

IN

INTERNATIONAL INSURANCE INSIGHTS

Technology Transforming Aid
The View From Lloyd's
Careless Tweeting Costs Lives
Rats Sniffing Out Danger

Editorial

I always find it fascinating to learn more about our clients, many of whom do truly amazing things.

In this issue, we feature **Charlie Goldsmith Associates**, who are helping girls in Africa get the education they deserve. You can read about **Refugee Rescue**, a group of musicians and artists who decided to save lives at sea. And read how **PBi2** salvaged the US Black Hawk helicopter wreckage from Bakara Market in Mogadishu.

We also spotlight the incredible charity **APOPO**, who use trained rats to sniff out landmines, with 100% success rate. And we bring you advice about managing the digital activity of your people abroad, from **SEPAR International**.

Closer to home, we report on how a changing attitude at **Lloyd's** may affect your international insurance premiums (see page 10). Plus we identify riskier countries, according to the case load at **NGS** (page 18), the firm who provide emergency response around the world.

I would like to thank all our contributors, for sharing the rich and varied work they do. I hope you enjoy the read.

Peter Bellwood

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Photo: © Kenny Karpoz

Refugee Rescue in action. See page 26

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Can you identify 2019's top 10 expat destinations?

"...we identify the children and families in need, which is not always easy..."

Technology Transforming Aid

When government development agencies send aid abroad for girls' education, they need to know it's money well spent. Charlie Goldsmith Associates (CGA) are using technology to drive up transparency and effectiveness.

Encouraging more girls to access school in East Africa is a major development aim. It's every child's right to go to school. Nations whose population have had education opportunities are more likely to reduce poverty and develop peacefully and safely. Families are more likely to be self-sufficient and enjoy more diverse income possibilities. And individuals will have more fulfilling lives.

Poverty is the greatest barrier of all

But there are all kinds of barriers to girls' education. From prioritising domestic duties to safety concerns for girls being away from the family, traditions and cultural norms – or what look like them – can be hard to shift.

Poverty is the greatest barrier of all. If you have no money, you can't afford to pay school fees, buy uniforms or lose a free pair of hands in the fields.

Development agencies know that sponsoring children to go to school – and even compensating the family for lost income – is a long-term win. But how do you know if the money is getting to the right families and if the children really attend?

Using technology to ensure that money and services reach the poor

Charlie Goldsmith Associates specialises in using technology to ensure that money and services reach the poor, joining up the development agencies with the people who need it most.

Charlie Goldsmith, talking to us from Lusaka in Zambia, explains: "We use technology to create a real-time data flow, so everyone knows what is happening and what is being achieved.

"So we identify the children and families in need, which is not always easy in places where there are no birth certificates. We create systems that log school enrolment and register attendance. We organise payment of funds to families whose children are in school. We set up processes to securely pay teacher salaries. And we gather the data and report back to donors so that they know their investment is having an impact."

Pushing up school attendance for girls

And it works. Pupil numbers in South Sudan rose from under one million to 2.2 million between 2014 and 2019. And they have managed to push up enrolment for girls from less than 40% of total attendees to 46%.

Charlie says: "People didn't think we would be able to create a real-time data flow for 4,500 schools but we have managed that, and it has been transformative. International donors in Western economies can give funds with greater assurance. Schools can manage better, knowing they have reliable funding. We're very grateful for the funders who support this work. In particular, UK AID and the Delegation of the European Union who have supported it in South Sudan.

An ethical approach to development

Charlie says this is part of an ethical approach to development that CGA employs right across Africa.

"We aim to develop capacity everywhere we work..."

"We work in South Sudan, Somalia, Malawi, Sierra Leone and more on a wide range of projects, using technology to improve efficiency and transparency.

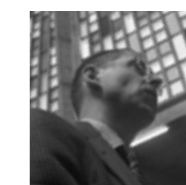
We aim to develop capacity everywhere we work too. Rather than flying pale, male and stale consultants long distances, we focus on local recruitment and empowerment. That helps the country to build its development capacity and reduces our own carbon footprint."

Flexible insurance as a backbone to working in difficult places

"Our work takes us to some remote, austere and sometimes dangerous places," Charlie says. "Having an agile insurance broker like Bellwood Prestbury on our side gives us support to operate.

"When the shooting erupted around the Presidential Palace in South Sudan in July 2016, we wanted to relocate our people reasonably briskly. Having a broker willing to get involved and help make that happen is what we need.

"Bellwood Prestbury also provides more specialist insurance like Director & Officers cover that gives us business protection we can rely on too."



Charlie Goldsmith is the founder of Charlie Goldsmith Associates, which focuses on alleviating poverty and promoting human development.

www.charliegoldsmithassociates.co.uk

A SEPAR International training
exercise for media clients

CARELESS TWEETING COSTS LIVES

Are you managing your digital bubble?

Twitter

When deploying people in hostile locations, controlling the digital bubble around their activities is critical. Stephen Smith, from SEPAR International, explains it’s one of four safety pillars he instils in corporate briefings and trainings.



Perhaps you’re sending a few engineers to assess a bid for airport infrastructure in East Africa. Or your international development team is starting a new project in Latin America. You’re opening up a new trade route from Afghanistan. Exciting times! Let’s tell the world!

That could be a fatal mistake, according to SEPAR International’s Managing Director, Stephen Smith, who works with corporate clients, training their staff before they deploy in hostile territories.

“Careless social media posting is one of the most common security problems we see in hostile or sensitive postings,” Stephen explains. “And it can come from numerous sources.

LinkedIn



“Sometimes it’s the individual themselves, using Facebook or Twitter to keep relatives and friends in touch with their lives. Sometimes it’s the company they work for, wanting to shout about their international credentials. And occasionally it’s clients, partners or suppliers on the ground.

Don’t put a digital target on your people’s backs

“If you are sending people out to a poor place where people have little hope, or into a culturally sensitive situation, that can be enough to make them a person of interest. Adding profile and context with social media can make them a target.

“Younger people everywhere understand how to get around social media,” Stephen explains. “They see a logo on your bag, in a specific place or with a known local, and can search social media to work out what you’re doing there in a matter of minutes. It’s easy then to formulate a plan. Within an hour or so, your employee could be in big trouble.”

“Protecting digital data is just as important”

Stephen says that it’s not just what we’re doing or where we are. It’s also the digital data we carry around with us that makes us vulnerable.

“The data we control isn’t just our own. Invariably in your laptop and phone there is data belonging to other people and organisations. From photographs and personal data to commercially sensitive contacts and information, it can all make you vulnerable.

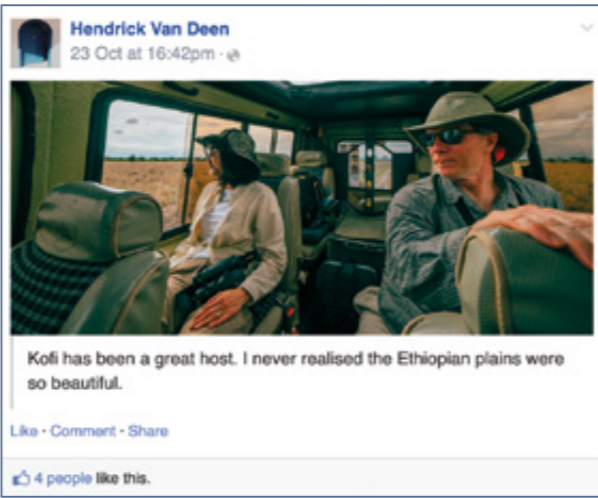
“It takes less than 30 seconds to sweep a device these days. If it’s not properly protected or filtered out before you go abroad, – whether that’s China, Russia or Africa – you could leave yourself open to corporate or personal blackmail.”

“We’ve seen cases of people with personal images they wouldn’t want employers or family to see, being held to ransom. There are headline cases of investigative journalists whose professional and personal lives have been systematically trashed online when they got too close to a sensitive story. Removing anything sensitive, and securely protecting access to digital files is imperative.

Is anyone particularly vulnerable?

Stephen says you might be surprised at who is particularly vulnerable.

“You might think it’s the younger Millennials and Gen Z types who would be more susceptible, but actually it’s the older non-digital natives you need to be particularly careful of. Younger people understand how to control their social presence. Older executives – typically the type of people you might send to close a deal, set-up a network, or supervise a development project – are more likely to turn to social channels because they are away. They’re less savvy with how it works and more likely to create a potential security risk.”



Facebook

Managing the digital bubble

So what’s Stephen’s advice?

“If you’re sending people to a hostile or sensitive place, you need to manage the digital bubble from every angle. Never publicise activities while they are there. Insist they limit social posting to closed networks (and make sure they know how to do that). Brief them to keep photos out of local media, if possible. Combining that with our other three precautionary pillars (see below) can help your people to stay safe and ensure that you have met your duty of care obligations.”

One eye on the digital future

Stephen, who was talking to me from Kenya, was using an end-to-end encrypted What’s App line during this interview. That should be secure, but Stephen says you have to be cautious.

“In theory, this call cannot be accessed due to the end to end encryption. But in terms of the digital future, how long will that hold, with continuing advances in technology and digital access capabilities?”

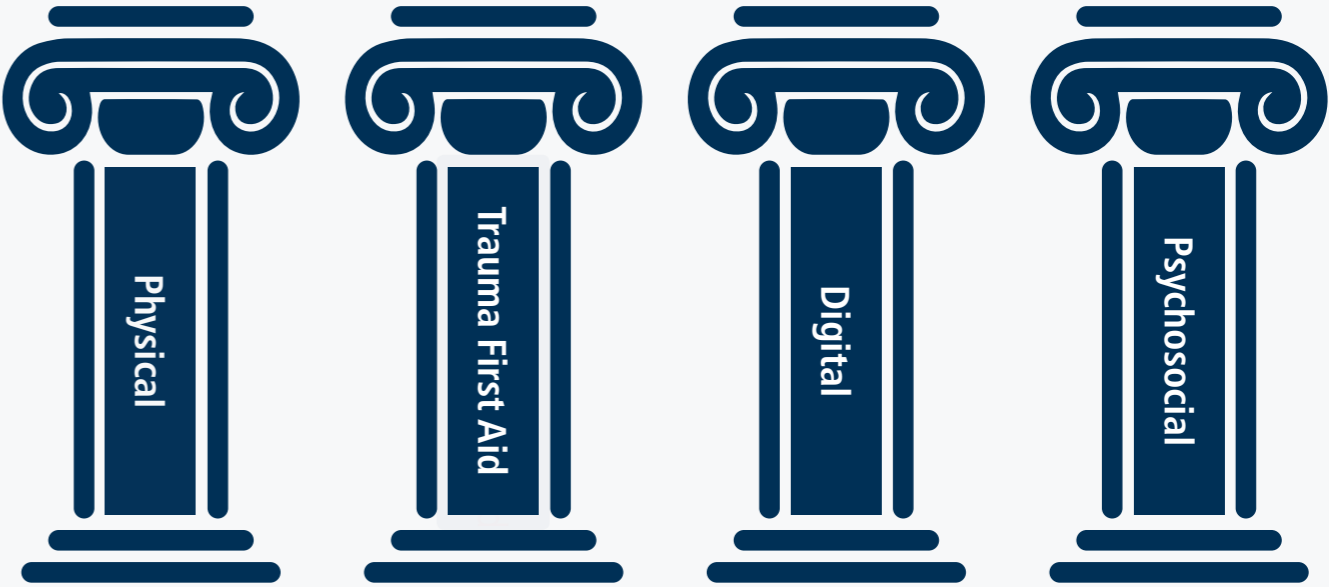


Stephen Smith is CEO of SEPAR International, a security, risk management, training and logistical support company, specialising in hostile locations worldwide.

www.separinternational.com

Four Pillars for Personal Safety

The digital bubble is just one of four key pillars SEPAR International will train your organisation and your people in.



- Who to trust
- Assessing body language
- Developing situational analysis
- Recognising early warnings
- If it doesn’t feel right, it isn’t right
- Knowing your first aid
- Being aware of what kit you need
- How to improvise without it
- Knowing what medical support is available
- Ensuring you have the right medical cover
- Managing the digital bubble
- What to share and not share
- Personal networks
- Corporate networks
- Managing local networks and media
- Scenario planning and preparation
- How to react in an incident
- What to do and what not to do
- Managing the corporate response
- Post-event psychosocial support

The View From Lloyd's

Why international renewals and premiums are on the rise.

Following a £1bn loss in 2018, Lloyd's is working with Syndicates and brokers to reduce exposure and increase premiums in targeted areas. What does this mean for high risk and international cover in 2020?

Hurricanes, typhoons, flooding and significant incidents drove steep losses at Lloyd's of London in 2018, resulting in a call for a 'sharper focus on performance in 2019' from the Chief Executive. Adrian Henry, Senior Broker at Bellwood Prestbury, says that corporate clients are seeing the ramifications of this directive in two different ways.

Premiums are being escalated...

Firstly, after a long period of soft rates, premiums are being escalated, so that clients should prepare themselves to pay more for the same protections. Secondly, there is less appetite for particular insurance classes, making it harder to secure cover for some high-risk situations.

Adrian explains: "Lloyd's experienced significant losses in 2017 and although levels reduced in 2018, the message to syndicates was that business as usual would not cut it. Lloyd's went on to analyse the performance of underwriters and brokers in every class of business, demanding reviews of pricing and risk strategies where performance was deemed to be unsustainable.

"As we move into 2020, we're now seeing the outcome of this new approach.

"What has been a 'buyer's market'... is over."

"What has been a 'buyer's market' for the last 10 years, driving down premiums, is over. Renewals are typically experiencing a 5% to 10% uplift; in certain specialist areas, premiums can increase by as much as 90% or 100%.

"At the same time, some insurers have pulled out of certain classes of cover altogether. Others are closing their books, refusing new business – and in some cases – backing out of renewals too. With less options, prices inevitably rise."

What does this mean for international corporate insurance?

"In this climate, which is unlikely to improve given the backdrop of hurricanes, floods and bushfires in 2019/20, relationships are key.

"You have to know which insurers still have the appetite for a specific risk and where the best value is likely to be.

"As a specialist broker with a long track record in the market, we can get access to the right people and make cases for bespoke cover that others won't be able to manage," Adrian says.

"How you present the risk to Lloyd's is key. It's important to make it easy for the underwriter to understand the client's business and to build understanding and trust in what they intend to do.

"We're also being proactive with existing clients, starting the renewals process earlier to try to get best value.

"And our aim is to advise clients on likely premiums before they bid for new business abroad, ensuring that any increasing costs of cover are included in commercial considerations, so they don't directly impact the bottom line."



Adrian Henry is a senior broker for Bellwood Prestbury, creating bespoke high-risk insurance cover for organisations all around the world.

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RE-INSURANCE EXPLAINED

Why hurricanes in Miami might affect your premiums in the Middle East

As well as covering specific risks, Lloyd's is also a global centre for 're-insurance'. This protects local insurers, by sharing out the risks involved on a global scale.

For example, imagine an insurer in Miami provides property insurance to homeowners in Florida, including cover for natural catastrophe perils. If a hurricane swept through the Florida Keys destroying and damaging swathes of property, this local insurer could go bust long before it could settle each claim.

So the combined risk from local insurers is broken into small packages and 're-insured'. Now, if disaster strikes, the cost is borne by lots of insurers in smaller financial chunks that can be more easily absorbed.

Unfortunately, a run of natural disasters year-after-year has led to an escalation of reinsurance claims that need to be recouped across the market. Hence general corporate premiums are on the rise.

INTERNATIONAL LIABILITIES PROTECTION

ON YOUR SIDE



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SNIFFING OUT DANGER

Meet the HeroRATS clearing landmines around the world

For more than 20 years, APOPO's scent detection rats have been saving lives by detecting landmines. As a result of these remarkable animals, thousands of people in Angola, Cambodia and Mozambique can now live and work their land in safety.

Heng putting HeroRAT Shaffee through his paces
at APOPO's training camp in Tanzania



Photo: © Aaron Gekoski

A Day in the Life of a HeroRAT

APOPO's HeroRATS go through extensive training before they are ever deployed in the field.

Taken out to the training ground in Tanzania early in the morning, the day always begins with a weigh-in and health check to make sure each HeroRAT is healthy and strong and eager to work.

APOPO's training minefield is 60 acres and has 1500 real, but diffused landmines. The rats are set to work on a lead, systematically searching the ground at a speed humans could only imagine. One HeroRAT can search an area the size of a tennis court in 30 minutes - this would take a manual deminer with a metal detector up to four days (depending on the levels of scrap metal present).

APOPO's HeroRATs detect only TNT and ignore scrap metal. When they find a landmine they gently scratch the surface of the earth and their trainer gives them a tasty treat as a reward.

It works. Over 20 years, not a single HeroRAT has ever been injured or missed a landmine during operations.

TO DATE APOPO HAS:

- Cleared and released over 23 million m² of contaminated land
- Destroyed over 107,000 landmines and explosive remnants of war
- Helped over 950,000 people to get back on to their productive land.

Saving Lives. Giving Hope.



"My name is Luisa Manuel. I am from Quitexe in Angola.

We had to flee our home during the war. When the conflict ended in 2002, our family returned to find our house damaged. We were living in constant fear for our lives because we knew there were landmines laid all around the village.

We told the children and tried to keep them inside, but it wasn't easy - we didn't feel safe anywhere. The landmines continued to threaten our livelihood and safety as we lived in fear of injury or death. I know two people who ventured off the paths, stepped on landmines and died. I found it very hard to feed my family.

Then APOPO came. I only knew rats as destructive pests and when they ate our crops or dug into food reserves this made me angry. I had never imagined rats could save lives!

Thank you APOPO for removing the landmines and returning safe land back to us. At least now, because of the work that APOPO did here, I have no fear for my family's safety. Once again, I have hope for the future and my dream for Angola to be cleared of landmines."

This is Our Land



"My name is Sam Mucaveli. I am a community leader of the Moamba II Locality, near Maputo in Southwest Mozambique.

We knew it was dangerous to go on land contaminated with landmines. But this is our land. It is fertile and we just watched it sit there doing nothing for the last 30 or so years whilst we shared smaller plots that had become over farmed, over-grazed and less productive.

One day my friend crossed unsafe land in order to retrieve a cow that had wandered away. He stepped on a landmine. He lost his leg and became confined to his homestead. Eventually, he died. He left behind a wife and two children.

Over the years this community suffered three deaths and numerous injuries, including to children. More often our animals got killed instead. Our cows and goats are valuable assets and to lose one is a big loss in profit, food, or offspring. I lost four cows myself to landmines.

A year ago APOPO came and prepared the land for rats that could smell the mines. Rats! After the rats found the mines we watched APOPO deminers going out to dispose of them safely. We were all very impressed with their courage.

Now we are back to the land with our cattle and tools. It is a wonderful feeling to work the land and feel safe again. I am just sad that my friend did not live to experience it, but at least his children can."

ADOPT A HeroRAT OR MAKE A CORPORATE DONATION

APOPO is an independent charity, wholly reliant on donations. Why not adopt a HeroRAT, or follow our example, and make a Corporate donation:
www.apopo.org/en/adopt

Getting the Elders Onside

If you want to get business done in Somalia, understanding how the clans and sub-clans work is key. Alisha Ryu, Operations Director at Mogadishu-based Pbi2, argues that only happens when you go native.

Alisha Ryu and her husband David Snelson, founders of the security/development nexus company Pbi2, have been operating in Somalia for over 18 years. Alisha was East Africa Bureau Chief for Voice of America before that and worked as a security analyst for the UN in the region, so she has deep experience here.

After working in the region for many years, they formed Pbi2 back in 2011. Its aim was to help development agencies and NGOs to go about their business.

Alisha explains: "You can't have development without security. And you can't have security without development. We realised that if we could help the people involved in development projects stay safe, their projects could make Somalia a safer place for everyone."

"...being closer to the right people is the best way to operate."

"It's a clan-based society, which can make it hard to navigate who needs to be involved and how they could work with others. We get results because we have made every effort to become part of that society. Whether we're consulting on justice-related international development programmes, overseeing a construction project,

hosting foreign nationals in our villas or route planning for meetings, being closer to the right people is the best way to operate.

"Over the years we have established contacts with a network of elders who help us to keep clients and staff safe, and give us an understanding of what is really happening on the ground.

"They may also have different perspectives on the attractiveness of specific aid or infrastructure projects. And they may have certain conditions that will need to be met if these projects are to be implemented smoothly and effectively. Understanding that landscape can make a significant difference.

"We've based ourselves outside the international Green Zone, right in the heart of Mogadishu, which is a statement in its own right.

"...the elders can see our commitment to the people here."

"We employ upwards of 90 local Somalis in our accommodation, security and business operations, so the elders can see our commitment to the people here. Not just in terms of jobs, but also in training local people so that they pick up new skills and prospects.

"One young man who came to work for us nine years ago, is about to leave to set up his own restaurant. Another used the first aid training we had given him to use the Heimlich manoeuvre on a colleague who was choking, possibly saving his life.



"We are currently active in both land and maritime security and running projects for things like fibre-optic infrastructure and other major construction projects. As well as our relationships with elders, we maintain excellent communication with African Union troops, UN and aid agencies. It's this combination which allows us to get things done where others struggle."

"...it's a wonderful country with a rich cultural heritage and warm hospitable people."

"I have been permanently based here for seven years now and it's a wonderful country with a rich cultural heritage and warm hospitable people. But it's a long way from being safe and secure. A big truck bomb just last month killed 79 people and injured over 100. As long as these threats endure, we'll continue to provide our services on the ground."



Alisha Ryu is Operations Director at Mogadishu-based Pbi2.

www.pbi2.com

Black Hawk Up

Ridley's Scott's epic film, *Black Hawk Down*, depicted the disastrous US military operation in Mogadishu in 1993, which resulted in the downing of two MH-60L Black Hawk helicopters, Super 6-1, piloted by Cliff Wolcott and Super 6-4, piloted by Michael Durant. A two day urban battle ensued to recover stranded US and UN forces.

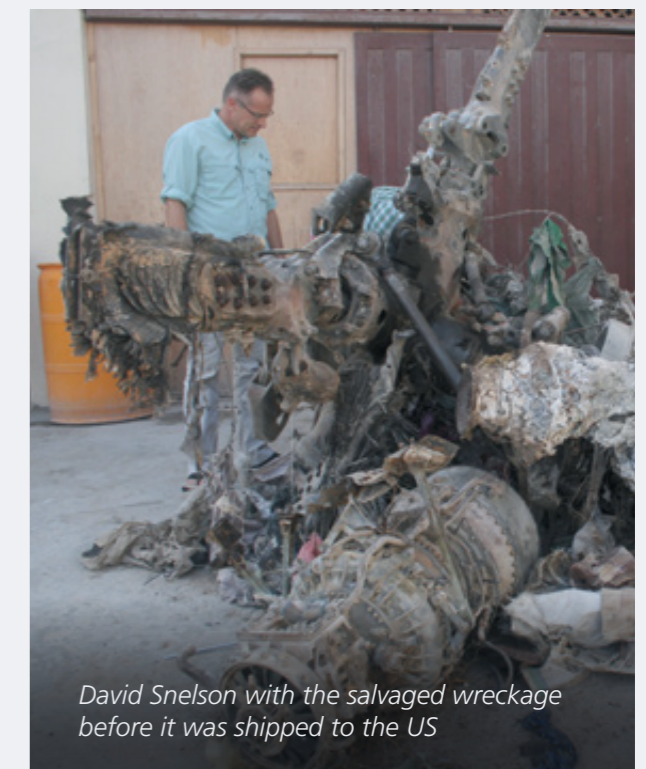
Debris from one of the Black Hawk helicopters then sat in Bakara Market for almost 20 years, with constant development around it that eventually just left a small piece of metal sticking out of the ground.

Alisha explains: "We used to take international visitors to see it – a visual gravesite where people could pay respects. But in 2012, with the economy here on the way up, the whole area was due to be redeveloped as a car park.

"We didn't feel that it was right that the wreckage that represented the loss of 18 American soldiers, two UN soldiers and hundreds of Somalis should just be bulldozed, so we set out to save it.

"It started as a small operation; just a few of our guys with shovels. Even that required sensitive negotiations, and was highly risky, even for us. As we started to dig we found more and more of the aircraft, including the entire rotor of Super 6-1.

"In the end, we collected a truck load of debris, which we shipped back to Fort Bragg N. Carolina, where the 160th Special Operations Aviation Regiment, known as the 'Night Stalkers' is based. They now display the wreckage in the Airborne & Special Operations Museum, in honour of those who were killed in The Battle of Mogadishu.



Responding to Emergencies Around the World

Northcott Global Solutions (NGS) provides international emergency response for global clients and insurance companies. We asked them, outside of the US and Europe, which countries kept them busiest last year, and what kind of cases did they have to deal with?

Northcott Global Solutions (NGS) is a leading Global Emergency Assistance Company, helping insurers and corporate clients to protect employees abroad.

www.northcottglobalsolutions.com

5. Mexico



11. Peru



6. Bolivia



1. Kenya

As one of the more productive parts of Africa, Kenya has more business travellers, which inevitably drives a high number of cases. Kidnap, muggings, car jackings and corruption cases have all featured here, on top of the daily business of medical care. Road traffic accidents and everyday illnesses such as heart attacks and strokes are all part of the case load.

2. Turkey

Medical issues here ranged from toothache and appendicitis, to a serious complication with a pregnancy. There was the sad case of a suicide requiring full repatriation. NGS provided a security meet and greet service for a high net worth client travelling to meetings. And there were a number of yacht-related cases, getting crew off boats and into trusted medical facilities – and back onto their yachts again, where appropriate, with minimal disruption.

3. India

The major cities here have first-rate medical facilities, but doctors were sent out to people requiring attention in more remote areas, and there were numerous Air Ambulance cases. The firm provided a medical review service for a number of cases to ensure they had received proper treatment. NGS also provided a 10-day close protection detail for a VIP travelling to a funeral in Hyderabad.

4. Liberia

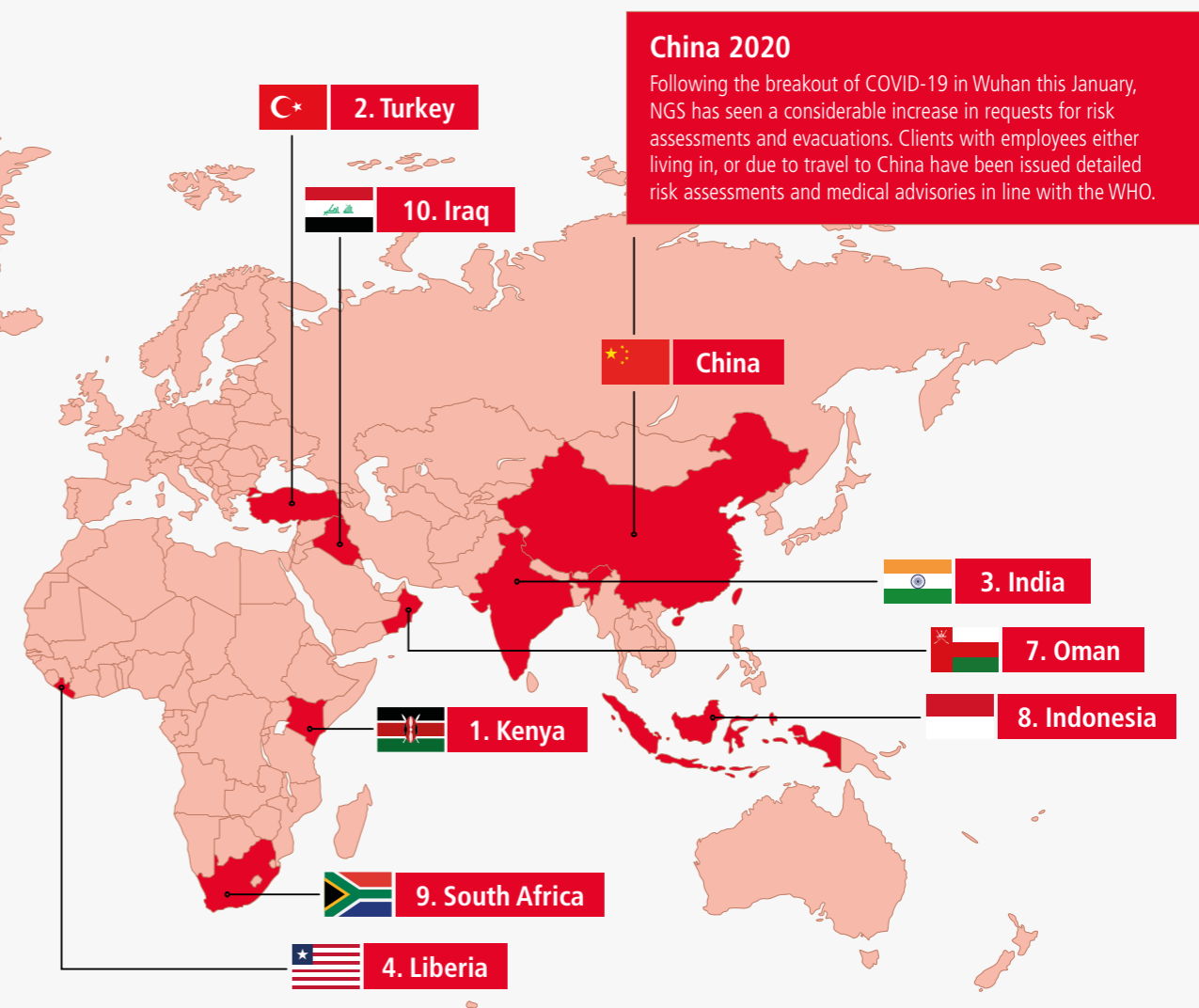
Many oil and gas clients are situated in remote locations in Liberia, without full medical capability on hand. NGS provided doctors at client sites for minor and major medical incidents. The company was also called upon to provide additional security professionals to enhance protection during a period of local unrest, when it was felt a client facility might be at risk.

5. Mexico

NGS was tasked with a search and rescue operation when a team of geologists disappeared in a remote area; NGS recovered the team unharmed two days later. The company regularly advised on kidnap and ransom risks and provided armed security for clients carrying out work across the country. It supported F1 teams during the Grand Prix and provided evacuation assistance for clients caught up in dangerous situations caused by adverse weather conditions.

6. Bolivia

When road blockages caused by severe weather left Hydro Plant personnel cut off for days in a remote location, NGS dispatched aircraft to evacuate them to the capital. Amidst anti-government protests in November 2019, the firm delivered an emergency risk assessment to a client involved in a rural development project, so they could make an accurate judgement call on whether to deploy.



China 2020

Following the breakout of COVID-19 in Wuhan this January, NGS has seen a considerable increase in requests for risk assessments and evacuations. Clients with employees either living in, or due to travel to China have been issued detailed risk assessments and medical advisories in line with the WHO.

2. Turkey

10. Iraq

China

3. India

7. Oman

8. Indonesia

1. Kenya

9. South Africa

4. Liberia

7. Oman

Another high activity area for NGS has seen many operations involving deployment of maritime assets to aid vessels servicing the major shipping routes of the Gulf. A notable case on the mainland involved NGS arranging Air Ambulance evacuation of an Iraqi critical care patient with a terminal prognosis to a medical facility in his home country, so he could be with his loved ones.

8. Indonesia

Most NGS activity here is medical, involving individual travellers, luxury yachts and cruise ships. Other cases included round-the-clock security for a film crew and its equipment. Support for clients at mining sites involved security/logistics planning and kidnap and ransom risk assessments for senior executives and geologists.

9. South Africa

Johannesburg and Cape Town have some of the best medical facilities in the world, but charities and businesses operating in the regions often need support. This includes independent medical examinations (IMEs) to review the quality or cost of treatment. Support for a number of school rugby and hockey tours and a religious exchange also resulted in emergency medical cases.

10. Iraq

Illness and accidents required a number of medical repatriations to centres of excellence outside the region. A lone female business traveller from a law organisation was provided with round the clock security. Much recent activity has been in scenario planning for six different clients, readying extraction plans for thousands of personnel, should tensions in the region escalate to a higher threat.

11. Peru

With the lure of the Amazon Rainforest, Macchu Picchu, and the Inca Trail, NGS provided an immediate response to numerous bites, fevers, and falls amongst adventure travellers and backpackers. When two patients were admitted to hospital with gunshot wounds, NGS provided full medical case management, in conjunction with the treating facility. The company simultaneously provided a 24-hour armed security detail at the hospital, giving their employer the reassurance that they would be safe as they started their recovery.

10 Tips to Help Women Travel Safer

Research shows that 83% of women say they have experienced one or more safety-related concerns or incidents whilst traveling for business. Anna-Liisa Tampuu ASyl from SheTravel, says that in some environments, women need to put safety first.

SheTravel, the women only network for modern business travel, was created for professional women by professional women, to create a forum where experiences and ideas can be shared to enhance trips and prevent exposure to unnecessary risks.

These are their top 10 tips for women who are travelling to remote or dangerous places.

1. Always research how women are perceived in your destination

Always research your destination and find out how women are perceived there. Are there any gender specific cultural or legal restrictions? For any high risk travel, you should insist on professional country and area risk assessments – specifically from a female perspective – before you book flights.

2. Dress in sympathy with the local culture

Understanding why cultural differences matter is key to safe travel. Defying dress codes or customs may put you at risk and/or invite unwanted attention. Understanding the cultural rules that exist in your country of travel is key to being properly prepared.

3. Arrive at your destination before it gets dark

When you are travelling to a new country or unfamiliar place, try to arrive at your destination during daylight, even if that requires a more expensive flight or an earlier start in your own country. Safety first!

4. Choose your hotel/accommodation wisely

Make sure you know where your hotel/accommodation is located in relation to central train and bus stations, airports, and embassies. Make sure it is in an area that is considered safe and know where the neighbourhoods that are not deemed safe actually are. If you are travelling to a high-risk destination, ensure that your chosen lodging is in a recognised green zone/compound, or has professional security. Know where the nearest medical centres are and make sure you have your medical insurance details accessible at all times.

5. Travel safely once you are there

Consider everything you do from a point of safety. If possible, ensure you are picked up from the airport by a trusted driver. Always use reputable taxis or licensed minicabs and never hail a taxi on the street. Make sure a trusted contact knows your itinerary and expected arrival/departure times at meetings or social appointments, be that your employer, local contact, friend, family or emergency assistance company.

6. Avoid making yourself a target

Muggings, attacks and incidents of sexual assault are often acts of opportunism. Be mindful not to flash expensive jewellery, laptops or phones in inappropriate places. Try not to drink heavily in unfamiliar places, particularly if you are on your own, or colleagues or friends are likely to leave before you do. Try to avoid walking by yourself at night, especially in areas that you

are unfamiliar with. Steer clear of isolated situations that could put you at risk. Consider carrying a small torch or a flashlight with you. Keep your phone charged and easily accessible at all times.

7. Know your limits and trust your instinct

If you are feeling uncomfortable or threatened, try to remove yourself from the situation and don't be afraid to say no. Always trust your instincts. If somebody steps over your boundaries or makes you feel uncomfortable, it is your right to ask them to stop. If you are not able to defuse the situation calmly or to remove yourself – escalate. It is acceptable to make a loud noise to alert others to your situation and to ask for help. Remember that harassment is never your fault.

8. In challenging environments – bring your own sanitary products

Many female travellers are not aware that many African and Middle Eastern countries don't have tampons available, only pads. If you are using tampons, bring your own. Additionally, thrush cream and thrush pessaries or medications for cystitis should be brought with you because it can be impossible to get such pharmaceuticals specifically for women. In remote locations, consider bringing a SheWee so you can go to the toilet in difficult places without removing your trousers.

9. Always buy your own food & beverages

It is important to be aware that drink spiking does not only occur in night clubs and bars. Coffee, tea and other beverages could also be spiked and there have been instances when drink spiking has occurred during business meetings. Don't leave drinks unattended and avoid drinking anything that you have not opened yourself. Be wary of accepting snacks, gum, or cigarettes from people you don't know. In some countries, spiking may take the form of strangers offering fruit or snacks laced with drugs.

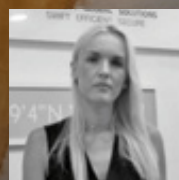
WHAT HAPPENS IF YOU HAVE BEEN 'SPIKED'

Drugs generally take effect within 15-30 minutes and symptoms usually last for several hours. Most drugs leave the body within 72 hours of being taken; the 'date rape drug' GHB leaves the body within 12 hours. These date-rape drugs – usually prescription-strength sleeping aids – are tasteless and colourless and can leave you unconscious and defenceless. If you suspect that you have been drugged and feel unwell, try to get help quickly before the full effect takes hold.

10. Be mindful of unsafe risk taking

In many countries, it is still not considered as "the norm" for women to travel on their own. Don't take risks that may put you or others in a dangerous situation, just because you are coming from a country where your freedoms are different to those of where you are travelling.

SheTravel is powered by Northcott Global Solutions, a leading Global Emergency Assistance Company, giving SheTravel a wealth of experience, expertise and support to provide information and assistance to all travellers.



Anna-Liisa Tampuu ASyl is Head of Risk Analysis at NGS and runs SheTravel.

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Erin Steele (left) with business partner Shem Klimiuk in Kabul



Shem Klimiuk (second left) with some of his management team in Kabul



The Long View (in Afghanistan)

When you work in a volatile country like Afghanistan, how do you know when to invest and move more people in, or when to hold back and take stock? Just ask Atmospherics Unlimited.

Bellwood Prestbury client, Atmospherics Unlimited, works with foreign government donors, NGOs and corporate clients to help them gauge the prospects for successful projects and business ventures. This can be prior to project kick-off or market entry, or building risk management strategies once they arrive.

Erin Steele, VP Operations, says their work relies on the company’s long-standing presence in Afghanistan, passion for helping clients achieve their goals under challenging circumstances, and most importantly, its talented and dedicated local team members.

Q: What do clients need to know about the political landscape?

A: “When organisations like DFID, USAID or other large donors are making decisions about medium- to long-term developments, they need to take a view on the likely political, security and socio-economic stability. And they need to keep abreast of changes as they occur.

“My partner and I have been working in Afghanistan since 2005 and we established our company in Kabul in 2011, building up an extensive network countrywide. This allows us to maintain awareness of what is happening and to understand the ‘ground truth’, so we can advise our clients on vital issues such as when to invest, when to expand operations, or when to consider alternate operations.

Q: Where is Afghanistan at right now?

A: “At the start of 2020, we find ourselves in the wake of an unresolved Afghan Presidential election, the conduct of which was predictably messy. It’s unclear when the elections will be settled, so there is definitely a bit of uncertainty at the moment.

“This kind of political uncertainty often makes it harder to get commitments on aid and development projects. It can interrupt the creation of new projects and prevent funding from finding its way to the right places. More importantly, it can compromise security and make certain areas unsafe for foreign nationals or people associated with foreign-funded projects.

“Obviously we advise on a project-by-project basis. There are some fantastic initiatives in health, education, technology and business that are making great strides. But our clients are rightly cautious at the moment.

Q: Have you experienced security issues yourself?

A: “Fortunately, we have mostly avoided them. However, one of my team members and I found ourselves in the thick of it in September 2019, when the international accommodation compound we were staying at in Kabul was attacked. It began when a large-sized vehicle-borne IED breached the compound perimeter, which allowed gunmen to attack on the ground.

“We followed protocol and locked ourselves in a secure bunker. A 12-hour gunfight ensued before the all-clear was given.

“It’s a sobering experience, and not one I care to repeat, but if you have prepared properly, and have proper security plans in place, you know you can get through it.

Q: How do you feel about the future in Afghanistan?

A: “Despite the challenges that lay ahead, there is a real sense that 2020 may be a game-changer for the country. Although there are still some hurdles to clear, we foresee Afghanistan’s Presidential elections resolving peacefully and some sort of meaningful reduction in violence to emerge from the resurrected US peace process with the Taliban.

“Despite the current impasse at government level and global tensions in the wider Central and South Asia region, I am reasonably optimistic about the future here.”



Erin Steele is VP Operations of Atmospherics Unlimited.
www.atmosphericsunlimited.com

The timeline of a turbulent land

- 1838-42** ● British forces invade, install King Shah Shujah. He is assassinated in 1842. British and Indian troops are massacred during their retreat from Kabul.
- 1878-80** ● Second Anglo-Afghan War. A treaty gives Britain control of Afghan foreign affairs.
- 1919** ● Emir Amanullah Khan declares independence from British influence.
- 1933** ● Zahir Shah becomes king and Afghanistan remains a monarchy for the next four decades.
- 1973** ● Mohammed Daud seizes power in a coup and declares a republic. He tries to play off USSR against Western powers.
- 1979** ● Soviet Army invades and props up the communist government.
- 1988** ● Afghanistan, USSR, the US and Pakistan sign peace accords and the Soviet Union begins pulling out troops.
- 1992** ● Najibullah’s government is toppled, and a devastating civil war follows.
- 1996** ● Taleban seize control of Kabul and introduce a hard-line version of Islam.
- 2001** ● US-led bombing of Afghanistan begins, following the September 11 attacks on the United States.
- 2003** ● NATO takes control of security in Kabul, its first-ever operational commitment outside Europe.
- 2012** ● NATO summit endorses the plan to withdraw foreign combat troops by the end of 2014.
- 2014** ● NATO formally ends its 13-year combat mission in Afghanistan, handing over to Afghan forces.
- 2019** ● Elections, which seem to give President Ashraf Ghani a majority with 50.64% of the vote, are disputed. Protracted peace talks between the Taleban and the United States break down.
- 2020** ● Resumption of peace talks between the Taleban and United States sparks hope for an eventual ceasefire.

Leaving This World in Style

Nigel Stitt, an Appointed Representative of Bellwood Prestbury in Africa, was initially surprised at the level of allowances needed for Corporate Life Assurance in Ghana. When he was invited to a local funeral, it soon became obvious why policies here needed to include significant sums for funeral costs.

Each of these elaborate hand-made coffins, costing thousands of dollars, is created to reflect the individual's life, passions or achievements.



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Refugee Rescue

When writer and musician, Joby Fox, saw the television images of refugees drowning as they attempted to cross the Mediterranean in 2015, he felt he had to do something. Over four years later, the charity he created has saved countless lives – and continues to do so.

Like many of us, Joby Fox was horrified by the senseless loss of life he saw reported on TV throughout 2015, when desperate migrants tried to cross the Mediterranean in dilapidated and overloaded boats.

Unlike many of us, Joby, a well-known writer and musician from Belfast, decided to do something.

Together with artist, Jude Bennet, they set up a volunteer force to help refugees safely make land on the shores of Lesbos. This soon became the charity, Refugee Rescue, the only humanitarian and professional search and rescue organisation in the region.

In January 2016, the anonymous donation of a used Atlantic 75 inshore lifeboat, named Mo Chara (which means ‘my friend’ in Irish), put the group on the water. The welcome addition of former ferry skipper, Michael Cecil and other RNLI trained volunteers, transformed their capability.

Saving lives on treacherous shores

The crossing to Lesbos from Turkey is only six miles, but it’s a dangerous endeavour when too many people are crowded onto sub-standard boats with useless life jackets and a lack of experienced crew.

Vulnerable people, forced from homes by war and violence, pin their last hopes on smugglers who extort what little funds they have left for a place on these death-traps.

These boats are sometimes solely occupied by migrants, with an inexperienced refugee who may never have been at sea before at the helm. Or they are skippered by smugglers who may drop refugees on inaccessible rocks. Either approach is fraught with danger, as boats drop refugees in rough seas, attempt to come ashore in inappropriate places, or capsize as people try to disembark.

The UN reported over 3000 deaths in attempted Mediterranean crossings in 2017 alone.

Meeting boats as they arrive

From modest beginnings, today Refugee Rescue runs a well-honed operation. Land teams scan the horizon day and night and notify the Mo Chara when a refugee boat is identified. The lifeboat goes out to meet boats and assess their sea-worthiness or advise on where to land.

Refugee Rescue volunteers will then try to orchestrate an orderly transfer from the boat to the shore. They hand over to land crews from other charities and local volunteers who will provide warm clothes, a cup of tea and an equally warm welcome, before they become part of the formal EU refugee arrival system. The charity works closely with the Hellenic Coastguard and other statutory bodies to coordinate activity. They have the only agile lifeboat

with trained crew on the North Shore of Lesbos, so are relied upon for tricky extractions from hostile coves and for fast response when people are in the water.

Out of the media spotlight but no less vital

Paul Kerrigan, Vice Chair & Treasurer of Refugee Rescue, says that whilst the media spotlight may have moved on, the need in 2020 is still vital.

“In August, September and October 2019 we helped around 5000 refugees. Even in the winter months, when the weather prevents crossings, we are still looking at helping 400 or 500 people a month.”

Paul says it can be emotionally challenging work. “These are ordinary people from all walks of life: doctors, lawyers, construction workers, teachers, gardeners, cooks; and lots of unaccompanied minors whose families have been killed at home.

“This six-mile crossing can be the culmination of terrifying journeys that began thousands of miles away and took months or even years. To end up fighting for your life just a hundred yards offshore is a terrible thing. Every life we save makes our efforts worthwhile.”

Always looking for funding

Paul explains that keeping the operation running is a constant battle for finance. “We aim to have four trained crewmembers and two back-up crew available at all times. We also have a land crew of spotters and greeters. At the height of activity, we can have as many as 20 people on the ground at any time. They are all volunteers, but we have to pay for boat maintenance, fuel – which can be upwards of €13,000 a month – flights and accommodation.

“Recently we have been informed by our mechanic that Mo Chara requires new engines at a cost of €20,000. These engines are the heartbeat of our operation and we need to be confident that they are in full working order.”

“What we really need is a large Corporate donor who can help keep us afloat – in every sense of the word. We’d love to hear from one of Bellwood Prestbury’s corporate clients, if they’re looking for a worthy cause to support.”



Paul Kerrigan is Vice Chair & Treasurer of Refugee Rescue

www.refugeerescue.co.uk

SUPPORTING REFUGEE RESCUE

Bellwood Prestbury provides protection for the volunteers, with a rolling policy that is easy to update as personnel change. Cover also includes essential indemnities for the charity.

QUIZ: Expat Top 10

Can you identify the top 10 destinations for Expats?

Every year, the InterNations' *Expat Insider* survey questions expats from all around the world about their experiences. In 2019, over 20,000 respondents representing 182 nationalities were asked to rank their home abroad in terms of quality of life, ease of settling in, personal finance, ease of working there and family life. Can you identify the top 10?

- 1. It's the 7th largest economy in Asia and for expats, salaries are relatively high compared to the cost of living. Lonely Planet says: "Generous like its 23 million people, and a culture as luxuriant as Jade Mountain on a sunny day."
- 2. Known for its beaches, rivers, Buddhist pagodas and bustling cities, this is an exciting place to be. In the survey it actually ranks top for 'personal finances' and 'working abroad'. The food is fabulous and cheap. If you like sudden, warm rain, the monsoon season is a hoot.
- 3. This is a place expats find particularly friendly. It's relatively cheap to live here compared to its neighbours and, if you're a European, it's easy to pop home. Better known for its beaches than a work destination, the seven hills of its capital are gaining in popularity.
- 4. Perhaps its proximity to one of the biggest sources of expats gives this one a boost. Renowned for beautiful resort holidays, but also for extreme violence, expat living is probably concentrated in the exciting capital.
- 5. Another European destination where the cost of living is typically less than its neighbours and the sun shines most of the year. The capital is renowned for its art, culture, football and elegant bars, cafés and restaurants.
- 6. A financial powerhouse and renowned hub for the rest of Asia, this has been a cosmopolitan destination for centuries. High expat salaries will be eaten away by a sky-high cost of living. Your home is likely to be high in the sky too.
- 7. The Middle East had to feature in the top ten and this cluster of 33 islands is the winner in 2019. In this tax-free destination, expats make up almost 50% of the population, and over 80% say they love it there.
- 8. Straddling the equator, its diverse landscape encompasses Amazon jungle, Andean highlands and wildlife-rich areas that attract carefully controlled tourism. Its capital with 16th- and 17th-century palaces stands at over 2,500 m.
- 9. According to 'International Living' this is the most popular retirement haven for expats in Southeast Asia. The cost of living is three times less than the US, cities are relatively crime-free and food, influenced by four cultures, is sublime.
- 10. A European country that registered a new name just 3 years ago, its capital city draws tourists by the droves. Low wages are balanced by a low cost of living, with baroque cities and good work opportunities tempting expats to work here.



* Based on the Expat Insider 2019 survey from InterNations: www.internations.org/expat-insider

Quiz Answers (questions on page 28). How did you do?

- | | | | | | | | | | |
|----|-----------|----|---------|----|----------|----|----------|-----|---------|
| 6. | Singapore | 7. | Bahrain | 8. | Ecuador | 9. | Malaysia | 10. | Czechia |
| 1. | Taiwan | 2. | Vietnam | 3. | Portugal | 4. | Mexico | 5. | Spain |

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To find out more about any of the issues you have read about here or to ask for a complimentary audit of your current global insurance arrangements, please do contact us today.

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