

To The Point

Executive Travel for Law Firms

CHUBB®



Developing a Travel Safety Program

Law firms rely on attorneys and senior partners to sustain their growth and profitability. This requires key executives to travel frequently. Business travel presents greater safety risks because of hazards such as unfamiliar roadways, language barriers, or exposure to infectious diseases. Travel to some regions also brings an increased risk of crime, severe weather, political and social unrest, terrorist attacks, or kidnappings.

A travel safety program is an essential part of a firm's human resource planning to protect attorneys and senior partners in their overseas and domestic travel.

Travel Exposure

Creating a travel safety program is similar to any other type of safety program, beginning with an analysis of the exposures to help determine which

elements to incorporate into the program. When reviewing a firm's travel exposure consider:

- What is the profile of your business traveler?
- What is the frequency of travel?
- Is the travel to domestic or international locations?
- Which travel methods are used – commercial planes, chartered aircraft, trains, or personal vehicles?

Travel Safety Committee

A travel safety committee should be formed to develop the guidelines for the firm's travel program addressing the identified exposures. The committee should include the firm's safety and health professional, human resources personnel, a corporate travel or external travel agent, and some of the firm's frequent travelers.

When creating a travel safety program, the committee should minimally consider:

- Existing travel policies and requirements
- Provision for travel restrictions during high pandemic alert levels as set by the World Health Organization
- Car rental and public transportation policies
- Insurance requirements and liability limits for the firm's traveling employees
- Hotel security and safety
- Commercial/chartered aircraft safety
- Vaccination requirements as recommended by the Centers for Disease Control and Prevention (www.cdc.gov/travel)
- Health information regarding deep vein thrombosis, a condition that could develop in travelers who sit for long periods of time
- Current employee profiles including emergency contacts
- Information security concerns regarding client information on laptops and other devices when traveling
- Safety and crime risk assessments for the countries of travel

The committee should also contemplate:

- How do you know if you are sending your employees into a potentially dangerous environment? Who monitors travel? How do you get information about changing international exposure?
- Is there a process in place for urgent response to an incident or event impacting your travelers?
- Do your travelers know what to do and who to contact in the event of an emergency?

Joint Travel

Because of the inherent risks of air travel, firms should develop a policy to restrict the number of partners and employees who may travel together on the same aircraft. The following can be used as a guide when determining a policy, but should be adjusted to fit your firm's structure and travel frequency:

- The number of personnel traveling together on the same flight must not exceed five travelers.
- No more than two partners should fly together on the same flight.
- Any three employees in the same line of command must not fly on the same aircraft.

Chartered Aircraft

Chartering an aircraft makes business sense for many frequent-flying executives. The flights are convenient, save time associated with delays and long lines, and may be more affordable for first class flyers. When considering a charter, thoroughly research the service provider's safety record. Key safety questions to ask of a charter company include:

- Is the company a Certified Federal Aviation Regulations (FAR) Part 135 carrier?
- Is the specific aircraft you're booking FAR Part 135 approved? To be approved, the aircraft must meet Federal Aviation Administration (FAA) minimum maintenance and inspection standards.
- Does the charter company have a current Department of Transportation approval to function as an airline and demonstrate that it meets the FAA requirements?

• Can the company confirm liability insurance coverage? Look for minimum liability coverage of \$5 million per seat or \$50 million on the specific aircraft. Is the charter operator ARGAJS or Wyvern approved? Both organizations evaluate the charter carrier's processes and systems to determine whether it meets the highest safety procedures, training, and maintenance schedules. Both organizations' requirements exceed government requirements for air carriers.

- Does the charter operator have a medical response plan for medical emergencies? Is the crew trained to provide first aid? Is there a defibrillator aboard the aircraft?

Conclusion

Travel poses a unique set of hazards that may be easily overlooked. Once a travel safety program is in place, it is important to schedule periodic reviews to assure the program stays current with changes in business travel frequency and travel destinations.

Resources

Global Business Travel Association
www.gbta.org/Pages/default.aspx

World Health Organization
www.who.int

Centers for Disease Control and Prevention
www.cdc.gov/travel

Learn More & Connect

For more information on protecting your executives, contact your local risk engineer, visit the [Chubb Risk Consulting Library](http://www.chubb.com/riskconsulting), or check out www.chubb.com/riskconsulting.