



Let's Get You Out

Must-know Malaria

How Much Do You Know
About Risks Abroad?

Industry Insight: Oil & Gas

How's Your Legal Risk Map[®]?

From the Editor

The moment you become responsible for people or business abroad, the rules suddenly change. Providing proper protection can become hard to manage.

IN from Bellwood Prestbury, the global insurance specialists, takes you behind the scenes, to shine a light on best practice.

In this issue, we are delighted to feature an interview with **Dr Finn Morgan**, Group Medical Director of Healix International, the company that the British Government entrusts to look after its travelling and expatriate workforce.

Dr Charlie Easmon, President of IAPOS, helps us to understand more about protecting people from malaria. Proelium Law's **Richard Stephens** gives us some useful insights into how to legally protect your firm in high-risk jurisdictions. **Steve McCann** from Safer Edge explains the different kind of thinking you need in high-risk security situations.

I hope you find this issue an interesting read. If you have any queries at all, please do get in touch.

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Let's Get You Out

Dr Finn Morgan, Group Medical Director of Healix International, explains the potentially life and death decisions around scrambling an air ambulance.

Healix International is the company that the British Government entrusts to look after the welfare of its travelling and expatriate workforce, as do countless companies around the world.

As Medical Director, Dr Finn Morgan is ultimately responsible for deciding when, where and how air ambulance evacuation will take place. We asked Finn to explain what happens behind the scenes:

IN: "How do you decide whether to scramble an air ambulance?"

Dr Finn: "Everything we do is focused on the welfare of the patient and their specific situation. We need to consider the illness or injury they are suffering from, the quality of the medical facilities on hand and the implications and logistics of moving them.

"If there is a possibility that moving a patient could cause harm, then we have to balance that risk with the risks of allowing the patient to remain in a location where medical facilities are less than ideal."

"We flew a UK team of doctors and nurses from Harefield hospital down to Cape Town."

"All our international patient transfers are tailored to the medical needs of the patient and will sometimes go well beyond a standard air ambulance evacuation.

We recently dealt with the case of a British traveller in South Africa who urgently required a heart transplant. We arranged for a team of seven specialists to fly to Cape Town in order to stabilise him on advanced equipment, which essentially replaced the function of his heart and lungs. He was then flown back to the UK on an extra-large air ambulance, accompanied by the transfer team."

IN: "We hear a lot about road traffic accidents abroad. Are these the most common cause of medical emergency?"

Dr Finn: "It's true that road safety in many parts of the less developed world is poor, but it's not the biggest cause of emergency medical evacuation.

"You are far more likely to need treatment for illness..."

"You are far more likely to need treatment for illness, and that illness will often be something related to your own state of health. Perhaps you have a history of angina, or you had a stroke five years ago?"



"Tropical disease is an issue. So an expat living in Sub-Saharan Africa may well present with symptoms of malaria. It's an important risk to consider, but it is a less common scenario than you might imagine.

"Of course road traffic accidents do happen frequently, including moped or motorbike accidents and pedestrians being hit by cars. Countries with the worst road safety often have the poorest medical facilities as well, so sometimes these cases will require air ambulance evacuation.

"Misadventure – serious trauma caused by falls from balconies for example, are prevalent among younger people. Injuries sustained through sports and leisure like diving, horse riding or skiing can also be serious enough to warrant medical evacuation."

IN: "What happens when an incident is called in?"

Dr Finn: "Our role is to consider what's wrong. What's the degree of severity? What is the quality of care like? Are we happy with the care they are getting?"

"Typically the chain of events begins with a phone call. If someone has been hit by a car, the call might come from a work colleague or a family member who is on the scene. They might be able to provide us with useful

information. But they could be flustered, confused and really vague.

"Our priority is usually to talk to the medical team in the overseas hospital..."

"Our priority is usually to talk to the medical team in the overseas hospital to get a clear understanding of the patient's situation. At the same time we are working behind the scenes to assess the quality of medical care available locally and whether or not this meets the patient's needs.

"We operate globally so we have a good understanding of how medical capabilities vary from location to location. In some cases we have to advise that the medical care is sub-optimal, even when the treating doctors overseas are painting a favourable picture.

"The right course of action depends on the medical prognosis as well as the quality of care. Take someone who is developing multiple organ failure in Chad. That's an easy decision. We have to get him or her out.

"But someone with the same condition in a country where the medical facilities are below Western standards but yet still able

to treat the patient (e.g. Belarus) is a more complicated scenario. Moving them might be hugely risky if their condition is unstable. We have to decide if it is better to stay there. We have to balance the two risks.

"Someone in a country where the medical facilities are below Western standards... such as Belarus... is a more complicated scenario."

"We might also have anxious relatives who will be desperate to get them home so we need to take time to communicate the thinking behind our recommendations. Sometimes that means explaining that every option open to us carries risks which we may not be able to measure."

IN: "How quickly do you make a decision?"

Dr Finn: "We have doctors and nurses working in shifts here in the UK to provide 24/7/365 global cover.

"In emergencies we might have aircraft and medical staff on the move within a few hours.



"More often, our doctors or nurses will stay in touch with the local medical teams and relatives, monitoring progress. The decision to move the patient might come days or even weeks after the initial incident because the patient is now stable enough to move, or we feel the aftercare might be better in a more modern facility."

IN: "Are there different types of evacuation?"

Dr Finn: "Yes, there are lots of ways to move patients.

"When people think about medical evacuation they often imagine being whisked away on a helicopter, but if you'd ever been on an air ambulance, you wouldn't choose to fly that way.

"Air ambulances are really uncomfortable."

"Air ambulances are really uncomfortable. They just have a working environment inside. The crew can't stand up without bending over. There's no food. No movies. No cabin staff. What's more, most of them have to refuel every four hours. Quite apart from that, they are extremely expensive for whoever is paying the bill.

"Air ambulances are therefore used only for emergency evacuations or for cases where patients are simply not well enough to be moved on a scheduled flight even with a medical escort.

"Most patients will be much more comfortable flying on a scheduled flight. We can provide a nurse or a doctor (or both), together with in-flight medical equipment, so that the patient can be cared for properly during the journey. Patients will usually be accommodated in business class, which on long-haul flights, usually provides lots of space.

"Some airlines, like Lufthansa or Air France, can fold down a block of nine seats to make room for a stretcher. That's ideal for a patient who cannot sit, even in a business class seat – like a patient recovering from a spinal fracture for example.

IN: "Do you always take people 'home'?"

Dr Finn: "Not necessarily. The medical condition is our primary concern. If we've got a serious trauma in Bali, we would probably look to get them to Singapore or Bangkok which both have centres of medical excellence. If the patient was Australian and we felt their condition wouldn't be compromised by a slightly longer flight, we might route them there.

"For some expats, their overseas posting is their home and that is where they want to stay. For others, they may need to be repatriated to their home country to recuperate after initial surgery or treatment and we'll organise that too."

IN: "Finally, we have to ask the big question. How much does it cost?"

"Without insurance, it would be prohibitively expensive for most people."

Dr Finn: "As you can imagine, that depends on the location, the severity of the injuries and the post-operative strategy.

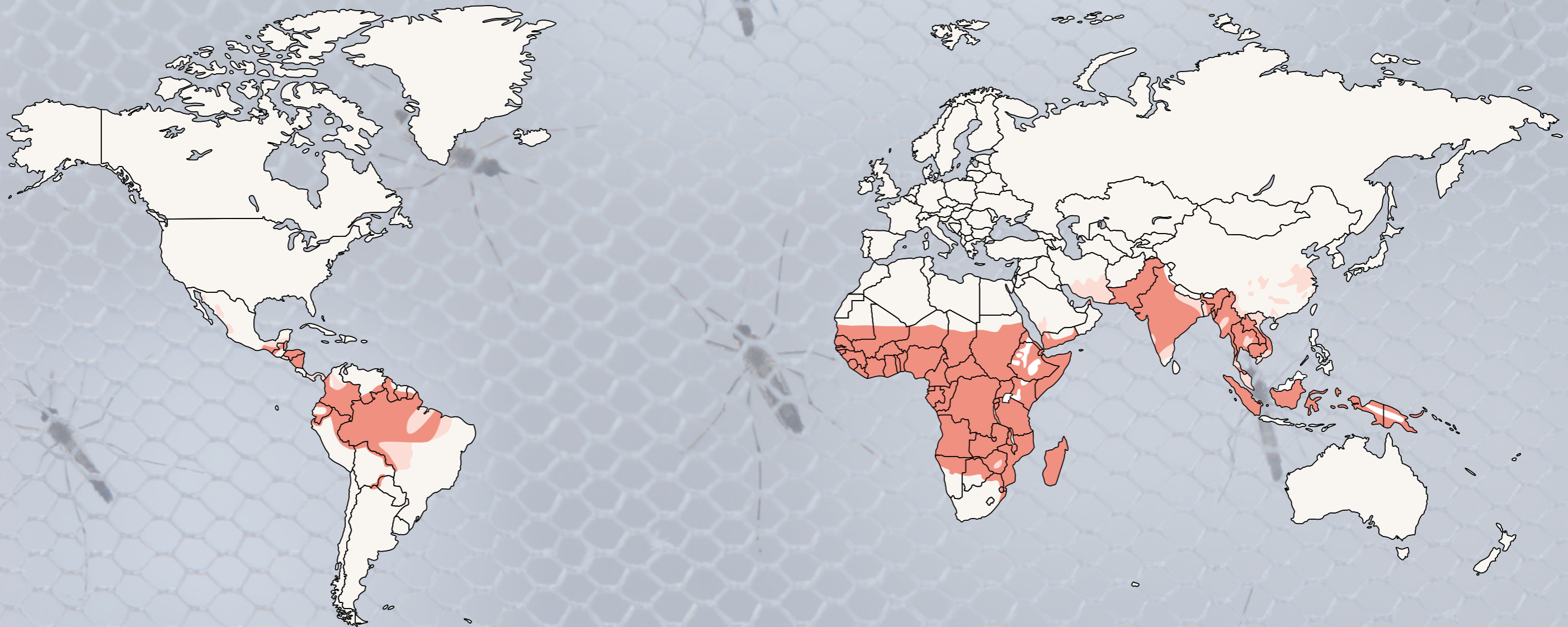
"Sending a dedicated air ambulance medical team out to somewhere remote and bringing someone back to a centre of excellence, you are typically looking at tens of thousands of pounds - sometimes six-figures. Without insurance, it would be prohibitively expensive for most people."



Dr Finn Morgan
Group Medical
Director, Healex
International

Must-know Malaria – Are Your People Properly Protected?

Malaria is a serious and potentially life threatening febrile illness caused by infection with the parasite Plasmodium. If your people are travelling to one of these high-risk areas, what should you advise them?



- 1 Malaria is a mosquito-borne infectious disease, which causes fever, headaches, vomiting and diarrhoea. It can be fatal.
- 2 The disease is spread by the bite of the female Anopheles mosquito, which introduces the parasite Plasmodium into the human bloodstream.
- 3 There are five species of Plasmodium that infect humans.
- 4 Antimalarial drugs and avoiding exposure by wearing full clothing that covers skin – particularly at night when mosquitoes feed – is the recommended protection.
- 5 Antimalarial drugs reduce the risk of infection by 90%. They are not wholly effective.

- 6 Each of the five different Plasmodium parasites requires different antimalarials for protection, so it's vital a GP knows exactly where the traveller is going.
- 7 Around 1,500 people in the UK get malaria each year – all are cases imported from overseas travel.
- 8 In 2015, 65% of all UK malaria cases originated in West Africa.
- 9 In UK reported cases, twice as many men over the age of 30 get infected as women of the same age.
- 10 If an antimalarial drug has been taken to prevent malaria, the same one cannot be used to treat it.

Malaria: Your Duty of Care

Dr Charlie Easmon, President of The International Association of Physicians for the Overseas Services (IAPOS), Adviser to National Travel Clinics (www.nationaltravelclinics.co.uk) and Associate Director (Medical) at Bellwood Prestbury, advises on corporate duty of care.

Following a great deal of anecdotal evidence that Lariam (mefloquine) was causing hallucinations, severe depression, sleep deprivation and anxiety in troops, The Defence Select Committee suggested it should be considered a 'drug of last resort' in May 2016.

Hundreds of legal cases against the British military are currently being prepared.

Due to the potential for litigation, as well as the health of your people, Dr Charlie Easmon tells us that it's important that, as an employer, you provide your overseas staff with the best possible advice.

"Different regions of the world require different antimalarial treatments.

"As part of your Duty of Care, it's essential your people get the right one. This means making sure they see a Travel Clinic or GP who understands tropical medicine to get the right prescription. You can make use of a government funded resource at www.nathnac.org

"They must also pay attention to how they should take the specific antimalarial they have been given. For example, 'Atovaquone plus proguanil' should be continued for seven days after they return. Doxycycline (also known as Vibramycin-D) needs to be taken for four weeks after return.

"It's worth noting that we (the medical profession) typically provide protection against four out of the five types of malarial infection. The fifth is a rare risk connected with monkey exposure.

"Many people get ill with malaria because they failed to take the antimalarial as instructed. Or they assumed the tablet they took last time in say West Africa, will be the same as for Sri Lanka. It won't."



Dr Charlie Easmon

President of The International Association of Physicians for the Overseas Services (IAPOS), Adviser to National Travel Clinics and Associate Director (Medical) at Bellwood Prestbury.



Burkina Faso – vet saves Alex

Alex Beard was diagnosed with malaria in a tiny village in Burkina Faso. She was so weak she couldn't even lift a glass. Confirmed at the local vet clinic, she was lucky they recognised her symptoms and could provide treatment.

"I was sleeping outside my mosquito net because it was too hot and I must have missed taking some pills. I kick myself for it now. My advice? Find out what you need and stick to your regime. It'll only take a few seconds out of your day."

INDUSTRY INSIGHT: Oil & Gas

With increased duty of care responsibilities, political unrest and economic uncertainty, the detail contained in your policy is more critical than ever. Whether you work upstream, downstream or in specialist areas, tailored Oil & Gas insurance is essential.

If you want to protect your company, your people and your reputation in what can be really difficult working environments, specialist policies specifically designed to meet your operational risks are the only way to ensure comprehensive cover.

Standard insurance policies often exclude politically unstable regions or offshore work. At the same time, policies can include expensive cover that you simply do not need.

A tailored approach can help you to build the right risk profile for your operations and may be able to save you significant sums on annual premiums.

What aspects of protection are important to you?

For your company

As an independent operator involved in exploration or production, you might require a broad range of cover. The key issue is whether the kind of operation and the areas in which you are deployed are fully covered within each policy.

Areas of cover might include:

- Professional Liability insurance
- Public and Employers' Liability insurance
- Property and Business Interruption cover
- Directors' & Officers' Liability insurance
- Plant and Machinery, Goods in Transit and specialist Vehicle cover.

For your people

You may be working on multiple sites around the world, or you may be sending a number of contractors to a

specific site to work on a single time-limited project. This will dictate the parameters that are most important for your operation, which might include any, or all, of the following issues:

- Do you have a group employee benefits scheme that provides comprehensive protection for all of your employees, wherever they are sent to work?
- Every oil & gas facility has a first response medical evacuation plan to local facilities. Your people need to know what happens next. Do you have adequate Medical Evacuation cover that will get them access to the best medical care? Will they be repatriated home if need be?
- Production can often be situated in politically unstable areas where executives can be vulnerable to kidnap and ransom demands. Are they fully briefed before they go and properly covered when they are there?
- In the event of terrorism, civil uprising or political uncertainty, can you get your people out fast? Are you covered for Political Evacuation?

Get a tailored policy for your precise needs

Many companies working in the oil & gas industry assume that due to the specialist nature of their business, there are limited options for cover.

In fact the opposite is true. A broker who understands your business will use a combination of standard cover (where appropriate) with bespoke policies placed direct with Lloyd's of London to create an insurance programme that meets your precise needs.

This not only provides better quality cover. It can also save significant premiums. And you can keep reviewing and changing that policy as your business, or the political or economic climate, changes.



IN OUR EXPERIENCE
We generated a saving of over US\$200,000 for a multinational energy company by reorganising their employee insurance programme. This also improved cover for their expat executives and streamlined the management of the scheme.

How Much Do You Know About Risks Abroad? Take the Quiz...

8%

According to a recent survey by international healthcare provider Expacare, under eight per cent of UK business owners are aware of the insurance requirements for employees working overseas.

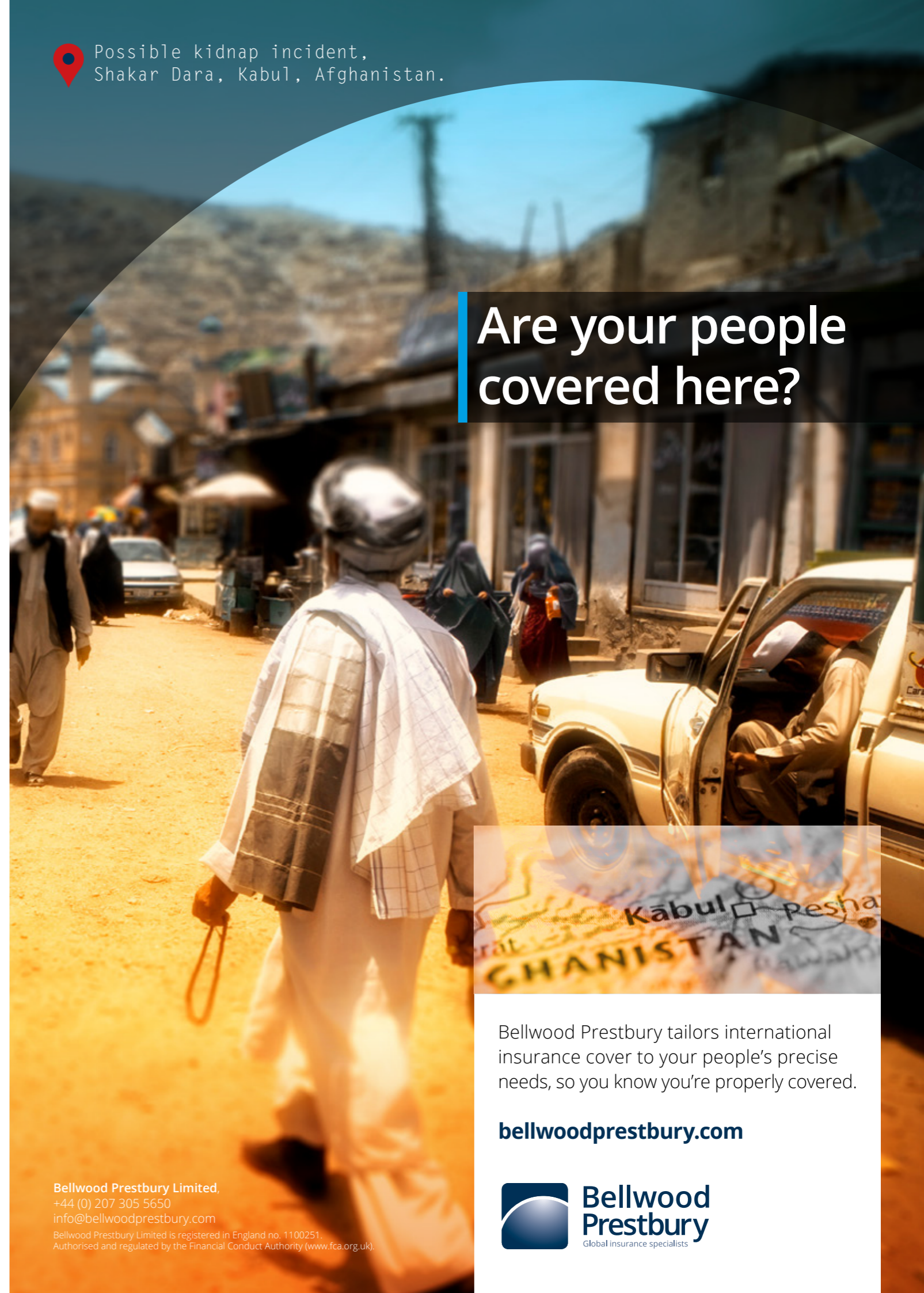
How well do you know the risks? Here are eight questions to test your knowledge.

- Which of these countries carries a higher risk of road traffic accident?
A: Nigeria
B: Kazakhstan
C: Laos
- If one of your people becomes a victim of 'Sniffing' abroad, what has happened?
A: They have had their wallet stolen by someone in a busy place
B: They are being blackmailed for some inappropriate personal behaviour
C: They have had security details stolen while using public WiFi
- According to the 2017 Global Peace Index, which country is the most peaceful in the world?
A: Iceland
B: New Zealand
C: Canada
- What percentage of Business decision-makers believe that travel risks have increased over the last year?
A: Less than 30%
B: Around 50%
C: Over 70%
- Can you rank these countries in terms of medical risk, with the highest risk first and the lowest third?
A: Burundi
B: Morocco
C: Angola
- Under the current Visa Waiver Program (VWP), how many days can someone with a UK passport visit the US – for tourism, work or in transit – before requiring a visa?
A: 30 days
B: 90 days
C: 120 days
- According to the 2017 Global Peace Index, which of these countries has made the biggest leap in peacefulness over the last year?
A: Sri Lanka
B: Central African Republic
C: Portugal
- Which of these countries carries the lowest travel security risk?
A: Turkey
B: Brazil
C: China

For quiz answers, see Page 26

Possible kidnap incident,
Shakar Dara, Kabul, Afghanistan.

Are your people covered here?



Bellwood Prestbury tailors international insurance cover to your people's precise needs, so you know you're properly covered.

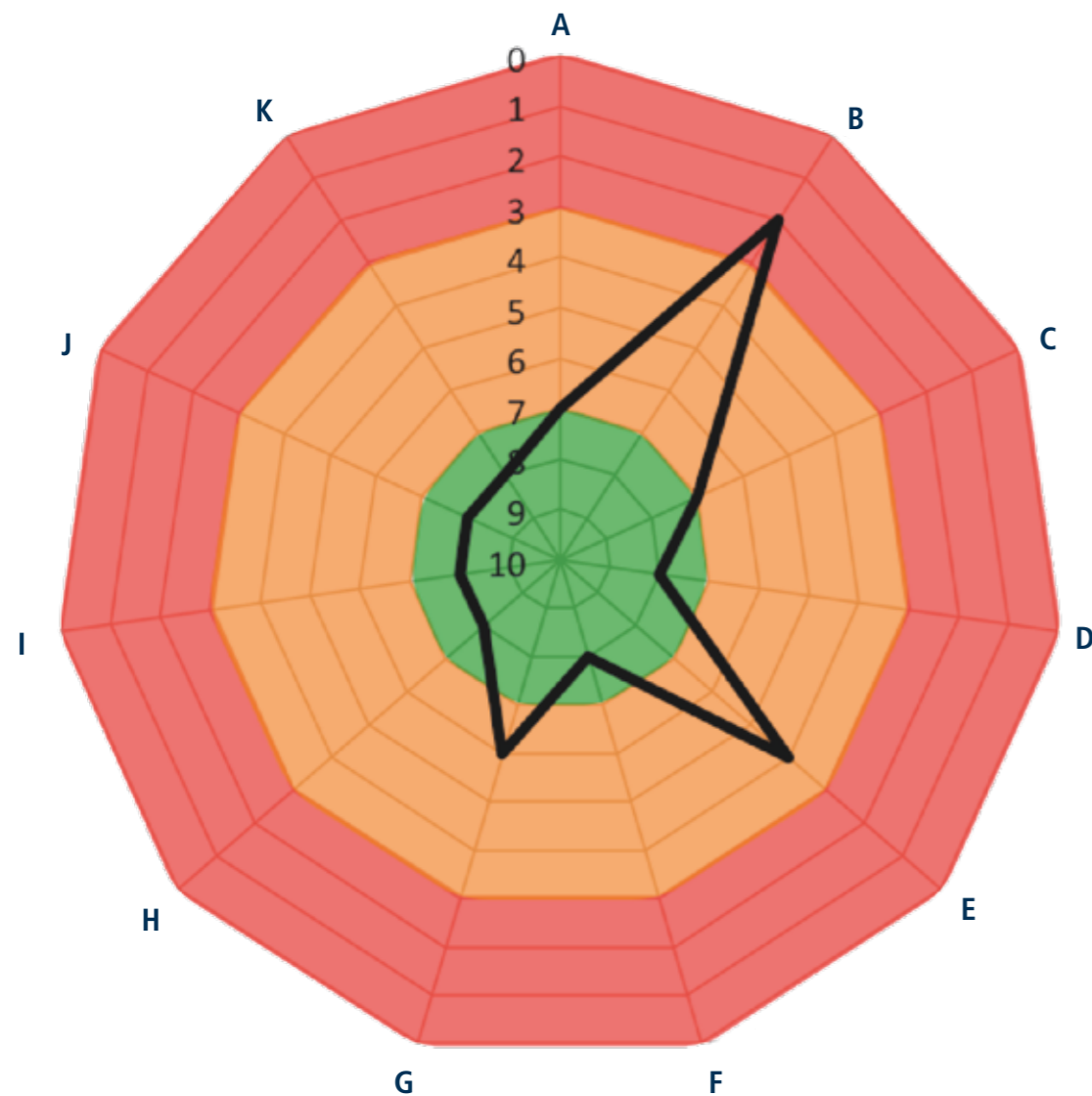
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The PROELIUM LAW LEGAL RISK MAP



- A. Corporate structures
- B. Policies
- C. Commercial contracts
- D. Succession planning
- E. Staff/consultant contracts
- F. Host nation/local laws/extra territorial
- G. Duty of care
- H. Insurance
- I. Accreditations
- J. Weapons, armoured vehicles, dual use goods
- K. Data Protection

How's Your Legal Risk Map[®]?

Richard Stephens, a Partner in Proelium Law, the UK's foremost legal authority on high-risk jurisdictions, explains that companies of all sizes consistently fail to properly protect themselves when doing business abroad.



Richard tells us: "Our Legal Risk Map[®] gives clients a quick visual check on the issues that may be relevant for them. As an ex-military man what I'm looking for is a nice tight cluster in the centre; what we find is that most companies veer out into the orange or red in at least two or three areas."

Richard says that the problem is that most companies (rightly) focus on operational delivery. The danger of focusing on the task too much, without taking care of the supporting processes, is that:

- Hard-earned profits can disappear
- The company can become open to litigation
- Staff fail to understand the company processes
- Reputations can be irretrievably damaged.

"We've found that among other 'tail' activities, such as logistics or HR, the legal aspects tend to be overlooked. This can be because legal language can be impenetrable, there is a fear of cost and there

is a perception that 'legals' are not required – 'if we don't mess up, we don't need legals' is how the group-think tends to go."

Three areas where you might be exposed to serious risk

Richard tells us that there are three typical areas where companies slip up:

1. Local fixers

Many companies use local fixers to get things done on the ground. But how many organise a formal contract or take the time to look into what the local fixer does for his or her money?

Richard explains: "The elephant in the room here is bribery and corruption. You may think that you are safely one step removed, but when things begin to unravel with local characters, mud can get flung far and wide. Fall foul of the UK Bribery Act or the US Foreign and Corrupt Practices Act, however innocently or naively, and your government contract or UN work will shutdown forever. Custodial sentences are possible.



Proelium Law, working with clients in Afghanistan.

"Taking advice about local law in the jurisdiction and perhaps a local search into the person involved can save huge amounts of money being wasted on smoke and mirrors activity, as well as protecting your business."

2. Consultants in high-risk areas

Companies sending consultants into high-risk areas may assume that there is no overt duty of care. Richard tells us that the opposite is true.

"In much the same way as IR35 legislation in the UK bestows employment status for tax purposes on contractors, so the same principle applies to a consultant. If they are working abroad for you and therefore unlikely to be able to work for anyone else, you have a duty of care.

"If you have sent them to a foreign land, you have a responsibility for their welfare. If you haven't taken steps to ensure they understand the risks and have proper protection in place, your firm could well be open to subsequent compensation or liabilities when they run into trouble."

3. Contracts

Richard says that it constantly surprises them that how many large companies have out-dated or unfit contracts.

"Whether it is your contract with consultants or suppliers, or the contract you have agreed with your customer, if it has not been reviewed in the context of the jurisdiction in which you are working, it may not be worth the paper (or even the email) it is written on.

"We have seen multi-million dollar business arrangements based on generic 10 year-old contracts downloaded from the Internet. When things go wrong, trust me: this is a really bad place to be."

To review your own Legal Risk Map online, visit, <https://proeliumlaw.com>

Adrian Henry Joins the Team



Adrian Henry, a specialist in emerging markets and post conflict insurance, has joined Bellwood Prestbury's London office.

Just back from seven and half years living in Kabul in Afghanistan, Adrian brings a wealth of experience in setting up multiline commercial insurance.

Adrian worked with government and industry to launch the first private medical scheme in Afghanistan and is an expert in negotiating insurance / reinsurance for significant liabilities including death and disability, life, kidnap and ransom, fleet motor, property, cargo, construction, general liability, political risk and political violence cover in high-risk emerging market and post-conflict locations.

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Medical emergency, Mozambique.

Are your people covered here?



Bellwood Prestbury tailors international insurance cover to your people's precise needs, so you know you're properly covered.

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Is the World Getting Safer or More Dangerous?

The answer is both. The 2017 Global Peace Index, created by the Institute for Economics and Peace, shows that the world became more peaceful in the last year. Over the last decade, it has become significantly less peaceful overall.



Peace
93 countries became more peaceful
68 deteriorated



Most peaceful countries
1. Iceland
2. New Zealand
3. Portugal
4. Austria
5. Denmark



Least peaceful countries
1. Syria
2. Afghanistan
3. Iraq
4. South Sudan
5. Yemen



Most improved countries
1. Central African Republic
2. Sri Lanka
3. Cambodia
4. Portugal
5. Djibouti



Most deteriorating countries
1. Ethiopia
2. Burundi
3. Saudi Arabia
4. Mali
5. Lesotho



The largest regional deterioration: North America
The growing intensity of internal conflict, increases in terrorism and higher perceptions of criminality saw the US fall 11 places to 114th, resulting in North America recording the largest drop of any region.



Most peaceful region: Europe
Eight of the ten most peaceful countries come from this region.



Threats from terrorism widened:
The number of countries experiencing record number of deaths from terrorism jumped to an historic high of 23, including Denmark, Sweden, France, and Turkey.



The cost of conflict
On average, violent conflict accounts for 37% of GDP in the ten least peaceful countries, compared to only 3% for the ten most peaceful.



10-year peace trend down by 2.14%
Global peacefulness has deteriorated by 2.14 per cent since 2008. 52 per cent of countries recording a deterioration, while 48 per cent improved.



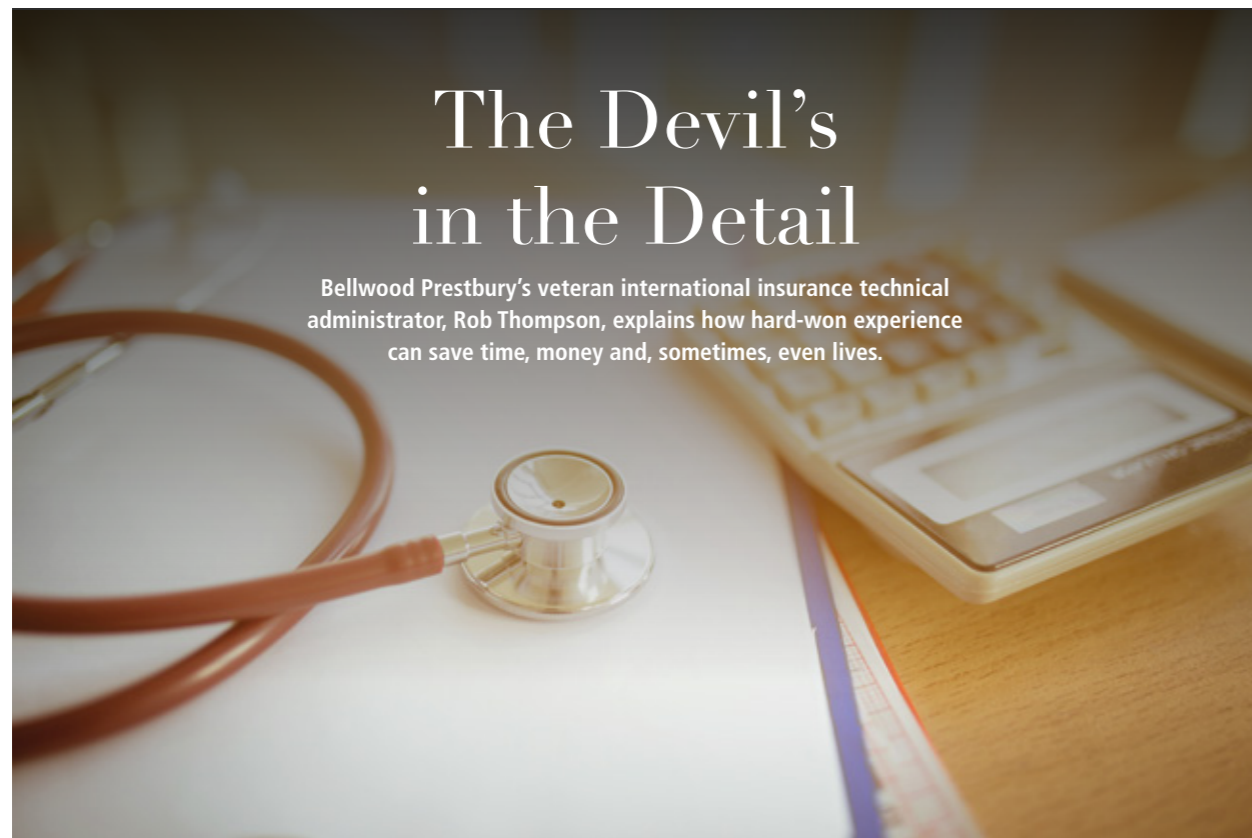
Decreases in homicide
Homicide has decreased in 67% of countries.



Decreases in state sponsored violence
State sponsored violence, such as extra-judicial killings and torture, has decreased in 68 countries but increased in 46.



The information here is based on the 11th edition of the GPI: the world's leading measure of global peacefulness produced by the Institute for Economics and Peace (IEP). It gauges on-going domestic and international conflict, safety and security in society, and the degree of militarisation in 163 countries and territories by taking into account 23 indicators.



The Devil's in the Detail

Bellwood Prestbury's veteran international insurance technical administrator, Rob Thompson, explains how hard-won experience can save time, money and, sometimes, even lives.

“People think admin is dull, but sometimes it's literally a matter of life and death...”

“One of our clients had a guy who suffered a bad car accident in the DR Congo. The best hospital was over the border so his mate piled him into the back of a pick-up and drove him there, only to find he didn't have the right paperwork to go across. He was bleeding out in the back of a truck while people argued about bits of paper.

“His HR Director phoned me. We used our connections to get a temporary visa faxed out and I'm happy to say he made a full recovery.

“Managing 2,500 people in different territories requires real attention to detail”

“Of course it's not all life and death. Lots of the important stuff is just keeping up to date with the complications of people moving in and out of cover, with or without dependants.

“In one scheme, we have over 2,500 employees and their dependants split over Oman, Libya, Singapore, Europe, Dubai and Hong Kong. At any one time we have major claims, minor claims, elective treatments, people leaving, people joining and dependants in and out of territory.

“If you want to ensure that employees (or their dependants) get seamless access to quality treatment, while the company gets maximum value for money, administration is king.

“We keep meticulous records and open channels of communication with the US parent and the satellite offices to make sure expectations are in-line, from the person claiming, all the way through to the insurer underwriting the scheme.

“Keeping employees properly informed avoids complications”

“Keeping employees informed of the detail of their cover is essential.

“When we take on new corporate clients we create a tailored web landing page for employees. This explains the precise benefits

they're entitled to and lists all the important contact numbers they may need.

“All the same, we expect phone calls from employees – it's all part of the service.

“My top tip? Never assume an insurer's invoice is correct”

“International insurance can be incredibly complex and local insurance regulators play a huge role in complicating the simple. We have a client who has three different levels of Health Insurance across Abu Dhabi, Dubai and Saudi Arabia. Each of those countries has different local regulations and requirements.

“The annual premium is based on the number of days people are enrolled on the policy. People move in and out of territories, across territories and leave or join the scheme.

“We check every invoice and invariably there are mistakes. This can add up to significant sums over the course of a year.”

“Relationships are still important”

“In an international business, it would be easier to rely on email for everything, but we know that personal relationships are still really important.

“We had one scheme that we were switching to another provider to make a significant saving for our client. All the employee notices had gone out and we had managed all the people who were people mid-treatment.

“The day before going live, the Dubai Health Authority doubled the required maternity cover, which meant that the premium for our client would take a significant hike.

“We were able to persuade the insurer to assimilate that cost and the scheme went ahead as planned – and as quoted.”

“My worst time in insurance? Dealing with the loss of life in Afghanistan”

“Back in 2010, we provided Personal Accident cover for a logistics company shipping fuel from the Pakistan border to Kabul.

“Over the course of a year, the number of lost drivers was devastating. We have

to organise compensation for numerous Afghani families. A complicated and heart-breaking experience I hope I never have to deal with again.”

“With thousands of lives covered by kidnap insurance, we've rarely had a claim”

“On the flip side, we also play a significant role in avoiding risks. Over the years we've covered thousands of people with Kidnap and Ransom insurance.

“We give them a pre-departure briefing that brings them up to speed with local customs, places to steer clear of and potential flashpoints. It also explains how to reduce the risk of being a target, by varying routines, leading a low profile and avoiding risky behaviour.

“While we have helped with a few emergency evacuations, I'm glad to say that we have only ever had one that ended up in a kidnap situation.

“Clean spreadsheets win out over dog-eared receipts every time”

“When it comes to international insurance, the quality of your admin can make a real difference.

“If you want smooth claims, an insurer is much more likely to approve clean spreadsheets than something based on dog-eared receipts.

“If you want to avoid unexpected bills, keeping accurate track of where your people or equipment are is more than half the battle.

“If you want to steer clear of unreasonable premium hikes, having your current claims history at your fingertips is vital.

“If you tell people that you're in insurance you can see their eyes glaze over. Tell them you administer the scheme and they're heading for the door. But actually our days are seldom dull.”

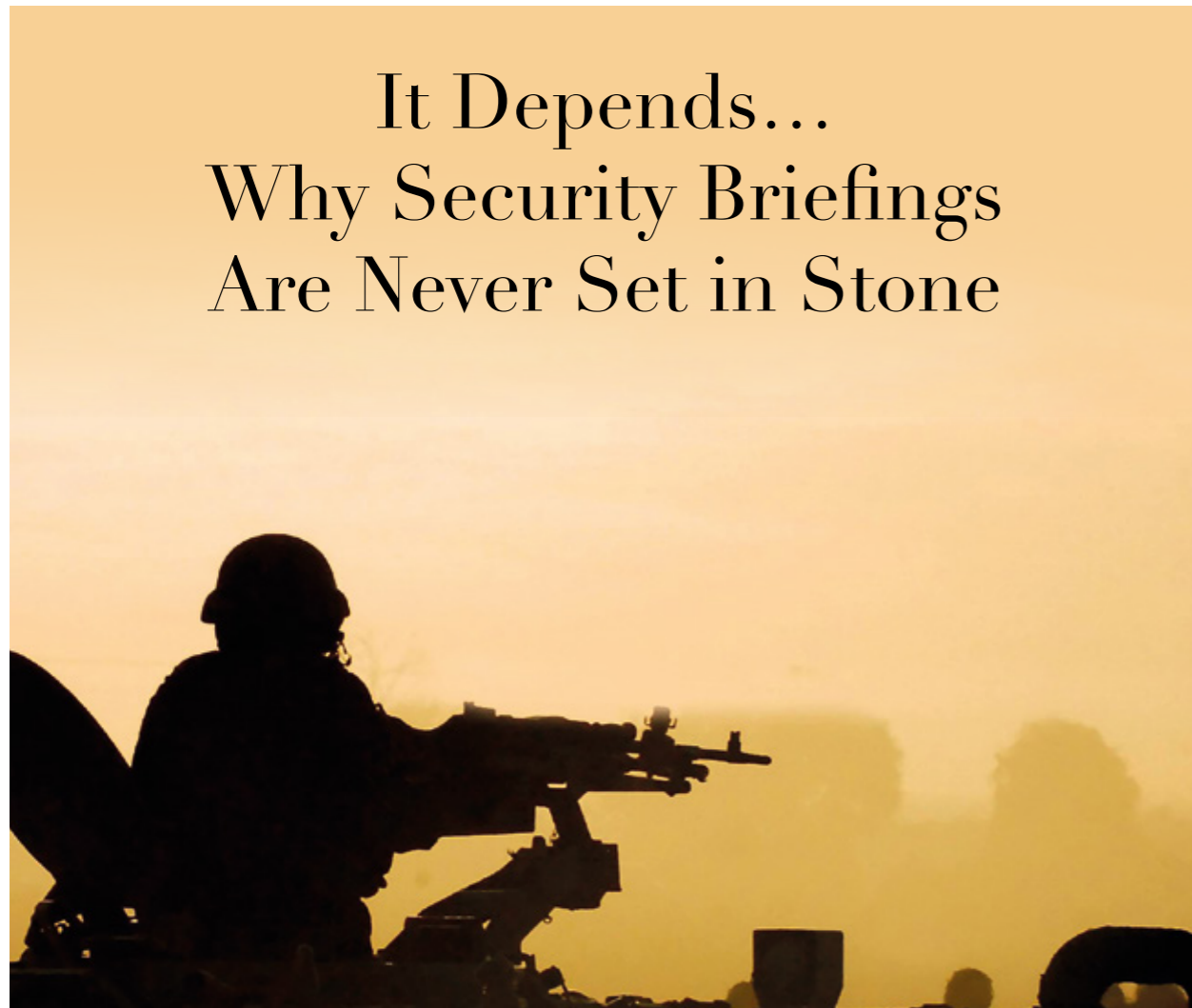


Rob Thompson
Director of Bellwood Prestbury, responsible for supporting clients in over 70 countries worldwide.



A neat spreadsheet beats a pile of receipts every time...

It Depends... Why Security Briefings Are Never Set in Stone



Well, yes... and... it depends! And that balance between having all the answers and being flexible in response to a specific threat is the real art of security in high-risk places.

Look for the presence of the abnormal and the absence of the normal

Being aware of what is going on around you – we call it Situational Awareness in the risk management business – is one of the most important mind-sets for good security practice.

In essence, we train people to look for the presence of the abnormal and the absence of the normal. This is what might affect their choices.

So after three weeks of being picked up by the same driver to go to the office in Manila (for example), there is a new driver. Instantly we want our client to be thinking; "Why? Did I know? Who authorised this?" It may be entirely innocent, but the absence of 'normal' should set off a train of thinking.

Similarly, a client driving him or herself in a remote West African region might see a motorbike with a pillion passenger behind. Fine. That's normal. Then a second bike, also with a pillion passenger. If they are powerful bikes, rather than mopeds, this is abnormal. Time for our client to engage the advanced driving techniques we have

Steve McCann is the founder of Safer Edge, the risk management consultancy who works with Bellwood Prestbury to advise clients visiting high-risk regions.

"It depends," I said. Not again! The groan from the training group was almost – not quite – audible. Surely as the trainer, the security expert with years of field experience, I was there to be more definite than that. The group had loads of "What should I do if...?" questions, and they expected answers.

You're probably on the side of the learners here. Surely, experts are being paid to deliver clear, good-practice answers?



taught him or her. And to make a phone call so people know exactly where they are and what they are concerned about.

Why experts in risk management can't give you a definitive answer

As risk management consultants, we live in the world of 'complex' and the 'complicated', and to make good choices you must know which one you are in, because the 'right' good practice response in the wrong time or place is the wrong response.

'Complicated' is the realm of the expert. It requires understanding, training, an aptitude. Experts know things, and therefore can tell you what to do. If x then y. Everything is potentially knowable.

The realm of the 'Complex', however, is different. Here things are not repeatable. It's about pattern management and experimentation. In the Complex domain, it's about trying something first, see how it goes and then make sense of it before responding. Of course, what you try is best advised by years of practitioner experience that can help you to make the right choices at that precise moment.

In risk management, we are often in the Complex environment, where the degree of predictability is very low. That's why, when it comes to security, my answer is often: 'It depends...'

Decisions that can save lives

As risk management consultants, we teach people to constantly assess what is going on around them, to understand the variables in their circumstances, and to quickly consider actions that will keep them safe.

We'll give them ideas about what they could do when they meet ill-disciplined armed men at a checkpoint for example. Or what strategies they could employ when they find themselves embroiled in high-level commercial or political manoeuvring.

Then we give them the confidence to make fast, balanced, clear decisions. These are the decisions that can save their lives – and makes what we do so worthwhile.



Steve McCann
Director, Safer Edge

To understand how Safer Edge can help your people to navigate the risk and uncertainties of international risk management, contact Kelsey Hoppe at Kelsey.Hoppe@SaferEdge.com

Quiz Answers:

Answers to the quiz on page 14. How did you do?



1. B: Kazakhstan

According to the International SOS Control Risks Global Road Safety Risk map, 2017, Kazakhstan is in the 'Very High Risk' category. Nigeria is in the 'High Risk' category and Laos is in the 'Moderate' category.



2. C: Sniffing

Sniffing describes the act of stealing security details by hacking public WiFi. You should warn your overseas (and domestic) people never to login to work servers or personal banking from hotels or cafés or other public places.



3. A: Iceland

According to the 2017 Global Peace Index, Iceland is the most peaceful country in the world, a position it has held since 2008.



4. C: Over 70%

According to a 2017 Ipsos MORI Study, 72% of Business Decision-Makers believe travel risks have increased over the past year; 57% anticipate a further rise in risk levels.



**5. A: Burundi (1), C: Angola (2)
B: Morocco (3)**

According to the International SOS Control Risks Global Medical Risk map, 2017, Burundi is in the 'Very High Risk' category. Angola is in the 'High Risk' category and Morocco is in the 'Medium' category.



6. B: 90 days

The current Visa Waiver Program (VWP), allows someone with a UK passport up to 90 days to visit the US for tourism, work or in transit before requiring a visa.



7. B Central African Republic

According to the 2017 Global Peace Index, Central African Republic has made the biggest leap in peacefulness over the last year. Sri Lanka was second, Cambodia third, Portugal fourth and Djibouti fifth.



8. C: China

According to the International SOS Control Risks Global Travel Security map, 2017, China is in the 'Low Risk' category. Brazil and Turkey are both in the 'Medium' category.

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