



# LOOKING AFTER YOUR **MOBILE** **WORKFORCE** IN A GLOBALISING **ECONOMY**

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A GUIDELINE FOR  
SWEDISH ORGANISATIONS

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MARCH 2018

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# 01

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## INTRODUCTION

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The growing need for globalisation

# INTRODUCTION

The world is changing. Many people no longer work in their home country. Organisations around the globe are expanding and sending their people to work in emerging markets and high-risk locations.

An organisation seeking to optimise its development and growth must look beyond borders these days and consider the global dimension of doing business. This goes for Swedish organisations too.

This growing need for globalisation has an impact on global mobility of staff. Moreover mobility is crucial in order to meet strategic business goals and attracting and retaining the best talent. A survey performed by PwC<sup>1</sup> in 2014 reports an anticipated 50% increase in mobile employees by 2020. One conclusion from this

survey is that there is a marked shift away from the traditional use of mobility as a means of deploying for tactical business needs towards using mobility as a way to attract and develop top talent and create a more global mind-set in the company.

Travel to and residing in other countries is not without risk. Natural disasters, epidemics (Zika, Ebola, SARS, Plague), traffic accidents, a sudden health problem and even a commonplace incident suddenly get another dimension when they occur outside the home country. Therefore it is a challenge for most international organisations to focus both on their business and on the wellbeing of their mobile workforce.

This leads to the question: **How, as an employer, do you take care of your mobile workforce?**

Of course, risk is a question of perception and each organisation has their specific appetite to risk.





In any case organisations have a moral and legal responsibility to assess and manage effectively the wider, and sometimes different, risks linked to doing business overseas. Understanding that risk cannot be mitigated by insurance alone is essential for an organisation to be able to start the journey on a truly effective risk management program.

Furthermore, the recent events in Stockholm, London, Paris and other European cities once thought secure demonstrate that risk can also be closer to home than we think. Respecting the duty of care agenda, and

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## “ACCOUNTING FOR EMPLOYEES AND THEIR WELLBEING IS ESSENTIAL”

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accounting for employees and their wellbeing is essential. One could debate that it is a once in a lifetime event, however the direct and indirect financial and psychological impact is very real in our business environment. It cannot be ignored, nor can it be left to be covered by insurance products, as a companywide policy is required. A study by Prevent<sup>2</sup> in 2015 showed that prevention had a return on investment of 2.3USD for every 1USD spent for prevention programs. This underlines not only the necessity but also the business sense that risk prevention has for a company.

This publication will help you understand how to translate your duty of care into policies, processes and actions that will protect your workforce and thereby not only support your business aims but also improve your organisation's reputation and credibility.

1. PricewaterhouseCoopers, Talent mobility 2020: The next generation of international assignments, 2010.
2. Return on Prevention, Prevent, January 2015.



**NICLAS NELSON**  
CHAIRMAN SWERMA



**DR MARK PARRISH**  
REGIONAL MEDICAL DIRECTOR  
INTERNATIONAL SOS





# 02

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## DUTY OF CARE: WHAT IS IT ALL ABOUT?

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International Business Travel:  
A growing reality

## DUTY OF CARE: WHAT IS IT ALL ABOUT?

International assignees and mobile workforces are essential for a growing number of organisations. They represent their organisations' interests overseas and develop their businesses and assets worldwide. As such they are an essential component for these organisations when evolving in a globalised world. A PricewaterhouseCoopers study in 2014 confirmed that the international assignee workforce had grown from 25% in the last decade and was to increase to more than 50% by 2020.

There are numerous instruments available to help protect the workers' health, safety and security which are mainly focused on domestic issues. There is a growing need to help organisations address their health, safety and security responsibilities towards workers travelling or on international assignment. To increase complexity this often includes not only the employee but their dependents as well.

This mobile workforce can be divided into four types of different assignments:

- **Long-term expatriate assignments:** Expatriate assignment is referred to as a long-term assignment where the employee and his/her spouse/family move to the host country for a specified period of time, over one year.
- **Short-term expatriate assignments:** An assignment with a specified duration, usually less than one year. Family may accompany employee.
- **International commuter:** An employee who commutes from the home country to a place of work in another country, usually on a weekly or bi-weekly basis, while the family remains at home.
- **Frequent flyer:** An employee who undertakes frequent international business trips but does not relocate.

### THE POTENTIAL THREATS OF INTERNATIONAL TRAVELS AND ASSIGNMENTS

Some international assignments or specific destinations can be dangerous for the international worker and even more to the company's business or reputation. One must also take into consideration that organisations retain responsibility for their staff and dependents while they are abroad. Business travel varies in terms of type, mission, destination, and purpose. However travel involves specific risks for international workers. These risks can be incidental and very rare or on the contrary 'common' threats that could be life threatening if not attended to. Some examples:

- Health and medical risks (e.g. malaria, Ebola, flu, tourist diarrhea, traumas...).
- Safety and security risks (e.g. road safety, petty crime, terrorism, civil unrest, political instability, express kidnapping...).
- Psychological and individual risks (e.g. extreme solitude, depression due to emotional remoteness...).

Recent pandemic outbreaks such as the Plague outbreak in Madagascar, the Zika virus in Latin America, MERS CoV in South Korea in May 2015 and Ebola in Sierra Leone, Liberia and Guinea in 2013 are some examples of medical threats.

We also witnessed security-related situations such as kidnappings in Yemen in 2015 and terrorist attacks in Paris, Brussels, London and Stockholm in the past years. These events are a small sample of major health, safety and security breaches for the international workforce. They have led to an intense awareness of the need for a comprehensive approach by organisations in their obligations towards their international workers and expatriates' needs.



The health and wellbeing of international assignees and business travellers is the responsibility of the employer. It is their duty of care. There is a need to have clear organisational policies and strategies in place that are aimed at reducing any risks 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 departure – including immunisation – and practices to be followed during posting such as malaria prophylaxis, antivector protection, road safety, water and food precautions, safe sex, and how to handle stress.

## TRAVEL RISKS HAVE AN IMPACT ON BUSINESS

A survey among European organisations<sup>1</sup> revealed that more than half of them were impacted by travel disruption or terrorism in the past year. At the same time one in four organisations are moderately or not confident in their organisation's level of preparedness.

The main measures to mitigate travel risks that organisations have put in place in 2017 were:

- 1) Share pre-trip advice and information about travellers' destination;
- 2) Communicate about the travel risk policy;
- 3) Develop and update the travel risk policy.

1. The 2018 Business Impact of Travel Risk Survey was conducted by International SOS among 223 people in Europe, mainly executives in Security, Travel, Health and Safety, Risk, HR, Operations, and General Management. Research was conducted online in the period of November 24th 2017 to December 18th 2017. The survey asked respondents about their understanding of the correlation between health and travel security risks and business continuity and how to keep their mobile workers safe.

# DUTY OF CARE: WHAT IS IT ALL ABOUT?

## 2018 BUSINESS IMPACT OF TRAVEL RISKS SURVEY EUROPE: YOUR VIEW



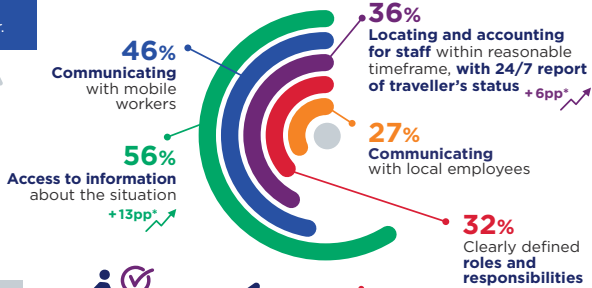
### THE CHALLENGES OF PROTECTING YOUR PEOPLE AND BUSINESS CONTINUITY

#### MORE THAN HALF

of European organisations were impacted by travel disruption or terrorism in the past year.



#### TOP CHALLENGES IN RESPONDING TO INCIDENTS OR EVENTS



#### TOP INCIDENTS OR EVENTS THAT IMPACTED ORGANISATIONS AND MOBILE WORKERS IN 2017



### THE MEASURES TO PROTECT YOUR PEOPLE AND BUSINESS CONTINUITY

#### 2017 LOOKING BACK: TOP MEASURES PUT IN PLACE TO MITIGATE TRAVEL RISKS

- ✓ 60% Shared pre-trip **advice and information** about travellers' destination
- ✓ 55% Communicated **Travel Risk Policy**
- ✓ 50% Developed and updated **Travel Risk Policy**
- ✓ 44% Organised **travel risk awareness training**
- ✓ 40% Implemented a mechanism to have **quick access to global travel exposure** (traveller tracking)

#### 2018 LOOKING FORWARD: TOP PREVENTATIVE MEASURES TO PUT IN PLACE

- 72% **Improve communication and education**
- 53% **Optimise use of existing resources** +14pp\*
- 45% **Drill with crisis simulation exercises**
- 45% **Review/Gap analysis of Travel Risk Policy and procedures** -6pp\*
- 43% **Provide regular training to mobile workers** -7pp\*

### BUSINESS CONTINUITY THROUGH WELLNESS MANAGEMENT



*"It is important to recognise health as a cornerstone of good business. Employee health indicators are becoming core to existing corporate social responsibility, sustainability, and integrated reporting looked at by all shareholders and potential investors."*

**Dr. Rodrigo Rodriguez-Fernandez**  
Medical Director at International SOS

The 2018 Business Impact of Travel Risk Survey was conducted by International SOS among 223 people in Europe, mainly executives in Security, Travel, Health and Safety, Risk, HR, Operations, and General Management. Research was conducted online in the period of 24 November 2017 to 18 December 2017. The survey asked respondents about their understanding of the correlation between health and travel security risks and business continuity and how to keep their mobile workers safe. \*Compared to the 2017 Business Impact of Travel Risk Survey, measured in percentage points (PP).



# 03

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DUTY OF CARE:  
WHERE ARE  
YOU AS AN  
ORGANISATION?

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## EMPLOYER DUTY OF CARE CONTINUUM

It is important to understand that not all employers have the same level of risk exposure and global experience when it comes to protecting the health, safety, security and well-being of their globally mobile employees. Risk exposure varies according to the work performed, the type of industry, the profile of the employee and the locations where they operate. In addition, cultural norms and laws that guide organisations in taking care of their employees vary widely around the world. As a result, employers find themselves in different places on the Employer Duty of Care Continuum.

The continuum is an ideal representation of an organization's position vis-à-vis their Duty of Care responsibilities. Three zones are identified (red, blue and green) through which organizations typically evolve.



### THE 'RED' ZONE

Worldwide, there is still a lack of employer awareness in regard to their Duty of Care obligations. For many employers, the Duty of Care obligation to employees who work or travel internationally is simply not on their radar screen. Often organisations in countries with no Duty of Care legislation will pay little or no attention to their moral obligation for the health, safety and security of their traveling employees. Organisations who ignore their Duty of Care obligations are in the 'red' zone. They are either unaware of their obligations, assume that an incident will not happen to them, do not feel legally obligated or simply don't know how to approach it.

### THE 'BLUE' ZONE

When an incident occurs, it usually is very traumatic for those affected, including employees, their families and other staff. A serious incident may also threaten the business continuity of the organization and damage its reputation. At that point, organisations can no longer rely on the assumption that it can't happen to them and they move into the 'blue' zone. In this zone, organisations usually assume a defensive attitude and focus heavily only on compliance aspects of Duty of Care. Their main focus is on the development of new policies and procedures as well as litigation avoidance. Having likely experienced a Duty of Care incident, organisations focus mainly on ways to reduce the costs associated with the recurrence of incidents and possible litigation for noncompliance.

### THE 'GREEN' ZONE

Some organisations focus on the health, safety, security and wellbeing of their employees rather than just their legal compliance with Duty of Care. They deliberately focus on their Corporate Social Responsibility (CSR) as employers and choose to operate in the 'green' zone. They consider caring for their traveling employees as the 'right thing to do.' These employers are not necessarily more morally conscious than others; they simply have come to understand that it makes good business sense to take care of their stakeholders. These employers

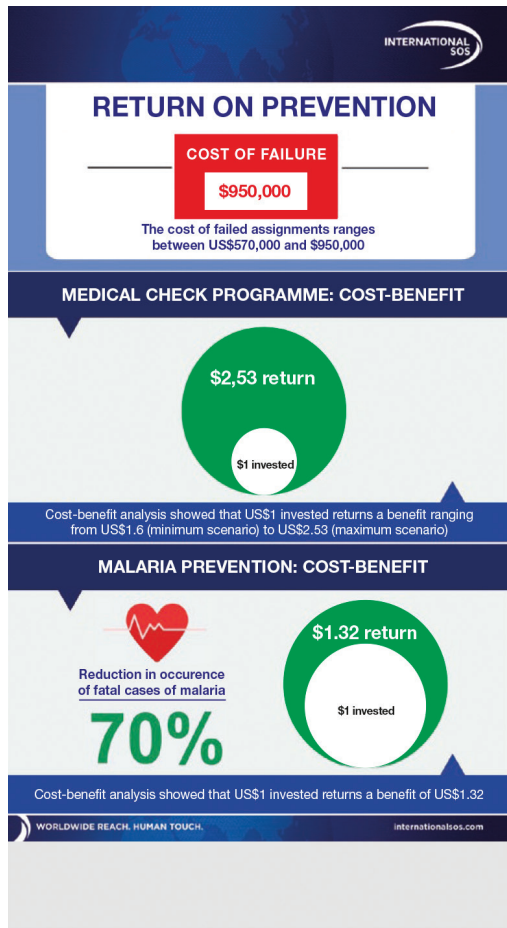




view not only their employees as human capital, but also their external constituencies such as contractors, stockholders and customers.

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. They opt for the green zone and try to build a sustainable balance between what's good for the employer and what's good for the employees.

Moreover, a study run by Prevent and the International SOS Foundation in 2015<sup>1</sup> revealed that implementing a travel health prevention strategy significantly outweighs the operating costs. I.e. the return on prevention of each \$1 invested varies between 1.34 \$ and \$2.53 as shown below.



1. Return on Prevention, Cost-benefit analysis of prevention measures for business travellers and international assignees, Prevent in collaboration with the International SOS Foundation, January 2015.





# 04

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## WHY INSURANCE IS NOT ENOUGH

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Case studies Swedish organisations:  
AB ELECTROLUX  
MILVIK AB (BIMA)

## WHY INSURANCE IS NOT ENOUGH

# AB ELECTROLUX TRADITIONAL TRAVEL INSURANCE NOT ENOUGH TO FULFIL OUR DUTY OF CARE

**AB Electrolux** (Electrolux) is a leading global appliance company headquartered in Stockholm and is the only appliance manufacturer in the world to offer complete solutions for both consumers and professionals. Electrolux' mission is to shape living for the better by reinventing taste, care and wellbeing experiences, making life more enjoyable and sustainable for millions of people.

### ESSENTIAL ELEMENT OF SUSTAINABILITY AGENDA

Electrolux' promise is to *be the leader on health and safety in the appliance industry, wherever we operate in the world*; 'We have a duty of care towards every individual working for Electrolux, and we take this seriously. Our commitment applies wherever Electrolux operates in the world, and goes beyond local regulations. Health and safety has long been a fundamental part of our values and it remains an essential element of our sustainability agenda, with clear targets and processes in place to ensure real progress.'

Lennart Edström, VP Group Risk Management, responsible for travellers and expatriates explains how this duty of care applies to Electrolux' mobile workforce and the system they have put in place to look after their people.

### WALK THE TALK

Lennart Edström: "Ensuring the health, safety and security is undoubtedly important to our organisation. Many companies claim this in their external communication, but I genuinely feel that within Electrolux we walk the talk, as our management is very committed to practicing what we preach. I have been with the company twelve years now and we have developed our travel risk management

system over this period. Twelve years ago we had traditional travel insurance, but that was not enough to fulfil our duty of care towards our mobile workforce. When we started working on developing our system we made sure to involve top management from the very beginning. We took the matter to the Risk Management Board, chaired by our CEO; the other members are the CFO, Head of Legal and myself as VP Group Risk Management. This way we make sure we do not operate below the radar."

### MITIGATING REPUTATIONAL RISK

Protecting their employees (in this case: travellers and expatriates) is one of the key motivations for Electrolux to implement a travel risk program. Another one is the mitigation of their reputational risk. Lennart Edström: "Imagine something like an earthquake, plane crash or other impactful event is happening somewhere in the world. In no time we will be called by the Swedish media asking if we have staff involved, what we are doing about it, etcetera. For us it is crucial to have a system in place that helps us identifying very quickly where our travellers are, if they have been impacted by the event and enabling us to communicate with them. It allows us not only to support our travellers, but at the same time to inform our top management and other stakeholders."



## STEP-BY-STEP IMPLEMENTATION

Over the course of years Lennart and his team implemented step by step the Electrolux travel risk program. "Together with International SOS and Control Risks we started working on a number of elements of the program. Of course we put the basic membership in place to have access to medical and travel security advice, information and assistance and next to that we implemented 'Country Risk Forecast', a service which enables us to make a proper risk assessment of high risk countries. The second element of our system is a tool that provides our travellers and expats with relevant health and travel security information prior to their trip, such as vaccinations, which hotels (not) to book, etc. Every traveller and expat needs to prove they have seen and read those 'pre trip advisories' and that they are compliant, it is their duty of loyalty. Thirdly we implemented the TravelTracker system, which give the people looking after our travellers, like myself, an overview of where our travellers are. As I mentioned earlier this is key for us. So if a plane crashes, the system allows us to both locate and communicate to our people and inform our top management in a very short time frame."

What is the biggest challenge for Electrolux when it comes to the health, safety and security of their travellers? "To make sure that the awareness remains on a good level. If everything is normal, it is hard for the individual traveller to keep the awareness up. Within our department we therefore focus particularly on communication to our frequent travellers. We use Intranet to post articles, secure a spot at internal HR meetings, hand out the membership cards, share examples of cases in which people had to use the International SOS services."

## THINK AS A TRAVELLER

What would be your advice to your peers when they are considering implementing a travel risk system? "Take one step at the time, because if you don't do that, you will lose the audience. Bear in mind that this is not core business to anyone, for most people it is about 'if something happens, then...'. However make sure that you know where you want to end, what is your strategy and how do you get there. Furthermore I would advise people not to do a desktop exercise, but to make sure you understand what it means to be a traveller. Simply think as a traveller when you are building the system."

## WHY INSURANCE IS NOT ENOUGH

# MILVIK AB (BIMA) FOR EVERY BUSINESS DECISION IT IS CLEAR THAT THE HEALTH AND SAFETY OF OUR PEOPLE COMES FIRST

**Milvik AB** (operating as BIMA) is a leading emerging market micro-insurance provider, using innovative mobile technology to bring insurance and health services to people who have never had access before. BIMA was founded in 2010 and has its headquarters in Stockholm. BIMA's mission is to "protect the future of every family" by ensuring people have access to affordable financial products and health services.

Craig Fergusson is the Global Head of Human Resources at Milvik/BIMA and responsible for the Global HR function across 16 developing markets in Latin America & the Caribbean, Africa, South Asia & South East Asia. In this role he is overall responsible for policies and practices which ensure the health, safety and security of BIMA's mobile workforce.

### CENTRAL HEALTH & SECURITY GUIDELINES

"We started our business seven years ago in Ghana and have grown organically since, market by market. At BIMA we work exclusively in emerging markets, engaging in Latin America, the Caribbean, central Africa and South & East Asia. For our travelling staff, these markets are characterised by increased health and security risks, therefore it is very important we look after our staff properly and prepare them for visits to these markets. Often healthcare infrastructure is poor and infectious diseases such as malaria, dengue, Zika etc. are a big issue. The combination of poverty and unstable socio-political environments can also increase the risk of exposure to violent crime."

"One of the first things I did when I joined the company over a year ago was to put together

central health and security guidelines covering all international business travel and ex-patriate residency. These guidelines contain information on travel recommendations, infectious disease related health risks (and those from food, drink & accidents), crime prevention & mitigation, dealing with kidnap & ransom situations, as well as general cultural awareness and sensitivity. The guidelines are comprehensive but not too detailed, simply because travellers are less likely to read through long documents. Make things too cumbersome and you're basically increasing risks instead of equipping people to reduce them. As well as our central guidelines we're also creating a 'one pager' for 14 markets that our travellers can easily take with them and read on the plane. It has critical information about visas, airport transfers, preferred hotels, travel to our office, key phone numbers, things to avoid etc."

Although Craig Fergusson has the overall responsibility over policies and practices on health and security of international business travellers, each Country Manager has a role to play too when it comes to looking after their people. "It is a joint responsibility of course. When I created our guidelines I spoke to every Country Manager to get their input, assessed the varied risks



and situations and then had the document reviewed by a member of our Board and by International SOS. Ultimately it was our CEO who approved it.”

## AWARENESS ONGOING CHALLENGE

Having guidelines implemented is one thing, but making sure people actually read them and understand the medical and security risks of the country they are travelling to is another thing. “Keeping awareness up is an ongoing challenge. We need to keep people alert to the risks without paralysing them with fear – it’s about equipping them to perform as effectively and with as little risk as possible. We have implemented a few things to assist with this approach. First of all, we made sure our guidelines are short and to the point as mentioned earlier, so they’re quick and easy to read and absorb. Secondly, events such as our global and regional workshops provide good forums for us to regularly revisit the topic of how to travel healthily and safely. We’re lucky at BIMA as our travelling population is relatively small, so it is feasible to reach them all regularly. Thirdly, we have an automated registration tied to our booking processes in place: this means our travellers receive not only automatic coverage from our travel insurances but also pre-trip advisories from International SOS which help them prepare their trip. They go automatically into the International SOS

‘TravelTracker’ system and we get up-to-date information on where our people are whenever we need it. And last but not least: when we have new people travelling to a high-risk country, we have a face-to-face conversation to help them understand how they can best prepare for a trip in order for the business to run as smoothly as possible and making sure they do not put themselves at risk.”

Another challenge Milvik faces is infectious diseases such as malaria and dengue. “Our people travel a lot to malarial countries and we keep informing them about the importance of appropriate medication. However, anti-malarials can have unfortunate gastro-enteric side-effects and many people would rather not take them. Our travellers are unlikely to be performing effectively if they’re feeling unwell throughout their trip. In such cases, emphasising other approaches, such as appropriate clothing, mosquito repellents etc. and allowing for personal preference may be the most effective way to minimize risk, rather than mandating an approach which is so unpleasant that many people will ignore the advice and may end up taking no precautions at all.

## THE RIGHT BUSINESS DECISION

Did Craig Fergusson ever have to justify the investment in a travel risk mitigation program to the Board? “Managing costs is always an issue, as we are a

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## WHY INSURANCE IS NOT ENOUGH

company active in emerging markets where we're sensitive that our customers have limited finances. We need to respect that and manage our costs accordingly. However, when it comes to the health, safety and security of our people we can't compromise and put our people at risk just to save money." With BIMA staff travelling to emerging markets there are multiple examples demonstrating the importance of having a travel risk management system in place. "With the Lahore bombings in 2017 we were able to quickly establish the nature of the incident and ensuring our people were safe thanks to the TravelTracker system that allows us to communicate effectively with potentially impacted travellers. Another example is the outbreak of Zika in Brazil; most of our staff are relatively young and some are in the process of starting a family. With the information and advice from International SOS we were able to monitor the incident cases and inform our people if and when they could travel safely so there was no unnecessary exposure to the virus. And when there were anti-Government protests in Pakistan in 2017 we decided to cancel all booked travel because we could not guarantee the safety of our people. For every business decision we take it is clear that the health and safety of our people comes first. No need to say it is crucial for us to have the right information in order for us to take the right decision."

### DON'T MAKE ASSUMPTIONS

"If I were to give advice to other organisations considering implementing a travel risk management system it would be: don't sit in a central office and make assumptions regarding places you've never been to. Ask those locally who are most likely to know, and there is no substitute for reality and being on the ground yourself. Every organisation has different types of travellers, with different cultural backgrounds, gender, age, experience and family status. There will always be risks and it is key not to be overly prescriptive as that can be counterproductive. Intelligent individuals make sensible decisions based on their understanding of the risks involved. Just make sure they have the right information to aid that understanding. Know what you are talking about so you have credibility; pick two or three of your most controversial markets, visit them and find out if and how your health and security proposals work - bring reality into your document."





# 05

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## DUTY OF CARE FOR SWEDISH EMPLOYERS

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A LEGAL PERSPECTIVE BY VINGE

## DUTY OF CARE FOR SWEDISH EMPLOYERS: A LEGAL PERSPECTIVE BY VINGE

### INTRODUCTION

It is increasingly common for companies to expand to new markets across the globe - even in the most remote areas from where the headquarters are. As international activity increases, so too does the number of business travellers and expats. These employees and their family members 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.

Although the percentage of the workforce of Swedish companies working overseas on temporary assignments is relatively low in comparison with other similar countries, the rapidly increasing rate of globalisation naturally has a significant impact on Swedish trade and industry. Employees are sent on short- or long-term assignments abroad every day – sometimes to rather remote areas with poor health and safety conditions. Where an employee is to be sent to an area which is unfamiliar to the employee, the employer must consider not only ethical implications, but also the legal aspects of such an assignment.

The regulations in this summary are relevant for the situation whereby a Swedish employer assigns an employee in Sweden to work in another country for a fixed period. The summary provides a general overview of the Swedish legal framework outlining the employer's duties towards its employees in the field of safety, health and security in these situations.

### SWEDISH LEGAL FRAMEWORK

#### APPLICABLE LAWS AND REGULATIONS

The notion of a "duty of care" is not, in contrast with common law jurisdictions, associated with a particular legal definition in Sweden. However, the Working Environment Act 1977 (the "WEA") lays down most of the obligations that could be considered as being encompassed by the concept of a duty of care.

The WEA aims to promote a satisfactory working environment, with respect to both physical and mental conditions. In addition to the WEA, the Swedish Work

Environment Authority (the authority supervising compliance with the WEA) has issued numerous supplementary regulations relating to general obligations as well as to rather specific work activities or workplaces. In this context, particular attention should be paid to the 2001 Regulation on Systematic Work in the Work Environment and the 2015 Regulation on Organisational and Social Work Environment.

#### JURISDICTION

The WEA is limited to Swedish territory and territorial waters with a few exceptions. The WEA applies to Swedish registered ships and – to some extent – Swedish aircraft. Moreover, the WEA is partially applicable to Swedish military personnel performing service abroad, and the Act should also – as far as possible – be complied with by Swedish governmental offices abroad (e.g. embassies, consulates, etc.).

The above limitation of the geographical scope of the WEA does not mean that the Act is irrelevant for an employer who is about to send an employee abroad. Certain provisions of the WEA may well be extremely important for an employer to comply with prior to the commencement of such an assignment.

In this regard, emphasis is placed on the employer's instructive obligations under the WEA, i.e. a duty to ensure that the employee has access to relevant information and training and holds an adequate level of risk-awareness for the work to be performed. Accordingly, before sending the employee abroad, the employer should take all reasonable steps to ensure that the employee is:

- suitable to conduct the work in question (in terms of education, training, experience, etc.);
- informed about the risks and dangers involved (in respect of the planned work activities as well as the situation in the country where the work will be performed);
- informed about how to avoid such risks and dangers and how to act in case of an emergency; and
- educated for the particular nature of the assignment.

It is recommended that the employer documents the measures that are taken and the procedures that apply where an employee is to be sent abroad.



In the event an area where the work will be performed is associated with substantial risks of illness or accidents, the employer should not give access to such an area to anyone who has not been provided with the satisfactory instructions.

The above responsibilities should not be perceived as a duty to conduct a complete investigation of the employee's skills, and it does not impose an obligation to ensure that the employee has in fact assimilated all information and instructions that have been properly provided. Further, the employee is responsible for avoiding unnecessary risks overseas.

## REGULATION OF HEALTH AND SAFETY IN SWEDEN

### RESPONSIBILITIES

As stated above, the main piece of legislation in the area of work health and safety is the WEA, along with supplementary regulations issued by the Swedish Work Environment Authority.

The WEA first and foremost aims to prevent work-related illness and accidents, although it is also intended to achieve a safe and sound working environment in general. The provisions of the WEA include general obligations to secure a safe working environment and to prevent – as far as possible – exposure to risks and hazardous events. The WEA provides that the employer has to take proper precautionary measures in order to fulfil its safety obligations towards the employees. Moreover, the employer is obliged to safeguard compliance with the WEA's general obligations when planning, managing and monitoring the business.

The work environment issues should be approached and dealt with in a systematic and orderly way. This means that such issues must be taken into account in the daily business decision-making and continuously assessed. In addition, action plans, risk analysis, routine documents and follow-up procedures shall be put in place whenever necessary for the achievement of a safe and sound work environment.

The implementation of work environment actions must be implemented in co-operation with the employees, usually represented by safety delegates appointed by the employees or by the local trade union (with which the employer is bound by a collective bargaining agreement). The work should be documented to the extent necessary given the business conducted.

In the context of overseas assignments, the above leads to the conclusion that a caring employer should, in addition to the obligations explained under "Jurisdiction", consider a number of measures before sending an employee abroad. For instance, the following may be considered appropriate in this regard:

- perform, and continuously keep up-to-date, adequate risk analysis of the assignment;
- provide the employee with necessary medical support;
- make sure that sufficient insurance coverage is put in place;
- give due consideration to accompanying family members: and
- inform the employee that a work and/or residence permit may be required for work abroad.

If an employee is about to be sent to an unstable region or an accident-prone area, the employer's precautionary measures should be increased and the following measures may be considered:

## DUTY OF CARE FOR SWEDISH EMPLOYERS: A LEGAL PERSPECTIVE BY VINGE

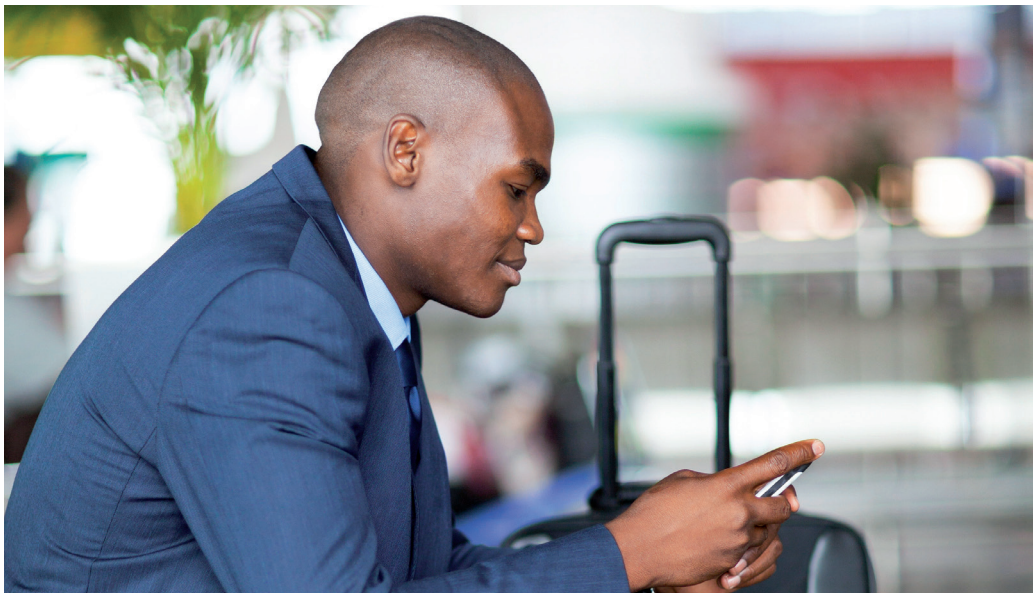
- assess the health status of the employee before travel and the risks of likely illnesses or injuries during the travel and stay abroad;
- provide immunisation programmes for the countries to be visited in accordance with international guidelines; and
- provide information and training on what to do in the event of (i) sickness or injury or (ii) an emergency or disaster during the trip.

A caring employer should also consider whether providing information to and monitoring of the employee on return from the trip is adequate.

### LIABILITY AND SANCTIONS

There is not much Swedish case law governing the employer's obligations – in a work environment law context – towards employees who are sent on overseas assignments. Nevertheless, it can be safely assumed that the failure to comply with certain obligations described above (especially the duties to conduct proper risk assessments and provide adequate instructions to the employee) may result in various sanctions being imposed upon the employer and/or managerial representatives of the employer.

Some failures may be punishable as criminal offences. Under the 1962 Penal Code, there is a specific offence applicable where certain general criminal acts have been committed intentionally or by way of negligent non-fulfilment of the WEA. Such offences include causing another's death, causing bodily injury or illness and creating danger to another. Primarily, the person to charge for such offences is sought from among the company's representative(s). However, the work environment responsibilities may be delegated to someone who has the actual control over the work, provided that the delegation is made in a clear and unambiguous way and provided that such delegation is made to a person possessing the appropriate skills and experience for the responsibilities in question. Regardless of whether any individual is found guilty for any work environment-related offences, the employer (the legal entity) can be ordered to pay statutory penalty fees for such breaches. Generally, the penalty fees are ordered by a court as a result of prosecution. However, in case of minor breaches the prosecutor may, subject to certain limitations, order the penalty fees without the involvement of a court. Penalty fees can be imposed irrespective of whether any intent or negligence can be attributed to the employer.





In addition to the above, an employee suffering from the employer's non-observance of its work health and safety responsibilities may commence a civil claim in a Swedish court. Such a claim may often be based on the employment agreement/relationship, but could also be founded upon liability in tort.

It should be noted that the employer has obligations towards the employee both during and after an overseas assignment. During the assignment the employer should monitor developments and, when necessary, re-assess the risk analysis that was made before and in connection with the assignment. Upon return to Sweden, the employer is - for instance- obliged to ensure that the employee has access to occupational health care in case the employee was exposed to traumatic (or otherwise difficult) experiences.

## REGULATION OF HEALTH AND SAFETY WITHIN THE EU/EEA-AREA

An assignment to another state within the EU/EEA-area would normally fall within the scope of the EU Posted Workers Directive (96/71/EC) and the Directive 2014/67/EU on the enforcement of Directive 96/71/EC concerning the posting of workers. In such cases an employer which is domiciled or has its registered office in Sweden must comply with work health and safety standards that are at least as favorable to the employee as the regulations in the country where the employee is carrying out his or her work.

## THE LAW OF (THE) OVERSEAS COUNTRY

Consideration must be given to the regulatory requirements in relation to matters such as health and safety of the overseas country before sending personnel

there. An assumption that regulation will be much as it is in the home country is not sufficient. Many overseas jurisdictions may operate to very different laws, and have a very different approach to enforcement, this is why advice should be taken in beforehand.

## THINGS TO REMEMBER

For an employer who takes its duty of care seriously the most important thing to bear in mind is to be proactive. It is crucial to conduct proper risk assessments and to provide the employee with the necessary training and information in due time before the employee leaves for overseas assignments.

On a general level it is important for the employer to institute proper corporate policies and procedures to address relevant risks and to ensure that proper training procedures, assistance facilities and emergency plans are made available and readily understandable to its employees. Finally, remember that every assignment is unique – the measures that could reasonably be expected from the employer vary from case to case.



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# 06

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## HOW TO SET UP A TRAVEL RISK MITIGATION PROGRAM

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## HOW TO SET UP A TRAVEL RISK MITIGATION PROGRAM

The previous sections have revealed the need for putting a Duty of Care program into practice for Swedish international organisations. Now the question is: how do you do that? Where to start?

### INTEGRATED DUTY OF CARE RISK MANAGEMENT MODEL

International SOS Foundation has developed 'The Integrated Duty of Care Risk Management Model' to help organisations assume their obligations.

It has eight steps in accordance with the 'Plan-Do-Check' cycle:

- A PLAN:** Key stakeholders are identified and the framework for the employer's Duty of Care responsibilities are defined for the organization.
- B DO:** The Duty of Care and travel risk management plan is implemented, and tools are deployed.
- C CHECK:** The implementation of the Duty of Care and travel risk management plan is measured through a set of performance indicators and a feedback loop to the other steps, allowing for the continuous improvement of the risk management process. Illustrated in greater detail are the various steps of each phase of the Integrated Duty of Care Risk Management Model.

### A 'PLAN' PHASE

#### Step 1

**ASSESS COMPANY-SPECIFIC RISKS:** Assess health, safety and security risks in the locations where employees are assigned or travel to for work, and understand the organization's Duty of Care obligations.

#### Step 2

**PLAN STRATEGICALLY:** Develop an integrated risk management strategy (including both an incident crisis management plan and an ongoing Duty of Care process) so that the organization can effectively assume its Duty of Care obligations.

#### Step 3

**DEVELOP POLICIES AND PROCEDURES:** Develop clear Duty of Care and travel risk management policies and procedures, that govern those who are traveling and working abroad (both short- and long-term), and consider how the organization's worldwide travel policies and procedures assist in keeping employees healthy, safe and secure.

### B 'DO' PHASE

#### Step 4

**MANAGE GLOBAL MOBILITY:** Review how the organization oversees the international mobility of employees (and their dependents) who cross borders as part of their work duties, whether as international assignees or business travellers, and how they assess the foreseeable risks prior to departure.

#### Step 5

**COMMUNICATE, EDUCATE AND TRAIN:** Ensure that the travel risk management plan (including the Duty of Care policies and procedures) is communicated throughout the organization and that employees (managers, international travellers and assignees) are informed and prepared for the potential risks prior to being sent abroad.

#### Step 6

**TRACK AND INFORM:** Know where your employees are at any given time and have plans to communicate proactively with them if a situation changes or in the event of an emergency.

#### Step 7

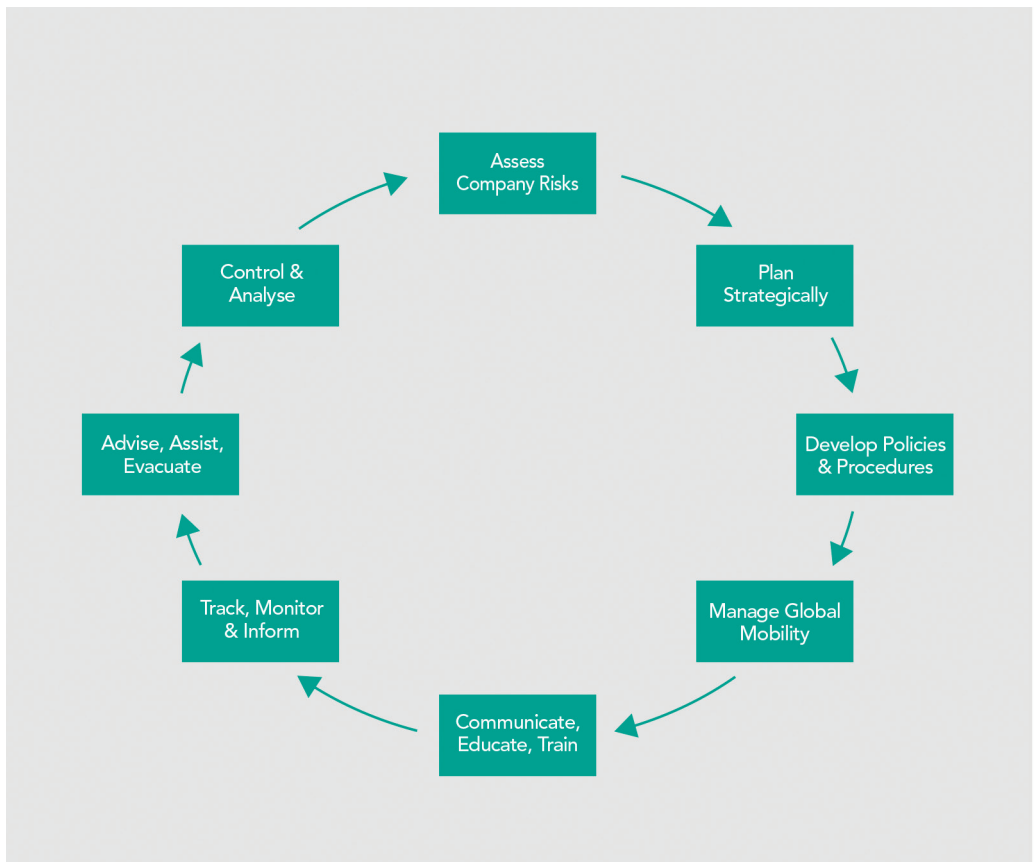
**ADVISE, ASSIST AND EVACUATE:** Provide ongoing guidance, support and assistance when employees are abroad and find themselves in unfamiliar situations, and be prepared to evacuate them when necessary.



## C 'CHECK' PHASE

### Step 8

**CONTROL AND ANALYSE:** Have management controls in place to ensure employer/employee compliance, and track and analyse data to improve the efficiency.



## HOW TO SET UP A TRAVEL RISK MITIGATION PROGRAM

### TRAVEL RISK MITIGATION CHECKLIST

This self-assessment checklist is a tool for implementing actions to improve travel and assignment safety health and security related to work. It is based on the International SOS Foundation's Global Framework for Safety, Health and Security for Work-Related International Travel and Assignment.

Health and travel security measures have to be defined according to the level of risk at a destination. These measures must be proportional and defined according to the risk environment, exposure and the type of work performed. They must be endorsed by senior management of the organisation and communicated to workers appropriately.

Senior managers as well as occupational safety, health, security and risk managers should be involved in the completion of this assessment and the identification of priorities for action.

The checklist is divided into five major parts:

- 1 POLICY
- 2 ROLES AND RESPONSIBILITIES
- 3 PLANNING
- 4 IMPLEMENTING
- 5 EVALUATING AND ACTION FOR IMPROVEMENT

Additional checklist items should be considered as necessary.

### HOW TO USE THIS CHECKLIST?

Assign a team of people to carry out the assessment exercise. The team should go through the following steps:

- 1 Review each item:
  - Think of how the item can be applied.
  - If clarification is needed, ask the relevant manager.
  - Check **Yes** or **No** for all items.
  - Add comments, suggestions or reminders under Comments.
- 2 Individually review items marked **No** and mark the ones that you consider are critical or important as **Priority**.
- 3 Prepare suggestions immediately after completion of the assessment. These suggestions should address what action should be taken, by whom and when.
- 4 If necessary, seek clarification from travel safety, health, security and risk management specialists with specialised knowledge in applying these competency items.

Person completing checklist: ..... Date: .....

Organisation: ..... Location: .....

		Yes	No	Priority	Comments
<b>PART 1: POLICY</b>					
1.	Has an organisational policy been developed and implemented that aligns travel and assignment safety, health and security with the organisation's objectives?				
2.	Has the policy statement been signed and dated by top management?				
3.	Is the policy statement integrated into the organisation's broader policies, in particular the occupational safety and health policy?				
<b>Policy: Statement Of Intent</b>					
1.	Does the policy include a statement of intent addressing the following? <ul style="list-style-type: none"> <li>● Aims and objectives</li> <li>● Compliance</li> <li>● Threat and hazard identification and risk assessment</li> <li>● A commitment to prevention, protection, mitigation and response to incidents</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<b>Policy: Organisation</b>					
5.	Does the policy have an organisation section that defines key roles and responsibilities, and who will carry out specific tasks?				
6.	Does the organisation section describe the delegation of certain tasks to competent persons or an outside organisation?				
<b>Policy: Arrangements</b>					
7.	Does the arrangements section describe mechanisms to deal with general issues related to travel and assignment safety, health and security?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

## HOW TO SET UP A TRAVEL RISK MITIGATION PROGRAM

		Yes	No	Priority	Comments
<b>Policy: Arrangements (Continued)</b>					
8.	Does the arrangements section define special mechanisms to deal with the identification of specific threats, hazards and the management of risks identified during the risk assessment and control measures?				
9.	Is the policy periodically reviewed and modified as necessary?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

		Yes	No	Priority	Comments
<b>PART 2: ROLES AND RESPONSIBILITIES</b>					
<b>Roles and Responsibilities: Senior Management</b>					
10.	Is a clear policy with measurable objectives implemented and reviewed?				
11.	Are there clear lines of responsibility indicated for senior management?				
12.	Is line-management responsibility known and accepted at all levels?				
13.	Are responsibilities defined and communicated to all relevant parties?				
14.	Are on-location organisational policy and procedures integrated with local arrangements?  For example: Notification and approval of incoming assignees or visitors Safe systems of work Emergency procedures				
15.	Are adequate resources available allowing persons responsible for travel and assignment safety, health and security to perform their functions properly?				

		Yes	No	Priority	Comments
<b>Roles and responsibilities: Manager responsible for travel and assignment safety, health and security</b>					
16.	Does a manager (whether centrally or on location) have responsibility and accountability for the development, implementation, periodic review and evaluation of the system to manage travel and assignment safety, health and security?				
17.	Is a manager ensuring that a competent person plans work-related travel and assignments?				
<b>Roles and responsibilities: Workers travelling on international assignment</b>					
18.	Do workers actively cooperate in ensuring that travel and assignment safety, health and security policies and procedures are followed?				
19.	Do workers maintain situational awareness and report to their line manager (immediate supervisor) any changing situations which they perceive could affect their safety, health or security?				
20.	Are workers knowledgeable of, and do they comply with, national occupational safety and health legislation and the organisation's occupational safety and health directives?				
<b>Roles and responsibilities: Contractors</b>					
21.	Are arrangements made with all contractors to ensure that responsibilities are assigned and understood to address the safety, health and security of contractors, their employees and sub-contractors for travel and assignment or when carrying out work for the organisation?				
22.	Are contractors competent, and do they have access to resources to function in a safe, healthy and secure manner?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

## HOW TO SET UP A TRAVEL RISK MITIGATION PROGRAM

		Yes	No	Priority	Comments
<b>PART 3: PLANNING</b>					
Planning: Initial review					
23.	Has an initial review been conducted, including identification of applicable legislation, administrative rules, codes of practice and other requirements ( such as insurance requirements) the organisation has an obligation to comply with - addressing travel and assignment safety, health and security - both in the organisation's home country as well as in destination countries?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
System planning, development and implementation					
24.	Has a plan been developed and implemented addressing the organisation's travel and assignment safety, health and security system? Is this plan in compliance with national laws and regulations in the organisation's home country as well as in countries where workers may travel or be assigned?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
25.	Does the scope of the planning process cover the development, implementation and evaluation of the management of the travel and assignment safety, health and security system?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Planning: Travel and assignment safety, health and security objectives					
26.	Are there measurable objectives and key performance indicators in line with the policy?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

	Yes	No	Priority	Comments
<b>PART 4: IMPLEMENTING</b>				
Implementing: Training				
27.				
<p>Do training programmes address the following?</p> <p>Workers and their dependents either travelling or on assignment</p> <p>Individuals organising travel</p> <p>Other relevant internal stakeholders</p> <p>Do these programmes take into account the profile of the traveller, location specific information as well as ethical and cultural considerations?</p>				
28.				
<p>Is adequate training provided to ensure workers and contractors:</p> <p>Are competent to carry out their work in a safe, healthy and secure manner?</p> <p>Can address travel and assignment-related risks prior to and during travel, while on assignment and upon return?</p>				
29.				
<p>Are training programmes instructed by competent persons?</p> <p>Do they include relevant risk, induction and refresher training for all workers and contractors as appropriate?</p>				
30.				
<p>Do training programmes include whom to contact in case of an incident, procedures to follow and post-incident reporting requirements?</p>				
31.				
<p>Do training programmes include a mechanism to evaluate, assess and certify whether the participant has developed the necessary competencies?</p>				

## HOW TO SET UP A TRAVEL RISK MITIGATION PROGRAM

		Yes	No	Priority	Comments
<b>Implementing: Medical and security</b>					
32.	<p>Is there a process that ensures the following?</p> <ul style="list-style-type: none"> <li>All relevant workers are medically fit to travel (having completed a pre-travel medical evaluation where appropriate)</li> <li>All necessary medications are prescribed Vaccinations are up to date</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
33.	Is a briefing on safety, health and security arrangements conducted for all relevant workers and contractors?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
34.	Is adequate 24/7 security provided, where appropriate, to support individuals in their movement to and from location and in the functioning of their work?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
35.	Is there an effective system to monitor the location of relevant workers, to be used when indicated by the risk level protocol?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<b>Implementing: Documentation</b>					
36.	Is there a system documenting that workers and contractors have been made aware of associated risks, and measures to avoid or mitigate these?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
37.	Is travel and assignment safety, health and security documented, and are the documents maintained in a systematic manner?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
38.	Are all documents in the system clearly written, understandable and easily accessible for those who need to use them?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
39.	Are specific documents, especially site-specific documents, translated into a language the workers and visitors will easily understand?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
40.	Are relevant documents periodically reviewed, revised as necessary and traceable?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
41.	Are affected workers aware of documents relevant to them, and do they have easy access to these?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	



		Yes	No	Priority	Comments
<b>Implementing: Communications</b>					
42.	Are relevant parties kept informed about travel and assignment issues as an integral part of the travel and assignment safety, health and security system?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
43.	Are resilient procedures established for adequate two-way communications between the organisation and the travellers and assignees?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
44.	Are there mechanisms to inform workers and dependents of developing situations and potential increased risk levels where they are travelling or where they are assigned, including access to a 24/7 reliable and timely information source?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
45.	Are effective communications maintained between all parties – addressing work practices as well as prevention, control and emergency procedures?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
46.	Are workers encouraged and regularly consulted on travel and assignment safety, health and security issues?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
47.	Is there a mechanism to gather, consider and share ideas, concerns and good practice suggestions from workers, visitors and dependents?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<b>Implementing: Threat and hazard identification and risk assessment</b>					
48.	Has the scope of threats, hazards and assessed risks been defined, taking into account elements such as the following? <ul style="list-style-type: none"> <li>● The geographic perspective</li> <li>● The environment</li> <li>● Travel and work-related processes and activities, such as commuting from a hotel to a work site</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

## HOW TO SET UP A TRAVEL RISK MITIGATION PROGRAM

		Yes	No	Priority	Comments
<b>Implementing: Threat and hazard identification and risk assessment</b>					
49.	Are up-to-date threat and hazard identification and risk assessments carried out and appropriate for every travel and assignment destination?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	Do they include measures to prevent, eliminate or control travel and assignment risks for workers and their dependents?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
50.	Has a determination been made during the risk assessment who could be harmed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
51.	Have the risks been evaluated?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
52.	Is there a system to establish types and categories of risk levels and protocols that require specific actions, including measures to address high-risk locations and escalating risks?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
53.	Are risk prevention and control measures implemented in the following hierarchical order?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	<ol style="list-style-type: none"> <li>1. Eliminating the risk</li> <li>2. Controlling the risk</li> <li>3. Minimising the risk</li> </ol>				
54.	Have the risk assessments been regularly reviewed and updated as necessary, taking into account significant changes impacting the risk?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<b>Implementing: Emergency Management</b>					
55.	Are global and local arrangements in place to manage an emergency or crisis, including preparedness, mitigation, response and recovery?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
56.	Does the organisation have a written emergency action plan which describes the authorities and responsibilities of key personnel, including the emergency/crisis management team?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

		Yes	No	Priority	Comments
<b>Implementing: Emergency Management</b>					
57.	Does the emergency/crisis plan cater for all workers including travellers, assignees, dependents and local employees?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
58.	Does the organisation have a multidisciplinary emergency/crisis management team, led by the senior manager and supported by a designated crisis coordinator and a communications professional (or their designates)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
59.	Can the emergency/crisis management team call on other functions (as needed)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
60.	Has the organisation assessed its capacity to respond to a critical incident including emergency medical plans?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
61.	Does the organisation have access to information and adequate medical and security support on location, including local or deployable dedicated resources, local medical, security and emergency services, and external providers?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
62.	Do workers and their dependents on work-related travel or international assignments have access to adequate health care and medical emergency plans (including 24/7 medical contact)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
63.	Are information and communications protocols in place factoring in the above-mentioned response components?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<b>Implementing: Procurement</b>					
64.	Does the organisation provide regular training for emergencies, including exercises in preparedness, mitigation, response, and recovery procedures?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
65.	Are goods, equipment materials or services for use prior to and during travel or assignment specified to incorporate safety, health and security requirements?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

## HOW TO SET UP A TRAVEL RISK MITIGATION PROGRAM

		Yes	No	Priority	Comments
<b>PART 5: EVALUATING AND ACTION FOR IMPROVEMENT</b>					
66.	Are these specifications in compliance with national legislation, and the organisation's policies and procedures both in the organisation's home country, as well as in other locations where workers may travel or be assigned?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
67.	Are arrangements made to see how effectively the organisation is carrying out travel and assignment safety, health and security policies, arrangements and procedures?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
68.	Are reports submitted and evaluated on achieving key performance indicators?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
69.	Are travel and assignment related incidents including accidents, ill health, and security events reported according to a fixed reporting matrix and investigated?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
70.	Does the organisation require the contractors to undertake performance reporting, including reports on incidents such as accidents, exposures, injuries, illness, near misses and security considerations?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
71.	Are travel and assignment safety, health and security arrangements internally and externally audited?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
72.	Is there a provision for management to review the arrangements, procedures and evaluation reports for travel and assignment safety, health and security?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
73.	As a result of the evaluation mechanisms, are corrective actions implemented where appropriate?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<b>Evaluating and action for improvement: Continual improvement</b>					
74.	Is there a dynamic cycle of continuous improvement addressing the needs of stakeholders?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	



# 07

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## CONCLUSION

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## CONCLUSION

Swedish organisations that operate internationally will continue to send their employees abroad. As the economic environment becomes increasingly competitive, these destinations will become in themselves challenging.

On top of the clear legal requirement for a company to care for their employees' health and safety abroad, there are many other strong arguments in favour of doing so. These include company resilience, reduced risk of failed expatriations, improved employee retention and finally the positive direct and indirect benefits to company reputation in case of an incident.

Dr. Lisbeth Claus, in her work on Duty of Care<sup>1</sup> highlighted that Swedish companies often had initiatives in place, however were also often insufficient. Her research identifies that organisations commonly conduct risks assessment and planning, advanced measures such as traveller tracking and pre-departure training are seldom implemented. These are often adopted once a serious incident or a 'near-miss' has occurred.

A company needs to institute proper corporate policies and procedures to address these risks.

But policies are not enough, as they also need to ensure that proper training procedures, welfare facilities and emergency plans are made available and understood by their employees.

The Travel Risk Outlook survey 2018 confirms this as a European tendency as the majority of organisations face travel risks with their travellers and expatriates but have difficulty in taking the right, often simple, precautions in mitigating these risks.

Understanding these risks allows companies to pragmatically identify any possible or related risks that employees may be exposed to overseas.

As risk is dynamic, there is no holy grail and thus no definite solution. This paper, through best practice and time proven techniques, shows the first steps towards travel risk mitigation. It also helps companies build awareness, implement policies and manage an incident when it occurs.

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**“THIS PUBLICATION  
SHOWS THE FIRST STEPS  
TOWARDS TRAVEL RISK  
MITIGATION”**

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1. Duty of Care and Travel Risk Management Global Benchmarking Study, International SOS, 2011.



## LOOKING AFTER YOUR MOBILE WORKFORCE IN A GLOBALISING ECONOMY

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It is a fact that Swedish organisations will need to enter new markets to do business and improve their competitive position.

They constantly have to question themselves, adapt and innovate to remain competitive.

In that process, internationalization is a must.

A company seeking to optimize its development and growth must look beyond borders and consider the global dimension of doing business.

Travel to and residing in other countries is not without risk. Natural disasters, epidemics (Zika, Ebola, SARS), traffic accidents, a sudden health problem and even a commonplace incident suddenly get another dimension when they occur outside the home country.

Therefore it is a challenge for most international organisations to focus both on their business and on the wellbeing of their mobile workforce.

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This document is intended to guide companies with international ambitions. Experts outline some of the concepts of Duty of Care and the legal environment. The document also provides a starting point for reflection on how to set up an effective risk management program.

**The International SOS Foundation** seeks to improve the welfare of people working abroad through the study, understanding and mitigation of potential risks. The foundation was started in 2011 with a grant from International SOS, the world's leading medical and travel security services company. It is a fully independent, non-profit organisation.

[www.internationalsosfoundation.org](http://www.internationalsosfoundation.org)

**SWERMA** is the Swedish association for people working with risk management, insurance, loss prevention and compliance in the business, public as well as the insurance sector. SWERMA's goal is to be the leading trade association for all who engage in Risk Management in Sweden. SWERMA sees risk management as the sum of coordinated activities that an organization uses to manage and control their exposure to risk, regardless of whether it is called Enterprise Risk Management, Business Continuity Management, Compliance, or the like. [www.swerma.se](http://www.swerma.se)

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