



## PRE-TRAVEL RISK ASSESSMENT | Why is this process so important and where are organisations going wrong

Peregrine Risk Management

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For over a year the world and society has been affected significantly by a global pandemic. However, as the light at the end of the tunnel slowly starts to appear and the need to resume travel becomes reality, it is important to remember that those travel risks faced pre-pandemic are still abundant, and in most cases more dangerous than ever.

Organisations and travellers will look to commence travel at the earliest opportunity, this maybe an Academic looking to conduct cutting-edge research, a business traveller who wants to visit a strategic client, Non-Governmental Agencies (NGOs) who want to kick start humanitarian work or re-engage with ongoing projects....the list is endless.

However, the travel risks are now heightened. Increased economic pressure placed on governments to support the fight against Covid-19, a rise in unemployment and austerity has caused a series of issues that will impact travel safety.

### Key Issues:

The targeting of foreign travellers, due to perceived wealth, has obviously decreased due to restrictions on travel. This will see a spike in **criminality** as travel borders reopen and a rise in unemployment sees those with no credible employment turn to crime. Let's also acknowledge

that there is no government backed *furlough scheme* for criminals and the returning traveller will immediately become a target. However, there has been a significant uplift in **cybercrime** due to accessibility.

The large-scale impact of the pandemic, both domestic and international, has seen a significant uplift in the number of **protests** around the world. The rate of foreigners targeted for **kidnap** for ransom is also on the rise, in addition to those easier forms such as express kidnapping where a traveller can be forced to obtain quick cash with a lower level of risk to the perpetrator.

Lack of internal investment in **infrastructure** will see an increase in accidents, outages, and other related incidents. Those countries that experience **natural disasters** (*N.B. due to climate change the frequency and severity is increasing*) on a catastrophic scale will continue to see a lack of investment in regeneration strategies, this will also trigger increased criminality, kidnap and unrest.

In addition to the obvious concerns around Covid-19 there is also a worry that those less developed countries, with an already struggling healthcare system, would have re-directed funds from **health** advancement onto the fight against Covid-19.

Terrorism has not disappeared, a terrorist requires a target and an audience, during these unprecedented times where movement has been

restricted there has been a drop in **terror** related activity, as borders open, travel routes restart this is likely to increase. Lastly, Covid-19 has not brought a halt to ongoing **conflicts**, whilst the western world focused its attention on the pandemic these conflicts continued.

## Why is a Pre-Travel Risk Assessment Important?

A Pre-Travel Risk Assessment when completed correctly will;

- Illustrate an organisations willingness to put its people first.
- Encourage stakeholder engagement and governance.
- Create a strong 'Safety Culture' at all levels.
- Build in resilience to existing and future travel safety needs.
- Meet 'Duty of Care' obligations.
- Minimise liability and legal proceedings.
- Empower the traveller.
- Reduce risk exposure to the organisation and traveller.
- Enable and trigger targeted protective and reactive measures to reduce likelihood and impact.

## Inherent Issues and Common Mistakes

As part of an ongoing process and service offering, Peregrine Risk Management provides to its clients a Gap Analysis which looks at, in detail, their existing Travel Safety Programme.

Part of this analysis requires an in-depth review of their Pre-Travel Risk Assessment process, procedures, documentation and methodology.

Below are some '*Inherent Issues and Common Mistakes*'.

**Risk Appetite:** Not knowing or defining a risk appetite creates an approval process based on individual experience and risk perception. This can create a dangerous process that could increase risk exposure and authorise trips that may fall outside of the organisations risk tolerance. Also, by not defining a risk appetite does not permit adequate and appropriate risk treatment because there is nothing to benchmark it against.

**Paper-Based Assessments:** Historically Pre-Travel Risk Assessments have been a paper-based bureaucratic process. This causes;

Traveller:

- Transfer of trip ownership to those authorised to approve travel.
- Lack of learning and understanding of the trip destination across all levels, especially around cultural and local law awareness.
- Incomplete assessments.
- Too many policies, procedures and protocols to follow creates ambiguity and lost confidence.
- Unaware of the resources and risk treatment available to support the risk assessment process, both protective and reactive.

Organisations

- Lack of oversight.
- Lost assessments.
- Broken audit trail.
- Increased workload to adapt submitted assessments.
- Increased time and effort to manage submissions.

**Ownership:** The ownership and due process of an organisations Travel Safety Programme differs dramatically. In our experience the ownership usually sits within;

- Health and Safety.
- Security.
- Travel.
- HR.
- Legal/Insurance.

However, it is important to involve all stakeholders. The risk assessment process, when considering travel, sits across many pillars and each stakeholder should ensure they have their respective elements within this process.

**Risk Assessment Methodology:** A lack of risk assessment methodology creates confusion and poor risk treatment. The methodology adopted should seamlessly link to the internal and external resources available. This process is sometimes driven by insurance and home nation governmental advice and guidance. It is, however, very common to utilise 3<sup>rd</sup> party providers to obtain travel risk related intelligence and information to support the traveller in the assessment of risk.

**Risk Treatment:** Having the knowledge and understanding to treat risk is extremely important. Nonetheless, this process does prove to be problematic and inconsistent. Defining pre-agreed mitigation, providing guidance and offering specialist risk consultancy enables the effective treatment of potential risks and vulnerabilities.

**Pre-Travel Risk Assessment Approval:** A problematic approval process is one that is not underpinned by an organisations risk appetite. Failure to identify escalation triggers within an organisation could have catastrophic consequences. Having a clear approval process based on risk and defined tolerance levels will ensure the right people are authorising trips throughout the risk assessment process.

**Blanket Threat Levels:** It is very easy to apply a blanket threat level to a country, however it is important to take into consideration that not all regions, cities, suburbs possess the same level of risk as others. It is therefore extremely important to take all aspects of the trip into consideration.



Source: FCDO Pre-Covid-19 - Turkey

**Under-Estimation of Other Risks:** When considering travel risk, many organisations focus their risk assessment process on the threats created by the destination. It is extremely important that other risks are considered. This must include the personal risks that relate to each individual traveller, as they will be different on a case by case basis.

**Insurance:** One of the biggest failures during the risk assessment process is a lack of understanding around insurance, the most common errors are;

- Blanket insurance policies that breed a poor risk assessment process, risk taking and complacency. However, these 'so called' blanket policies still contain exemptions.
- Poorly communicated insurance cover criteria leads to the non-identification of

exemptions that could restrict and nullify claims. This may include restricted countries, pre-existing medical conditions and unawareness that kidnap cover is/not included.

**Too much Support:** Some organisations take the risk assessment burden away from their travellers by embedding a dedicated travel risk team. Whilst the benefits of this structure are evident, (specialist expertise) there is always the risk that too much is being completed on behalf of the traveller. This creates under-empowerment and lack of awareness for the traveller, ultimately increasing the travellers risk exposure. The risk assessment process should not only include the completion of a form but there should be ongoing research and discussions to make sure the traveller is fully prepared for their trip.

**Resource Availability:** Most organisations are unaware of what resources they have to support, not just risk assessment, but the complete delivery of a travel safety programme. This maybe the intelligence resource provided via their insurer which can provide specific guidance on the chosen destination, the 24/7 incident response line and how that cascades back to the organisation.

**ALERT**

When a Pre-Travel Risk Assessment is completed correctly, following a structured framework and methodology with appropriate risk treatment, the risk assessment process becomes a travel enabler, NOT an inhibitor.

Enabling 'Safe' travel that protects the traveller and the organisation.

## The Solution

Foresight, from Peregrine Risk Management, is a highly secure, easy to use platform that is transforming and streamlining pre-travel risk assessment processes for organisations, across the globe. As well as saving you time and money, Foresight will enhance your travellers' personal safety. It will improve your organisation's safety culture, build in resilience, meet duty of care obligations and crucially – empower your travellers through trip ownership.

To find out more or request a demo, visit [www.peregrine-rm.com/foresight](http://www.peregrine-rm.com/foresight) or email us at [enquiries@peregrine-rm.com](mailto:enquiries@peregrine-rm.com)

# Peregrine

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+44 1568 60 70 00



[enquiries@peregrine-rm.com](mailto:enquiries@peregrine-rm.com)



[www.peregrine-rm.com](http://www.peregrine-rm.com)



Office 7, Thrive Hubs,  
Ocean Crescent,  
25 The Crescent,  
Plymouth, PL1 3AD