accordingly, they may be faced with greater risks and threats to their health, safety and wellbeing. This brings along new challenges for the employers with international operations when it comes to occupational health and safety, among other things.

Where an employee working regularly in Finland is to be sent to work abroad either on a business trip or on assignment, the employer must consider not only different practical and even ethical implications, but also various legal aspects relating to the employee's health and safety at work.

### Finnish Legal Framework

Finnish legislation sets numerous requirements for employers regarding health and safety at work. The most fundamental of the set of regulations is the Occupational Health and Safety Act (738/2002, as amended) (OHSA) (in Fin: *työturvallisuuslaki*).

The OHSA sets forth, among other things, the general duty of the employer to ensure its employees' health and safety at work. In addition to the OHSA, numerous provisions on occupational health and safety are included in other acts and lower level sets of regulations given on, among others, construction work, chemical and biological factors at work and safety of machines, to name just a few.

The OHSA as well as other occupational health and safety regulations must be applied with respect to 'employees', i.e. individuals who, based on a contract, perform work tasks under the employer's managerial prerogative against compensation. Managing directors are not considered employees, but company organs under the Finnish Companies Act (624/2006, as amended) (in Fin: *osakeyhtiölaki*). Thus, the occupational health and safety legislation does not apply to them.

Another group falling outside the scope of applicability of the occupational health and safety legislation is independent contractors. Independent contractors typically have the freedom to decide upon, among others, how and when they perform their work. They are, thus, not subject to their contracting party's managerial prerogative and, therefore, not considered employees.

Since managing directors and independent contractors are not subject to the scope of applicability of occupational health and safety legislation, no liability under such legislation may be imposed on the party for whom the managing director or independent contractor performs tasks.

Agency workers are the employees of the agency, but due to the reason that, in practice, the user company typically guides and supervises the agency workers' work, the majority of the occupational health and safety obligations lie with the user company. Correspondingly, the liability under occupational health and safety legislation may be imposed on the user company.

Due to the principle of territorial jurisdiction, the Finnish occupational health and safety regulations apply only in Finland. Accordingly, the Finnish occupational health and safety authority only have competence to supervise work which is performed within the borders of Finland. This does not, however, mean that a Finnish employer may ignore its occupational health and safety obligations deriving from Finnish legislation when sending employees to work abroad regardless of whether the work is performed on a short business trip or on a longer assignment.

The starting point must be that the work can be performed as safely in the country of destination as in the employee's country of origin. Consequently, it is imperative that the employer is aware and analyses to the extent possible the health and safety risks relating to international working situations and also informs the employees of such risks. The employer must also ensure it offers the employees information on how to best avoid the risks and work safely despite the destination. When it comes to longer assignments, cultural, political and other social factors must be taken equally into account along with the apparent health and safety risks as they may have implications on the employee's physical, but also psychological wellbeing at work.

Should the employer become aware of that any of the identified—or unidentified—health and safety risks have materialized, it must also take all reasonable action in order to try to prevent the same happening in the future. Whether that means, for example, contractual negotiations with the company for whom the employee is/has been working in the country of destination and/or, in the worst-case scenario, calling the employee back home depends on the circumstances at hand in each particular case. Most importantly, the employer must take action.

Should the employer fail to take action, or fail to examine the health and safety risks in the first place, liability under Finnish legislation may follow.

As described in detail below, the employer's breach of occupational health and safety obligations may lead to both criminal and civil sanctions under Finnish legislation. Particularly due to the penal element, it is highly advisable for the employers to pay careful attention to their occupational

health and safety obligations also when it comes to international working situations.

As regards the Finnish legal framework in occupational health and safety matters, it is also good to note that, when a foreign employer sends its employee to work in Finland so that Finland is deemed to be the employee's habitual place of work, it follows based on the Regulation (EC) No 593/2008 on the law applicable to contractual obligations (Rome I) that the OHSA and other Finnish occupational health and safety regulations must be followed, even if the legislation otherwise applicable to the employment would not be that of Finland.

If the employee posted to Finland works here only for a limited period based on a sub-contract or an intra-group transfer, or as an agency worker, it follows from the Finnish Act on Posting Workers (447/2016, as amended) (in Fin: *laki työntekijöiden läbättämisestä*) that the provisions of the OHSA and possible collective bargaining agreement must be applied.

In the aforementioned situations, liability for the breach of the applicable Finnish occupational health and safety regulations may follow just as if the employer was Finnish.

## Occupational Health and Safety Obligations under the OHSA

As mentioned above, the most fundamental occupational health and safety legislation in Finland is the OHSA. The objective of the OHSA is to improve working environments and working conditions in order to ensure and maintain the working capacity of employees, prevent occupational accidents and diseases as well as eliminate other hazards to the employees from work and working environments.

The OHSA protects the employees' physical health, but also includes an express provision on harassment, or bullying, under which the employer must use available means to take measures to remedy the situation in case it becomes aware of harassment.

During the past years, employees in Finland have become increasingly aware of the employer's obligations relating to psychological wellbeing at work. All the more often, occupational health and safety crime charges are also pressed based on the alleged breach by the employer to act upon having become aware of bullying or suspected bullying. Thus, when it comes to international working situations, it is important for the employers to acknowledge that *their obligations relate also* to this aspect of wellbeing at work.

Under the OHSA, the employer has a general obligation to take care of the occupational health and safety of its employees. In addition to the general duty of care, the employer has, among others, the following obligations:

- It shall have a written policy for action on occupational health and safety in order to promote safety and health and to maintain the employees' working capacity.

- It shall, taking the nature of the work and activities into account, systematically and adequately analyse and identify the hazards and risk factors caused by the work and working environment, and, if the hazards and risk factors cannot be eliminated, assess their consequences to the employees' health and safety (so called assessment of risks and hazards). Said obligation is an active employers' duty to take action, i.e. the employer is required to take concrete measures in order to fulfil the obligation. This includes, among other things, that the analysis and assessment are actively revised and kept up-to-date.
- It shall give its employees necessary information on the hazards and risk factors of the workplace and ensure, among other things, that the employees receive an adequate orientation to the work and working conditions as well as instructions and guidance in order to eliminate the hazards and risks of the work (so called training and guidance of employees).
- In case it notices that an employee is exposed to workloads in a manner which endangers his health, it shall, by available means take measures to analyse the workload factors and to avoid or reduce the risk.

In addition to the aforementioned, the OHSA includes various provisions on, among other things, work ergonomics, safety devices, cleanliness, physical and biological factors at work and display screen equipment. Although these provisions provide for specific obligations for the employer, they also give guidance as to what kind of matters should be paid attention to when, for example, carrying out the assessment of risks and hazards.

The OHSA sets forth obligations mainly for employers. However, it is good to note that employees also have certain obligations under the OHSA. Most importantly, under the OHSA the employees shall take care of their own and the other employees' health and safety by available means and in accordance with their knowledge, experience and skills. The employees shall also without delay inform the employer of any such faults and defects they have discovered, for example, in the working conditions or working methods, machinery or other work equipment which may cause risks to the employees' safety or health.

Although an employee's breach of his obligations under the OHSA does not in general lead to any direct sanctions or reduce the employer's liability under the occupational health and safety legislation, it is advisable to remind the employees of these obligations not only in the policy for action on occupational health and safety, but also in the occupational health and safety instructions which the employer should prepare specifically for international working situations.

## Employer's Occupational Health and Safety Obligations under Finnish Law when Sending Employees Abroad for Work

The OHSA does not contain express provisions on the employer's obligations when sending employees abroad for work. However, the employer is, under its general duty of care, required to take care of the health and safety of its employees also when they perform their work tasks abroad.

It is taken into account that, as the employer may not have a presence abroad, practical reasons prevent it from attending to its occupational health and safety duties in the same way they could be attended to should the work be performed in Finland. Under an express provision of the OHSA, unusual and unforeseeable circumstances which are beyond the employer's control are taken into consideration as factors restricting the scope of the employer's duty to exercise care.

When it comes to the employer sending its employees to work abroad, the assessment of risks and hazards as well as the training and guidance of employees get particular importance over some of the other obligations which require the employer's presence at the workplace. In addition to having a general policy for action in order to promote safety and health in place, the employer should also prepare particular instructions for working abroad. Those instructions could be included in the general policy for action, but due to various details relating to international working situations, a separate policy is a recommended alternative.

In order to minimize the occupational health and safety hazards to its employees, the employer should analyse the risks relating to working abroad as carefully as possible. Depending on the circumstances, it may be advisable to carry out the analysis with the help of an expert who has knowledge and experience on the conditions in the country of destination. Various matters starting from political and other social risks and particular health risks to infrastructure, travelling and communication possibilities as well as the employees' returning back home should be taken into account. In addition to the general risks, the risks associated with the individual employee in question (such as the employee's health) should also be assessed (individual risk assessment).

It is highly advisable to have the assessment of risks and hazards drafted in writing, as that is the only way the employer can prove the assessment has factually been carried out. The risk assessment should also duly be kept up to date and amended if a change in any of the circumstances relating to working abroad gives a reason to assess the risks differently than before.

A proper risk assessment helps the employer to carry out its duty to instruct and train the employees on health and safety matters. Based on the risk assessment, the employer

may also issue its written instructions or policy on working abroad.

The policy on working abroad could constitute, for example, the following items:

- A general description of the occupational health and safety risks when working abroad and the occupational health and safety risks specific to different countries of destination.
- Information on safety precautions before the trip and during the trip, such as for example
  - finding out additional information on the destination from different resources
  - travel documents
  - medical examinations
  - cultural and religious aspects
  - clothing
  - money and currency
  - communications and keeping in touch with the employer
  - traffic and travelling safely
  - drink and food
  - hygiene and medicine
  - instructions on how to act in case of sickness or accident.
- Information on how the employer supports the employee's return back home (longer assignments).

The content of the policy can, naturally, be adjusted depending on, for example, the destination where the employees may work.

Since it is the employees themselves who are often the best source of information about potential health and safety risks relating to working abroad, when the business trip or assignment is already taking place, it is also advisable that the policy on working abroad emphasizes the employees' obligations deriving from the OHSA. In addition to reminding the employees of their obligation to take care of their own health and safety and that of the other employees, they should be reminded of their obligation to inform the employer without delay of any such factors in the working conditions or otherwise at the workplace which may cause health or safety risks. This is one way the employer can demonstrate that it has attempted to carry out the assessment of risks and hazards as carefully as possible.

It is also advisable to emphasize that the employee's general duty of loyalty towards the employer requires that the employee duly adheres to the employer's instructions regarding working abroad and other possible instructions at all times.

The policy on working abroad should be handled in cooperation with the employees/their representatives under the Act on Occupational Safety and Health Enforcement and Cooperation on Occupational Safety and Health at Workplaces (44/2006, as amended) (in Fin: *laki työsuojelun*



*valvonnasta ja työpaikan työsuojeluyhteistoiminnasta*). Even if the employees had elected an occupational health and safety representative who is often the employer's interlocutor in cooperation relating to health and safety matters, it could be advisable to handle the policy together with all employees in any case particularly in smaller workplaces.

In case the employees are to be sent abroad for work for the first time, it would also be advisable for the employer to arrange specific safety training for the employees. Such training would be particularly important in relation to longer assignments or for employees who go on business trips repeatedly, especially if the business trips are to countries in which the health and safety situation differs significantly from that in Finland. The safety training could constitute the employer going through the policy on working abroad with the relevant employees and a dialogue around questions the employees might have on health and safety matters.

Finally, it is imperative that the policy on working abroad and any amendments thereto are made available to the employees. The policy may be posted, for example, on the company's intranet or made available by other means deemed appropriate and effective.

### Employer's Occupational Health and Safety Obligations under the Law of the Overseas Country

In addition to ensuring compliance with the Finnish legislation, it should be taken into account that the legislation in the country of destination may also set requirements regarding occupational health and safety. This may be the case particularly in situations where the employee is sent overseas for a longer period than a short business trip.

Although in Europe the legal framework of the European Union sets certain similar requirements for different member states, even European jurisdictions may operate under very different laws. Naturally, outside Europe the differences can be and typically are even greater. Also, the approach to enforcement in different countries may differ from that in Finland significantly.

Therefore, in order to gain an understanding of the obligations, but also potential risks involved in case an occupational health and safety risk materializes, it is advisable for the employer to seek local legal advice before sending personnel to work in a given territory.

### Liability for the Breach of Occupational Health and Safety Obligations in Finland

An employer's breach of its occupational health and safety obligations may lead to both criminal and civil sanctions under Finnish legislation.

Under the Finnish Penal Code (39/1889, as amended) (in Fin: *rikoslaki*), an employer or the employer's representative, who intentionally or negligently, for example, violates work safety regulations, or makes possible the continuation of a situation contrary to work safety regulations by neglecting to monitor compliance with them in work that it/he supervises, may be sentenced to a fine or to imprisonment up to one year for a work safety offence. A criminal liability may also follow, if the employer or its representative neglects to provide for the financial, organizational or other prerequisites for safety at work.

Under the Penal Code, an 'employer's representative' is a statutory or other decision-making body of the employer entity, such as a managing director or the board of directors. However, an individual who on behalf of the employer directs or supervises the work can also be considered the employer's representative. The liability for the work safety offence is allocated to the person/-s into whose sphere of responsibility the act or negligence belongs.

In the case of an employer sending its employees to work abroad, it is particularly the breach of those of the provisions of the OHSa that have been addressed above that may lead to the employer or its representative facing charges for a work safety offence. In other words, should the employer intentionally or out of negligence fail to carry out the risk assessment, to inform and instruct the employees about the risks relating to work abroad and/or the means as to how to best avoid the risks or how to act, in case the risk materializes, or to take action upon having become aware of a materialized risk, the employer or its representative could face a criminal sanction.

Taking into account that various obligations relating to occupational health and safety in international working situations may fall upon different persons and levels in the organization, the criminal liability may also spread throughout the organization starting from the person (s) responsible for, e.g. executing the risk assessment up to the top management who may have, for example, neglected to ensure that there are adequate financial resources available for fulfilling the employer's occupational health and safety obligations.

In addition to individual punishments in the organization, the legal entity may be sentenced to a corporate fine if a person who is part of its statutory organization or other management or who exercises actual decision-making

authority therein has, for example, allowed the commission of the offence or if diligence necessary for the prevention of the offence has not been observed in the operations of the employer entity. A corporate fine may be imposed, even if the offender cannot be identified or is otherwise not punished.

The scale for corporate fines ranges from EUR 850 to EUR 850,000 depending on the nature and extent of the omission or the participation of the management and the financial standing of the corporation.

In addition to criminal liability, the employer or its representative may also be held liable for damages caused to the employee.

## Summary

The OHS Act imposes a general duty of care on employers to take all reasonably practicable measures to ensure the safety and health of its employees. Although the employer's possibilities to ensure its employees' health and safety in their work abroad are limited, the employer cannot ignore its occupational health and safety obligations deriving from Finnish legislation in international working situations. What the actual extent of the employer's occupational health and safety obligations is depends largely on the particular circumstances at hand in each individual case.

In addition to the obligations set forth in the Finnish legislation, the obligations set forth in the legislation of the country of destination must also be taken into account. This applies particularly in connection with longer assignments.

Regardless of whether the employees are to be sent abroad on short business trips or as expatriates on longer assignments, the assessment of occupational health and

safety risks as well as proper corporate policies and instruction/training procedures should be given particular attention and duly executed. To the extent feasible, all measures taken should also be recorded in writing in order to ensure that, if needed, the employer is able to prove that it has duly fulfilled its duty of care and other express obligations under the applicable legislation.

Although Finnish legal praxis contains numerous judgments relating to employers' breach of their occupational health and safety obligations, no precedents on work safety offences involving international aspects so far exist in Finland. However, taking into account that the essential elements of a work safety offence are easily at hand (as explained above, the 'mere' violation of work safety regulations out of negligence is sufficient), it is highly advisable that an employer sending its employees overseas for work pays careful attention to its statutory obligations on occupational health and safety in order to avoid sanctions.

This text was written for the Centre for Occupational Safety by Attorney Henna Kinnunen from Castrén & Snellman Attorneys. For more information, contact Henna Kinnunen: [www.castrén.fi/people/henna-kinnunen](http://www.castrén.fi/people/henna-kinnunen)



### Castrén & Snellman Attorneys Ltd

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### International SOS Foundation

The International SOS Foundation seeks to improve the welfare of people working abroad through the study, understanding and mitigation of potential risks. The International SOS Foundation was started in 2011 with a grant from International SOS. It is a fully independent, non-profit organisation.



### IOSH (The Institution of Occupational Safety and Health)

IOSH is the Chartered body for health and safety professionals. It is the world's biggest professional health and safety membership organisation. IOSH are the voice of the profession, campaigning on issues that affect millions of working people. They set standards and support, develop and connect their members with resources, guidance, events and training.

## PART II: Risks related to working abroad



# PART II: Risks related to working abroad

## Your international policy

If you're planning to expand your organisation's operations into another country, you will need to manage the safety of your staff as well.

The management and health and safety staff should consider the following issues when thinking of sending staff abroad:

- deciding whether staff need to be posted abroad and, if so, how many
- learning how best to travel to the country
- learning what life will be like in the destination country
- planning for your organisation's transition to or operation in another country
- finding specialist support abroad
- learning what the country's health and safety culture and priorities are
- establishing how local laws and standards compare with those in your home country
- reviewing your organisation's staff policies
- dealing with cultural and language difficulties.

When drafting the policy for working abroad, you should consider whether

- staff needs to be posted abroad in the first place, and if yes, how many
- the building your staff will be using is suitable
- your employees know what risks to look out for and how to minimize them
- your employees are competent to do the work you're asking of them
- your staff are appropriately supervised locally
- you know enough about the working environment and risks involved.

Health and safety standards vary between countries and regions. This is a significant challenge for multinational organisations that want to maintain operational standards. Organisations with good governance will have health and safety policies which state their general duties and responsibilities. You'll need to extend these to cover duties and responsibilities to employees working in countries that aren't where they usually work. This international policy defines the employer's duties and responsibilities.

The action plan is not required by law but it is highly recommended. In case the employer's actions and fulfilment of adequate safety procedures become under scrutiny (e.g. in case of an accident), having the action plan in writing may prove useful.

Measures to ensure adequate health and safety:

- Health and safety policy should include a part on travel safety and it should be kept up-to-date.
- Ensure that occupational health care is competent to manage travel health risks.

- Carry out extensive and professional risks assessments.
- Put a system in place to be able to locate your employees at any given time and make sure communication works, in order to ensure the employees' safety.
- Aim to provide a 24-hour helpline for emergency assistance.
- Test and assess the systems on a regular basis.
- Establish a network of health and safety service providers.
- Educate your employees on travel safety, in particular when travelling to high-risk areas.

It's important to consult the right people in your team about your international employment and travel policy before it's finalised, especially those with international experience (possibly from earlier in their careers) who can share best practice and lessons learned. The policy should cover both brief trips and long-term assignments.

The policy may simply state that the organisation's 'duty of care' standards in the home country will extend to wherever the employee travels on business, and that it will provide information, training, support and equipment to protect the employee's health, safety and welfare at all times.

## International risk assessment

### Some points to consider:

- whether your international policy covers all the people, places and activities involved
- the risk profiles of the individuals you're sending overseas (and of their families, where relevant)
- political, medical and security risks of the countries involved
- infrastructure and contacts in the countries involved
- cultural awareness and training
- travel planning and vaccination schedule
- personal safety and security training
- communications arrangements
- details of accommodation
- travel within the country, including driving
- contingency and emergency strategy and response
- debriefing strategy.

## Travel risk mitigation model

The bow-tie model portrayed on the pages 14–15 helps with understanding complex health risks, security risks and control measures for the travelling workforce. The model creates a clear differentiation between proactive and reactive risk mitigation.

## Identifying and assessing risks

Identifying hazards is the starting point of risk management. To identify hazards, managers and workers need to co-operate. It is the duty of the employee to report to the employer situations which they believe could present a hazard. After identifying hazards and risks, you should evaluate their level and likelihood. Consider also people being exposed to the hazard or risk and their risk profiles. After this, develop an action plan for mitigating the risks.

## Dynamic risk assessment

Risk assessment for travel should be ongoing, as health, security and political situations change from day to day. Dynamic risk assessment enables the individual to be able to recognise risks and to be in a position to make a decision about a developing situation which has not been covered in a generic assessment and in which they feel may be unsafe. Additionally, help and support from local experts is needed.

## Country-specific risk assessment

When operating a business in another country, you must always meet the health and safety standards of that country. Although the European Union (EU) is at the forefront of developing and adopting a common framework of health and safety laws across its member states, even here there are still differences between countries. Always aim to reduce risk to your staff as much as possible – you need to be able to justify your actions through your risk assessments.

Before deciding to enter a country on business, explore what risks may be present and what you can do about them. For long term postings, on top of obvious health and safety risks, consider certain social issues, because they can affect employees' overall adjustment to life outside their home country and therefore their mental wellbeing. Also, risks faced by an individual need to be recognized.

Notice:

- Workers and destinations must be individually risk-assessed.
- Security risks can be avoided, reduced, transferred elsewhere or tolerated.
- Health risks are generally best avoided or reduced.
- Risks alter with time: current information is needed.

Consider these:

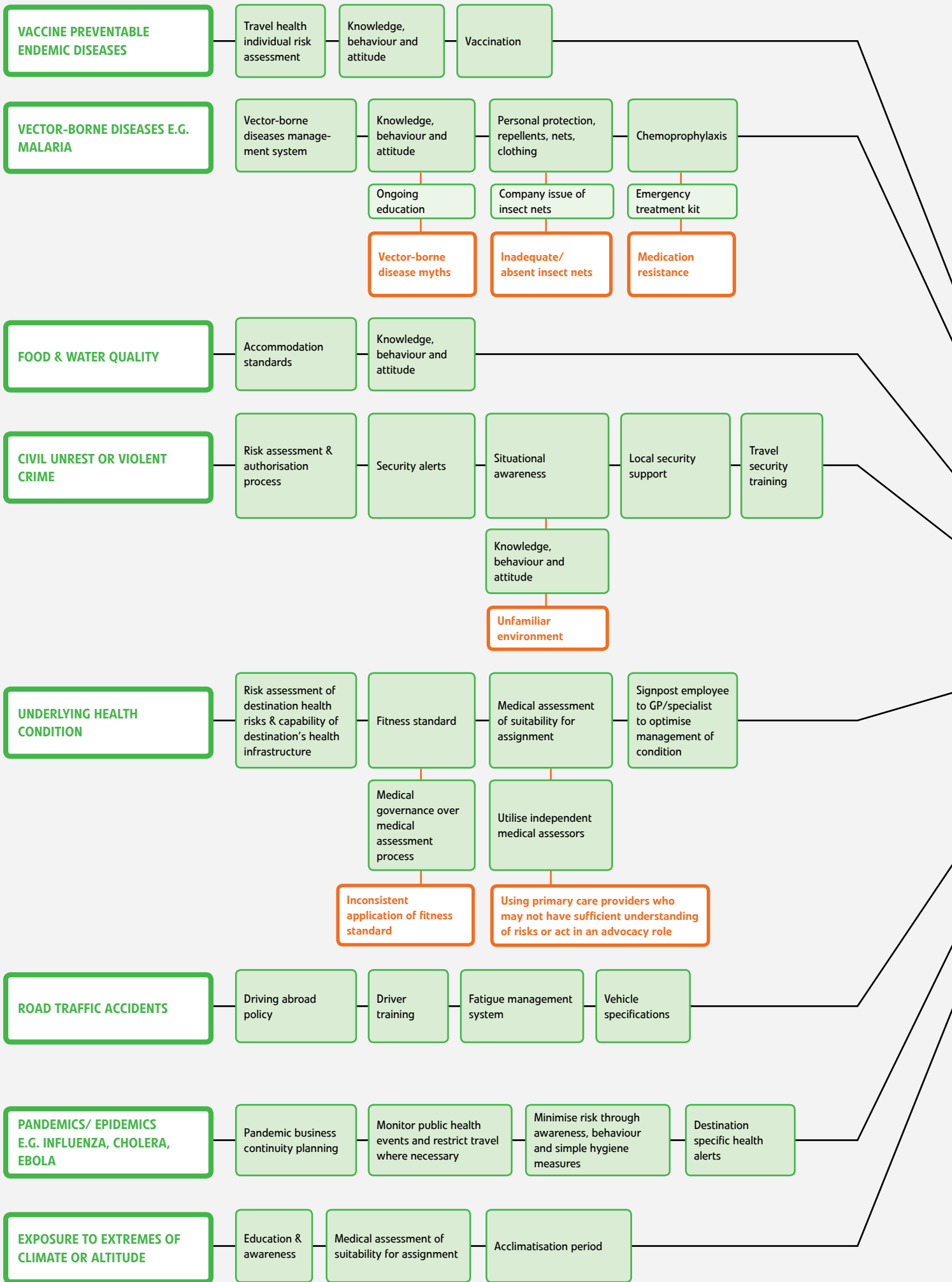
- the economy, currency movements, management of expenses and any bribery culture
- religious differences and religious laws (for example, laws on dress code and alcohol consumption in some countries)
- social structure and the employment of women and children
- living standards, salary payments and taxation
- industrial, employment, fire, and health and safety law
- educational facilities
- coverage and reliability of phone, email and postal services
- reliability of official and safety authorities

## Preparation for travelling

For help preparing overseas trips, contact the following:

- ministry for foreign affairs
- your own country's consulates
- foreign consulates and embassies in your home country
- chambers of commerce
- business travel agents
- airlines, shipping lines and rail companies
- large international hotel chains
- private medical and travel security professional service organisations
- organisations with branches in the target country
- world satellite television (e.g. BBC World, CNN, CNBC)
- local newspapers and business publications
- people in your organisation who've had experience of the country you're visiting.

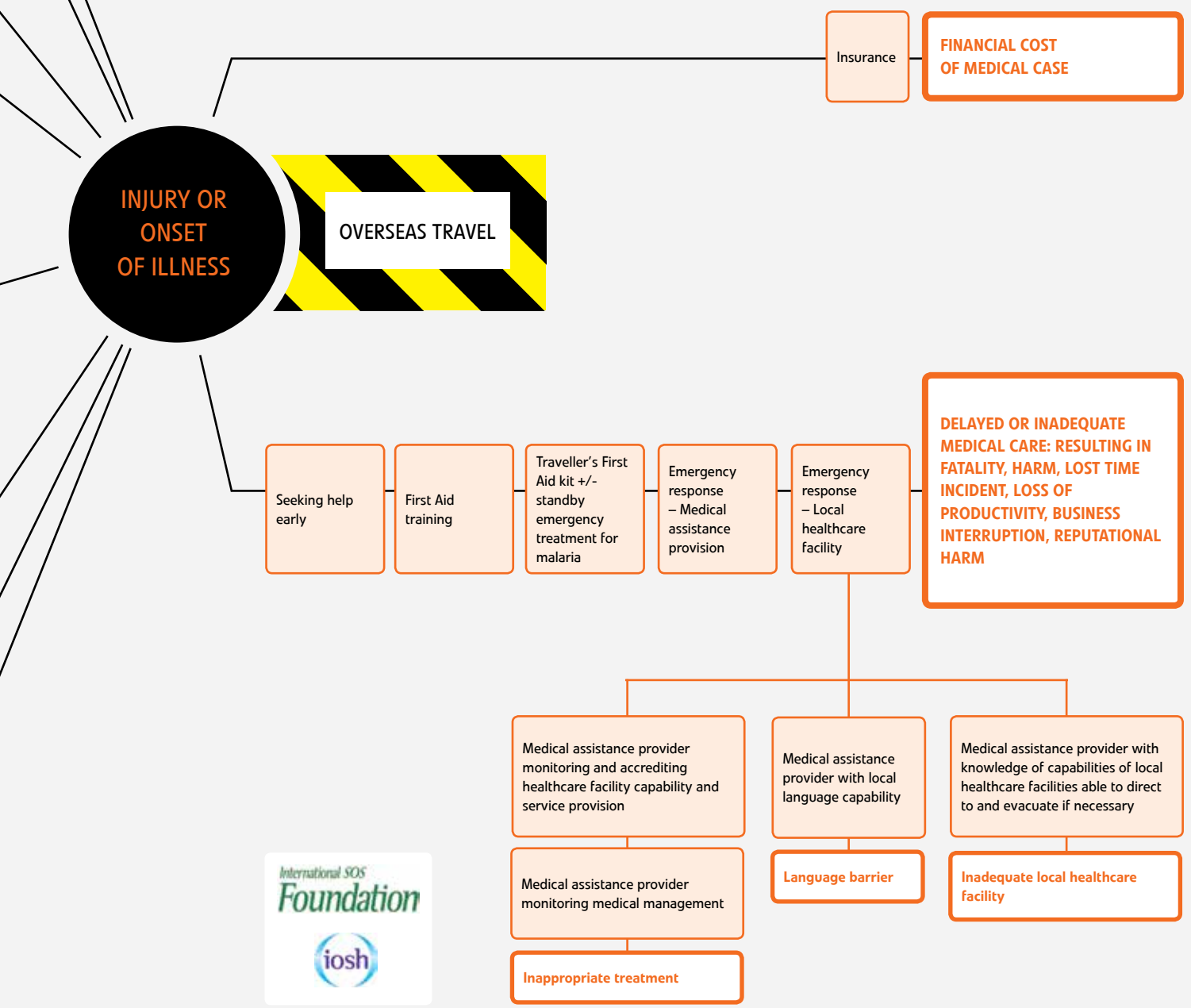
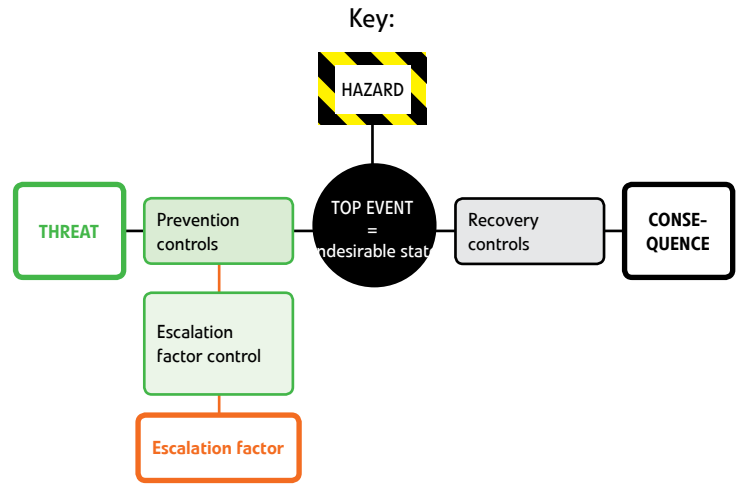
Methods	Actions, examples
Avoid the risk	Don't travel to the destination
Reduce the risk	Instruct workers on prevention or other risk mitigation factors Security information and induction
Transfer the risk	Partner with a reputable medical and security assistance provider – Buy insurance
Keep the risk	Risks are a part of business – but nobody's life should be put at risk



# THE TRAVEL RISK MITIGATION BOWTIE

This BowTie diagram helps you to visualise some of the complex health risks, security risks and control measures for your travelling population. The diagram is shaped like a bow-tie, creating a clear differentiation between proactive and reactive risk mitigation.

It captures common health and security risks, the principle barriers used to control these risks, the common escalation factors that can render these barriers ineffective, and the escalation factor controls.



## Before your staff travel

When travelling or working abroad, employees must be aware of important differences that will influence their activities. The risks of foreign travel generally stem from the language barrier, the traveller's unfamiliarity with the location, health risks, local customs, internal security, reliability of the local authorities or political instability, and transport infrastructure.

Most first-time business travellers will think as tourists and not understand that business travel is different and has different risks. As a responsible employer, assess each country your employees visit for these risks. Make sure that business travellers get good advice and the support they need to protect themselves.

As mentioned in the introduction, prevention is the key. In line with risk management practices, prevention is not only less expensive, but it also protects organisations from damage to their reputation and threats to business continuity. Organisations that are serious about their duty of care try to build a sustainable balance between what's good for the employer and what's good for the employees. A study by Prevent 2015 showed that prevention had returned on investment of 2.3. USD for every 1USD for prevention programs.

## Risk profiles

A risk profile is an individual risk assessment for an employee who's going to be working abroad. As well as general travel-related elements, it should include specific personal circumstances that could affect their health and safety while abroad, such as disabilities or medical conditions. Occupational health care will be able to give information on the employee's valid vaccinations and vaccinations needed in the destination country and they will help in identifying disabilities, injuries and previous and current diseases.

Furthermore, the following factors should be taken into account when defining the risk profile; age, pregnancy, sexual orientation, ethnic background, religion, education, language skills, behaviour and prior experience from travelling and working abroad.

## Insurance

The employer needs to arrange suitable insurance for the employees. The policy should cover routine travel risks, including flight problems, lost luggage, additional transport costs and medical emergencies (personal accident, local medical costs and repatriation). Agree the amount of cover with staff in line with your policy, taking account of any international agreements on medical care. For example, EU citizens can use a European Health Insurance Card when travelling in the EU to access the same level of medical care that citizens of the country they're visiting are entitled to. They do, of course, still need travel insurance.

## Clothing and luggage

If your staff need special clothing or equipment, the employer must pay for it. You can get advice on what the employees may need from travel agents and specialist outfitters.

## Medical and dental checks

Your authorities can tell you whether the employees will need any vaccinations or anti-malaria tablets. If they do, the employer must pay for them. Sort out vaccinations well in advance – some need to be given several weeks before travel, others can't be given together, and they may produce side effects that need treatment. Some countries require proof of vaccination before they'll let travellers enter.

## Using mobile phones abroad

If the employer is planning to give the staff mobiles to use abroad, check that:

- they're suitable for international roaming
- the handsets will work in the relevant country
- you've given your staff a suitable adaptor for the charger
- there's enough credit on the phone to cover international calls.

Consider subscribing additional services, such as internet connection, sms notifications, PDA and email or fax facility.

### MEDICAL CHECK PROGRAMME: COST-BENEFIT

Cost-benefit analysis showed that US\$1 invested returns a benefit ranging from US\$1.6 (minimum scenario) to US\$2.53 (maximum scenario). Prevent 2015.





## Communication

Consider how best to keep in touch with your travelling employees. This depends on the business you're in, but as a minimum you should be able to contact your staff at specific times, and they should be able to communicate with their base when they need to.

Arrange a timetable for your staff to contact you to let you know they're OK. Make sure they get in touch even if they have nothing to report. Staying in touch may prevent loneliness and anxiety and alleviate the long solitude.

Many countries don't have good communication networks in outlying areas, although even the less developed countries have reasonable networks around larger cities. If you give your staff a company mobile phone, make sure it'll work in the country they're visiting. Get advice from travel companies or mobile phone service providers.

Satellite phones are an alternative to the standard mobile system. Although they're expensive, they allow a person or vehicle to be tracked and give coverage in areas where standard mobiles don't work.

## Accommodation and hotels

Some expatriate assignments are unsuccessful. A common reason is that employees don't adapt well to their new environment. Staff posted overseas need to become familiar with local living arrangements, such as housing, schooling, utilities and banks. There are specialist companies which can help plan, prepare and support relocation arrangements – get more details from the Association of Relocation Professionals' website, [www.relocationagents.com](http://www.relocationagents.com)

It's best to book hotels that have been recommended. If possible, find out about the area and building so your staff know what to expect when they arrive. It is also advisable to look into travelling from the place of accommodation to the location of work in advance.

### RETURN ON PREVENTION

**COST OF FAILURE \$950,000**

The cost of failed assignments ranges between US\$570,000 and US\$950,000.

Prevent 2015

## Hygiene and medical kits

Depending on the destination, you may need to provide:

- a basic first aid kit
- isotonic drinks or tablets
- water purification tablets or filters
- sun protection
- diarrhoea treatment
- insect repellent
- a mosquito net
- anti-malaria drugs
- antihistamine tablets or cream.

If hospital standards are low, you may also need to provide a sterile medical equipment pack containing:

- hypodermic syringes
- dressings
- sutures
- blood plasma
- single-use thermometers.

## Employee's health

International travel can expose your employees to a range of health hazards, including from food, water, the climate and endemic diseases. The outbreaks of Severe Acute Respiratory Syndrome (SARS) and swine flu around the world showed that it's also possible for illnesses to be spread very fast by international travel. It's vital to consider appropriate health measures well in advance of setting up an organisation overseas, or at least two months ahead of a staff visit or posting.

You may need to get specialist medical advice on a range of personal health matters, including:

- personal medical and dental insurance
- personal medical kits
- health briefings and checks before departure
- how to deal with the problems of long flights and other long journeys, such as joint and muscle ache, swollen ankles, increased risk of deep-vein thrombosis, ear pain and disrupted sleep patterns
- vaccination records
- local health care services (doctor, hospital, dentist, emergency care)
- facilities and local agency contacts for medical evacuation
- post-visit debriefings and health checks.

Medical check-up is a good starting point – it's essential to identify any potential current healthcare risks. Encourage your staff to book appointments with their doctor, dentist and any other relevant practitioners (including your in-house occupational health care). The advice they get should take into account any existing medication and how travelling may affect health problems. Get specialist medical advice on extreme climate (tropics or polar regions) precautions at least six weeks before travelling. Also make sure your staff has access to good quality medical care whilst travelling.

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## Culture

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Wherever you're sending employees to promote your business or sell your products, you need to consider the country's culture. Understanding the obvious pitfalls of language and translation, as well as customs, mannerisms, beliefs and personal presentation, not only reduces the risk to your employees – it can also help your business. In many countries, religion is a major influence on how people get things done. Make sure you brief your staff on religious differences, customs and laws so that they can avoid causing offence and committing crimes unwittingly.

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## Local travel

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Plan in advance how your staff are going to get around when they arrive. Driving in some countries can be particularly risky because of poor roads or a high crime rate – in these cases, hire a reliable local driver if possible. Book hire cars and drivers in advance if possible.

Remember to arrange transport for your staff from the airport. Ideally, get someone from the local office to meet them personally, but if this isn't possible, ask a local contact to recommend a taxi firm.

Personal security training topics:

- preparation and packing
- planning journeys
- planning where to stay
- diary and communications
- medical and first aid considerations
- departure planning
- dealing with opportunistic and targeted bribes and extortion
- avoiding drugs and contraband
- safety and security at the destination airport
- how to meet a contact driver
- public transport, hotel shuttles and taxis
- security in hotels and residences
- driving, car-jacking and road rage threats
- muggings, including pre-emptive measures
- harassment by street traders, vagrants and beggars
- dealing with the local embassy or consulate.

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## Personal security

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There are a number of security risks your staff could face when working abroad, ranging from violent attack and kidnapping to extortion and petty street crime. It's advisable to arrange security briefings for first-time travellers.

Outline the recommendations in a security policy or plan. Briefings should be low-key, balanced and carefully constructed, with an emphasis on avoiding risks.

Topics to be covered:

- the security background of the country and the immediate region of the site or business area
- the cultural background (including religious influences and customs) and standards of social behaviour
- crime and the police (including how to approach the police, what they'll listen to, the extent of their influence and local power)
- personal security awareness and procedures at work, at home and on the move
- security resources that residents can call on
- evacuation plan.

Training in risk prevention (avoiding being a target and limiting exposure to theft, mugging and con tricks) not only boosts the traveller's confidence, but is essential for minimising risks to your staff while they're abroad.

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## Crisis management

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Even the best planned and organized trips can go wrong for reasons beyond anyone's control. It's important to plan your reaction to this kind of event in advance. Your travelling staff needs to know whom to contact in case of an emergency and how. It is also important to plan for the disruption of travel and advise staff on how to act in such a case.

Disruption to business can be caused by natural disasters, accidents, outbreaks of disease, political unrest, crime or economic instability. For your business to deal with a crisis effectively, you need to develop workable strategies, policies and systems to minimise the impact and make sure business can continue as usual as much as possible. These should include training and regular reviews to make sure they're still effective.

This is a simple model for crisis management:

- analyse your business
- assess the risks – the most significant risks and action plan for them
- develop the strategy
- develop the plan
- rehearse the plan.

Developing a business continuity plan will help you to avoid financial losses, protect your employees and your property, meet legal requirements, avoid loss of market share, and reduce negative publicity.

To make sure your organisation's international safety strategy is effective, you need to learn from past trips and change the policy to take account of any lessons learned. It's therefore vital to hold debriefing sessions for staff who've returned from overseas trips or postings, so that they can contribute to your future policy and training provision.

### Emergency action plan

Any organisation should have global as well as local arrangements in place for a crisis or an emergency. When staff travels to countries prone to political instability or natural disasters, it is particularly important to establish the plan locally. The same is recommended when a large number of your employees in a country. These arrangements should address:

- preparedness (being prepared to deal with an emergency)
- mitigation (measures in place to reduce the severity of a situation)
- response (measures to deal with the emergency)
- recovery (measures to assist workers and ensure business continuity after the crisis).

### The emergency management team

When an emergency does occur, the management to assemble a corporate pre-designated emergency management team. The mission of the team would be to manage situations that need international or local coordination that may put the safety and health of the company's employees (or their families) and other resources of the organisation at risk. The team should be multidisciplinary, led by the senior manager and supported by a designated crisis coordinator and a communications professional.

To be successful the emergency action team must be able to understand the situation quickly and direct adequate assistance.

## Working safely abroad – action plan

### About the country your staff are visiting

	Yes / No	Action / Notes
Are there formal political links with your country?	_____	_____
Is there political or social instability?	_____	_____
Are there notable religious customs or laws?	_____	_____
Are there notable legislative differences?	_____	_____
Are phone and postal systems reliable?	_____	_____
Is the transport system reliable?	_____	_____
Is there a drug problem or bribery culture?	_____	_____

## Before travelling

Yes / No

Action / Notes

### Insurance policy

- Does it provide a replacement car?
- Do your staff have individual risk profiles?
- Does it cover medical bills?
- Does it include air ambulance cover?
- Does it cover return flights for employees' families?
- Does it cover repatriation if workers die or are injured?

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

### Medical provision

- Have your workers had medical/dental check-ups?
- Have they had any necessary vaccinations?
- Have you prepared a medical kit for them to take?
- Do they have supplies of prescription drugs?
- Do they have spare glasses/lenses and solution?

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

### Finance

- Have you given your staff an expenses advance?
- Do they have the right currencies?
- Do they have credit/debit cards?
- Have you arranged to settle bills through a travel agent?

_____	_____
_____	_____
_____	_____
_____	_____

### Personal security

- Have you given a security briefing?
- Do your staff have a named contact to meet?
- Do they have instructions to contact base regularly?
- Do they have details of high-risk areas to avoid?
- Have they had risk avoidance training?

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

### Accommodation

- Have you used it before or has it been recommended?
- Have you made a security check?
- Have you checked its quality?

_____	_____
_____	_____
_____	_____

### Travel within the destination country

- Have you given your staff a cultural briefing?
- Do they need an international driving permit?
- Have you arranged a hire car (and driver)?
- Do they have health and safety awareness information?

_____	_____
_____	_____
_____	_____
_____	_____

### Contingency and emergency arrangements

- Are there plans to cover flight delays?
- Is a mobile or satellite phone available?
- Have you set up a 24-hour contact schedule?
- Do you have local medical contacts?
- Do you have an incident management team?
- Do you have emergency evacuation plans?

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

### When your staff return

- Have you debriefed your staff about their trip?
- Have you shared any lessons learned?
- Have you updated your policy on that country?

_____	_____
_____	_____
_____	_____

## PART III: Checklists for employees



# PART III: Checklists for employees

## Before you go

When working abroad, you often face situations and circumstances that are very different from the ones you are used to at home. Risks relating to travelling abroad may include:

- traffic
- natural disasters (floods, storms, earth quakes)
- different diseases and accidents
- crime
- political unrest
- terrorism.

Exceptional circumstances with related risks may, in the worst case, lead to crises. It is important to prepare for these situations. The goal is that through training, preparedness and advance planning and other activities, you can mitigate the risk and prevent the situation from escalating to a point where evacuation is needed.

To avoid these situations, which put the individual at risk – it is important that time is made available for one-to-one briefing sessions with the worker in advance and to emphasise the importance of a personal emergency travel plan.

### Destination

- Check with your government that there are no warnings about travelling to your destination [www.formin.fi](http://www.formin.fi)
- If someone you know has visited your destination before, ask them for advice.
- Buy a good guidebook and familiarise yourself with the country's geography, transport, culture and so on.
- Learn some basic phrases in the local language
- It is advisable for the key members of the staff or management to travel on different flights or means of transportation
- Draft the evacuation plan together with your foreign ministry or other local operators. It's often important to consider several options to ensure successful emergency evacuation. Co-operate with your consulates and embassies and other companies working in the area.

### Travel documents

- Carry a valid passport that has at least six months left before it expires, and has two spare pages for entry stamps.
- Check whether you need a visa at least two months before you travel – you can do this at travel agents or on embassies' websites.
- Make sure your employer has arranged travel insurance for you, and check that the cover is right for where you're going and what you're doing.
- Remember to take the policy with you, and make a note of the emergency phone number.

- Always take several forms of identification and keep them separate from your passport. Take photocopies of your passport (including the page that shows your visa) as well. If possible, scan them too and keep a copy with you on a USB stick.
- If you're staying for a short time, buy a return ticket before you leave your home country.
- Check your journey and check-in times against a prepared itinerary and reconfirm flight times a couple of days before departure.
- Use a flexible ticket if you're travelling to a higher-risk country. Avoid quick changes on flights or trains.
- Find out whether you need an international driving permit and if you do, apply for one in good time.
- Find out about border measures (customs, etc).

### Medical and dental checks

- Make sure that any urgent medical or dental treatment is completed before you travel.
- If you have any long-term health problems, check with your doctor whether travelling will make them worse, and remember to take enough medicine with you.
- Find out what vaccinations you need, and have them done in good time. Some vaccines can't be given together, and if you suffer side effects, you'll need time to have them treated.
- Remember to get a vaccination certificate if you need one.
- Take a look at [www.formin.fi](http://www.formin.fi) and [www.thl.fi](http://www.thl.fi) for the latest health advice.
- Carry a record of your blood group and any other important medical information (eg allergies).

### Clothing and luggage

- Get advice (e.g. from colleagues or an experienced outfitter) about what clothing and luggage is suitable for your destination.
- Dress casually for travel and keep expensive watches and jewellery out of sight.
- Use suitcase locks so that it's clear if your luggage has been tampered with – there are some available that show whether the security services at the airport have officially opened your bags.
- Keep a list of what's in your bags.
- Put your name and address or a business card inside your luggage in case the label falls off.
- Avoid using soft-sided bags as they're easier to break into.
- Pack some spare clothes in your hand luggage in case your main suitcase is delayed or lost in transit.
- Avoid hurting your back – don't overfill suitcases, and use luggage with wheels and trolleys where they're available in airports.
- Bring along a travel safety kit (containing e.g. fire and burglary alarm, flashlight).

## Money and currency

- If you're unfamiliar with local coins and banknotes, get used to them and learn their equivalent value in your currency before you set out.
- Avoid carrying a large amount of cash, but carry enough money to cover emergencies. Keep it in various places to make sure you don't risk losing it all at once.
- Keep your funds in a variety of forms – cash and payment cards.
- Avoid forms of payment that aren't commonly used where you're going. For example, check whether credit or debit cards are widely used before you go.
- Make a list of emergency phone numbers for all cards and traveller's cheques, and cancel them if they're stolen.
- Keep spare money, valuables and your passport in the hotel safe, and make sure you remember the security code.
- If you cannot keep an eye on your credit card being processed, pay with cash. Always check the total amount before signing the credit card slip.

## Communication

- If you're planning to take a mobile phone, check before you go that it'll work in the country you're visiting.
- Note the phone number of your nearest consulate and carry enough coins in the local currency for several calls. It's often easier to buy a phone card for using in public call boxes.
- Report regularly to your home base – even if you're just calling to say everything's fine.
- Make a note of your phone number, the handset serial number (IMEI code) and the helpline you need to call if the phone is stolen.
- Make a list of important phone numbers and save them on your mobile phone.
- Your luggage should have a tag with your home address and phone number. Airline companies also advise you to tag your luggage with information about your hotel, its address and phone number.

## Safety during the trip

Adapting to a new culture requires ability to learn fast. The following will introduce some means for alleviating the stress from adapting to a new culture and for avoiding falling victim to crime of misunderstandings.

### Flight safety and behaviour at the airports

- Minimise your stay at the airport and in particular in the public spaces at the airport. Try to avoid extended waiting times in the check-in areas.
- Avoid staying near the luggage lockers, telephone booths, closed vending stalls and unattended luggage.

- Do not carry hazardous items in your hand luggage.
- Keep an eye on your own luggage.
- If an evacuation order is issued, act immediately and try to stay in the middle of the crowd exiting the area.
- Use known, reliable airline companies. Familiarise yourself with the rescue plan of the plane.
- Practise the emergency landing position (head to knees, hands behind the neck).

It is quite straight-forward to find the life vest and oxygen mask, but the emergency landing position is not so easy to take in most coach classes without practicing.

### Hotel safety

- If possible, find out about the hotel and the area it's in before you arrive.
- Avoid ground floor rooms.
- Always lock the door and use the safety chain and window locks if fitted.
- Use the spyhole, if there is one, before opening the door to someone, and phone reception if you're unsure who's there.
- If your room doesn't have a chain or spyhole, ask to change to a room that does. If you're staying for a longer period, consider moving to a hotel that has these features.
- Find the nearest fire alarm and extinguishers, and make sure you know your emergency exit route. Follow the emergency route to the final exit and make sure you can actually get out of it easily.
- Carry a personal fire/security alarm that can be fitted to your room door so that it'll sound if the door opens or it detects smoke.
- Keep important and valuable items (including computer files) in the hotel safe when you're not in your room.
- Avoid keeping large amounts of cash in your room.
- Get reception to call you if you have visitors and meet them in a public area rather than your room.
- In case of an emergency, follow the local instructions.
- In case of an emergency, take your passport, money / cards and room key with you.
- In case of an emergency, do not use the lift!

## Culture

- Look up guide books or websites to find out about local traditions, customs, laws and culture.
- Learn the local language or at least take a phrasebook.
- Respect local customs and dress codes. For example, it's illegal to import or consume alcohol in some countries. Consider what to wear to fit in and dress appropriately, particularly when visiting religious sites, business contacts and rural communities.
- Avoid haggling aggressively or for too long. In most countries where haggling is common practice, it's done with humour – remember that the discount may be significant to the seller, even if it's relatively small to you.
- Be discreet when expressing views on cultural differences – take care not to make offensive comments about customs of dress, relationships, alcohol and drugs.
- Ask for permission before taking someone's photograph.

## Incidents and accidents

- If you notice your luggage has been tampered with or something has been stolen, report it to the police immediately.
- Never take on a mugger – give them what they demand. Ideally, hand over your “dummy” wallet or purse.
- If you are robbed or have an accident, report it to the police – even if they cannot do anything, you'll need the crime number to claim on the insurance.

## Taxis and drivers

- If possible, book taxis through your hotel or a reliable local contact.
- Make a note of the taxi company and the driver's name, car registration, make and colour, and the approximate fare when you book, and check them again before you get into the taxi.
- Travel in a licensed taxi with a meter, and make sure the driver uses it.
- Don't get into a cab if there's another passenger already there.
- Taxi drivers could take criminal advantage if they see a passenger as a newcomer – act naturally and don't ask too many questions.

## Driving

- Assess your alertness before driving during or after the trip. When you are tired, it's easy to make mistakes and even fall asleep while driving.
- Carry an up-to-date driving licence and insurance documentation.
- Understand local driving practices and ask about bad driving habits, such as for giving way and overtaking. Check on local police methods and carry money for fines.
- Carry a local map, be aware of 'no go' areas, and plan the route thoroughly.

- Learn some useful local phrases in case you break down or have an accident.
- Ask to inspect and try out a hired vehicle before accepting it – ask for a demonstration. Remember to check tyres, brakes, oil and water levels.
- Make sure there's enough fuel for your journey and check ahead for petrol stations on long journeys.
- Drive unobtrusively and be observant, particularly of following vehicles. Note familiar landmarks.
- Stay on well-lit busy main roads that are in good condition.
- Park in well-lit areas or monitored parking lots.
- Don't leave valuables or technical gadgets in the car.
- Lock the vehicle even if you're leaving it for only a few minutes, such as when refuelling. Keep the passenger doors locked while driving. Leave nothing valuable inside.
- Carry emergency equipment (eg fire extinguisher, first aid kit, tool kit, spare bulbs and warning triangle) in the vehicle. In many countries, this is a legal requirement.
- Don't get out of the vehicle if you're unsure of your surroundings, or if you're involved in an accident that appears in any way contrived.
- Be wary of locals pointing out 'problems' with the car. Carry on to the next busy public place to inspect the vehicle.
- Don't pick up hitchhikers.
- Using mobile phone while driving is prohibited in many European countries. Always use the hands-free equipment.
- Learn the local traffic rules. Also, bear in mind that driving on the left might be tricky.

## Personal safety

- Phone a contact at your home base regularly to let them know where you are, where you're going and when you expect to get there. Always make sure your contact knows your plans, including any last-minute changes.
- Carry a copy of emergency contact names and phone numbers, including details of your country's consulate and your credit card company's hotline.
- When travelling, make sure you know what route you're taking in advance and how long you expect the journey to take.
- If you have a meeting or you're away from your base, tell your hotel or another contact person when you expect to return.
- Be aware of 'no go' areas and stay away from them. Keep to well-lit streets and always walk on the outside of the pavement, purposefully and confidently.
- Don't display obvious signs of wealth, such as expensive watches or jewellery. Keep clothing simple and business-like and don't dress like a tourist – avoid carrying a camera round your neck.



- Wear a shoulder bag across your body, not just over one shoulder.
- Avoid walking around alone if possible, and be aware of who's around you.
- Be particularly alert for pickpockets on public transport and in crowded areas.
- Be alert with strangers and cautious in conversation. Don't give away personal information.
- Avoid making eye contact with strangers and be wary of people asking you whether you've dropped something.
- Never agree to carry packages out of the country for people you don't know, and never leave your luggage unattended.
- Carry two wallets or purses. Prepare one as a 'dummy' to be handed over if you're threatened – it should contain some money in euros and some local currency, together with a couple of old receipts, expired credit cards and a few banknotes from your home country. The other one is your real wallet or purse – keep this safely on your body and only carry the money you need for one day.
- Don't carry weapons.
- Take a good pocket torch in case of power cuts.
- Keep copies of important documents and information – including your passport, insurance policy, 24-hour emergency numbers and ticket details – in a safe place.
- Avoid walking on remote streets, especially in dark
- If you party during your trip, do it cautiously. Never leave your drink unattended.

## Health

When travelling abroad, you may come across health risks that you might not encounter in your home country. The following check lists contain tips on how to avoid these risks by preparing for them in advance and learning to act promptly when something happens.

### Vaccinations and diseases

Make sure you are well informed by an expert about how and when to get relevant vaccination before travelling into a country.

### Food and drink

Many infectious diseases (e.g. cholera, hepatitis A, B and E, listeriosis and typhoid fever) are transmitted by contaminated food and water. The local standard of safety depends on how food and drink are prepared and handled. Some simple precautions can reduce the risk significantly:

- Make sure you wash your hands.
- Eat only food that's been thoroughly cooked and is still hot.
- Avoid cooked food kept at room temperature for several hours.
- Avoid salads and other cold food, especially those that contain mayonnaise.
- Avoid food bought from street vendors.
- Avoid uncooked food, apart from fruit and vegetables that can be peeled or shelled.
- Boil water for drinking or brushing teeth if you're unsure of its safety. If you can't boil it, use a disinfectant tablet or a certified and well-maintained filter, or stick to bottled water.
- Avoid ice unless you know it's made from treated and chlorinated water.
- Cold bottled and packaged drinks are usually safe, as long as they're sealed. Hot drinks are also usually safe.
- Avoid alcohol and other drinks with water or ice.
- Don't leave your drink unattended.
- Don't leave your belongings unattended.

## Illness abroad

If you're ill abroad, it's important to tell someone locally about it, even if it doesn't seem too serious. If your condition suddenly gets worse, you may be unable to find help.

If you take drugs that you've bought locally, make sure you double-check the translation of usage and dosage instructions.

### Hygiene kits and medical provisions

- If your trip is not long, bring along a hygiene kit that can last the whole trip.
- If you wear glasses or contact lenses, consider taking spare pairs, packed separately.
- If you're taking prescription drugs with you, make sure you have enough for your trip and take a note signed by your doctor saying what they're for – they may not be available or recognised locally. It's a good idea to carry more prescription drugs with you in case your trip is prolonged. The destination country might not have the same medication available or it might not be recognised. So it is also important to know what is medicated with the particular medication.
- Take a first aid kit for minor cuts and bruises.
- If you're visiting somewhere with poor medical care standards, it's a good idea to take a medical kit with basic sterile equipment (syringes, sutures and dressings).

### DVT (Deep-Vein Thrombosis)

There's some evidence to suggest that sitting still with little or no exercise on long journeys (more than 6 hours) may increase the risk of deep-vein thrombosis (DVT). If you're overweight or take the contraceptive pill or hormone replacement therapy, you may also be at greater risk from DVT. You can reduce the risk by:

- exercising your feet, ankles and lower leg muscles regularly during the journey
- wearing compression stockings
- getting up and walking around, if it's allowed
- drinking plenty of water and avoiding alcohol.

## Managing the workload

### Travelling

Travelling may be a harmful workload factor for many reasons. Being on a business trip can be a stressor because it often means you are away from some other activity. Being away means that work and free time tasks need to be rearranged and that means more work. The most common mobile work stressors relate to combining work and personal life. Travel days are a workload factor in themselves; you perform demanding tasks, meet new people and work long days.

The length of a travel day means the total hours including travel time and working time. Defined this way, work that includes travelling often means longer working days and more hours per week, even though, according to many collective agreements, travel time is not counted in the working hours. Leaving for or returning from a trip at night time (between 11 pm and 6 am) means staying up at night and breaks the circadian rhythm just like working a night shift.

Travelling across time zones quickly affects the circadian rhythm and has physiological effects. Flying across time zones changes the circadian rhythm by as many hours as is the time difference between the two locations. After the flight, your body will adjust to the situation and reset the rhythm. The number of time zones crossed, and the direction of the travel will affect the time it takes to recover.

### The duration of jetlag in days:

- flying westwards: number of time zones / 2,5
- flying eastwards: number of time zones / 2

For example: recovering from the jetlag from flying across 10 time zones eastwards takes  $10:2 = 5$  days

For employees' wellbeing, it is important to consider adequate recovery and rest when:

- work involves travelling more than 50 days a year
- employees leave for or return from a business trip at night time (11pm-6 am) more than 20 times a year
- travelling includes crossing several time zones.
- Starting to work right after the trip is a stressor if the employee could not rest enough during the travel time. This often happens after a night flight to a work destination or after a night flight back home.
- Travelling repeatedly for a long haul is a workload factor because of the conditions on the plane (lower pressure of the plane compared to the ground, cramped space and sitting still).

### Recovery and wellbeing

When employees work outside regular working hours or when work and travel take up a significant part of the employee's free time, it is good to stop and think about recovery and pacing worktime.

Recovery is an important process that maintains a person's wellbeing and preserves working capabilities. The process can be viewed from psychological and physiological perspectives. It is very important to be able to detach oneself from work, to relax and to sleep enough. For physiological recovery, it is important to sleep enough and not to stress during the free time. Uninterrupted resting time should be at least nine hours. Recovery is important for everyone, including those who feel enjoyment of their work.

Detaching yourself from work and relaxing are the best ways to replenish yourself after work. The ways in which we relax and how we detach ourselves from our work are quite individual but there are some ways found to be good. Exercise, social relationships, doing things with the family and refraining from working are good ways to detach yourself from your work. Exercising and enjoying the nature – instead of resting and hanging out – foster relaxation. You should find the activities that please you and try not to schedule everything in your free time. Doing something you feel is pleasant promotes your recovery and replenishment.

Not having enough time to rest and recover, makes the employee feel overworked, dissatisfied and tired. If prolonged, insufficient rest is known to be a health risk. It's hard for the employee to recognize this him-/herself and to assess whether their recovery is sufficient, therefore, it is important to learn the tell-tale signs of the need for recovery. The first signs of insufficient recovery are sleeping disorders, feelings of irritation, withdrawal from social interaction, tiredness and lack of energy.

The work itself may have some replenishing factors, which we call resource factors. The most important of them is that the supervisor is fair and supportive. Others include having autonomy at work, supportive working community and job security.

For a travelling employee's wellbeing, it is important that their working time is flexible. They can, when they need to, adjust the way they allocate the hours they work during the day.

One can use breaks during the day for recovering – for example, by taking an unhurried lunch break or taking time off for exercising or relaxing during the working day. That way, a working day that continues to the late hours because of, for example, a business call to another time zone, may still be manageable.

Health and workability are resource factors worth nurturing. Long work days, irregular working hours and travelling make it difficult for a person to maintain regular and healthy lifestyle. It is, therefore, important to pay particular attention to them in these kinds of jobs. Each person can impact their own health and wellbeing through their lifestyle. Healthy lifestyle includes moderate and regular exercise, healthy food, not smoking, moderate alcohol consumption and sufficient rest and sleep.

### **Work life balance**

Balancing work and life can be difficult in mobile work. The more one travels, the more stress is caused. Balancing work and life can be made easier by allowing more flexibility with working hours in the home country or at the regular place of work.

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## Working safely abroad

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Finnish companies are becoming more and more international and more commonly expanding business operations to different parts of the world. This means that the staff also needs to travel more. At the same time, companies are well aware of the impact of occupational health and safety work on the success, reputation and on business continuity. The health and wellbeing of international assignees and business travellers are the responsibility of the employer. It is their duty for care.

Working safely abroad - publication has three parts. The first and second parts are aimed at safety practitioners, managers and directors responsible for staff who travel overseas on business. The first part looks into legislation pertinent to travelling abroad on business. The second part looks at commonly encountered issues, highlighting personnel hazards and associated risks. The third part contains a series of checklists for travelling employees. It gives advice on what they need to do before they go, as well as how to stay healthy and safe once they've arrived. Also, workload management is included.

