



Duty of Care in Action: Managing the Loss of an Employee Overseas

August 16, 2011

Worldwide reach Human touch



Duty of Care in Action: Managing the Loss of an Employee Overseas

Employee fatalities can have catastrophic implications for families and organizations. This briefing, based on the webinar, "Duty of Care in Action: Managing the Loss of an Employee Overseas," hosted by International SOS, provides an overview of the complexity of repatriation of mortal remains as well as the process of pre-planning for such difficult events.

Some would agree that this is a "taboo" topic; however, for those charged with making decisions around the loss of an employee, the information covered in this summary is meant to help them prepare for and deal with the loss of an employee in the most caring and sensitive way possible.

Overview of Repatriation of Mortal Remains

From Patrick Deeroose

A Complex Process

- Repatriation of Mortal Remains (RMR) is a complex process that includes emotional, religious, administrative and logistical issues.
- Establishing a single Point of Contact (POC) within the organization and at International SOS will help avoid miscommunication due to selective hearing that occurs while in shock as well as unnecessary stress on the family and organization. Scheduling daily conference calls between the two parties is highly recommended and considered a best practice.
- To assist with the grieving, culturally appropriate psychological support should be set up for the organization – at home and abroad – as well as for the family left behind.
- Some organizations prefer the family travels to the site to identify the body and help with the administrative process. Others may see this as a delay to the process and not send the family. This should be discussed and established in advance, if possible, as part of an organization's policy.

Administrative Steps

- There are a number of administrative steps that must be completed before an RMR can take place, including:
 - Cause of Death (COD)
 - Death certification (temporary and final)
 - USA: consular report of death overseas (for U.S. citizen, the respective embassy/consular office for other nationalities)
 - Embalming certificate
 - Sealing certificate
 - Port health certificate
 - Export permit
 - Cancellation of passport
 - Laissez-passer
 - Import permit
 - Burial/cremation permit
 - Air way bill
- All documents must be translated into the language of the home country and notarized. It is recommended that at least 30 notarized copies of each document be obtained. These documents will be needed for insurance, estate settlement, IRS, Social Security death benefits, car titles and bank accounts. Requesting these documents later will be much more difficult once the remains have been sent home. Also be sure that the consignee receives copies.
- Check that all documentation is accurate. Any discrepancies will create a delay.

Embalming and Autopsies

- The storage of the deceased is critical, especially how and where the body is kept. In order to delay decomposition, the body must be refrigerated. When the deceased arrives home, it is important that the body is in the best condition possible. The last image of the loved one should be a recognizable one.
- The family should establish a consignee (receiving funeral home or possibly

the family) within the first 24 to 48 hours to keep the paperwork moving and not delay the return of the deceased.

- The timeline for an RMR is typically 7 to 10 working days. In more remote locations, however, it can take up to 14 or more working days. It is important to assure the family that we do our best to make the process as quick as possible but that there are issues that can cause delay (i.e. bad weather, holidays, airline strike).
- In some cases, the family requests the deceased to be returned unembalmed to be autopsied. Embalming is an IATA requirement for long transcontinental transport, so it is important to let the family know that the deceased can be autopsied post-embalming.
- Prior to the release of the body, the family or an organization representative must identify the remains. If the body is not identifiable, forensic pathology will become involved.
- In some countries, embalming is done extremely well while in others, embalming is not done at all for cultural reasons. The timing between the embalming and transport is key and must be done correctly.
- On some intra-European flights, embalming is not required if the cold chain can be preserved.
- In countries where there is no embalmer, one will need to be flown in with their equipment. This is not only more costly, but also further delays the RMR.
- If the family is flown in, they will often choose the casket. If not, the body is placed in a transport casket for the flight home. If there are no caskets available, check with the embassy first to see if a transport casket can be borrowed.
- Be aware of potential “Mafia” systems and criminal activity. For example, a woman suffered an accident while on holiday and died from her injuries. Her husband returned home to the U.K., leaving the local consul to transport the body home. Unfortunately, the undertaker did not realize the deceased had RMR in her insurance policy. To be sure payment was made, the undertaker held onto an expensive ring of the deceased. The ring was eventually recovered.

Transport Home

- For transport, the casket is wrapped in zinc lining. Personal belongings and the organization’s equipment must be shipped separately. The issued sealing certificate states that there is nothing else in the casket but the deceased.
- Proper cargo space must be booked for transport. The size of the casket with zinc lining and packing case is typically 78x28x18 inches and weighs between 500 and 550 pounds. If the airplane is not large enough, transport will have to wait for a flight that will accommodate the casket or use an alternative mode of transport to the final destination.
- Keep in mind that if a transport is connecting through London Heathrow Airport, it must remain on the ground there for 24 hours before continuing to the destination.
- Once on the ground at the destination, it can take 3 to 4 hours to be cleared. Late evening arrivals may cause the casket to be stranded at the airport until the customs office reopens the next morning.
- Once the body has been cleared, it is then taken to the funeral home. The funeral director will unpack the casket and inspect the body before allowing viewing by the family. If the deceased needs to be moved from the transport casket to a final casket, this will be done prior to the family paying their respects.

Cremation

- When cremation is chosen, the administrative process is exactly the same.
- The distinguishing factor in the transport is that the ashes can be hand carried on board by a family member or family representative (with proper documentation) or put in cargo.

- For transport, a transport urn is chosen that meets TSA regulations. The ashes are then moved to the family chosen urn once received by the consignee or funeral director.

Summary of RMR

- Establish a single Point of Contact (POC).
- Identify stakeholders.
- Establish a communication tree and point of contact who will speak to the family.
- Identify the consignee within the first 24 to 48 hours.
- Check for any errors within the documentation that could delay the process.
- Manage expectations. including timeline and the viewing of the coffin/remains.
- Take note of overseas public holidays.
- Be prepared for the unexpected (i.e. bad weather and airline strikes).
- Recognize that this is a very sensitive and emotional time for all parties involved.

Overview of Speaker Questions and Answers

From Jean Harvey

- 1. What experiences have helped shape the way you handle these sensitive situations?**

 - Jean spent 35 years managing health and benefits programs in the U.K. and worldwide.
 - At PricewaterhouseCoopers (PwC) she supported (and continues to support) “Critical Care Support Services,” for employees in times of serious health related difficulties. She has also spent time working with International SOS to coordinate and deliver this support.
 - Five years ago she began to get involved with CRUSE Bereavement Care, a leading U.K. charity which helps people who have suffered bereavement.
- 2. What are the skill sets to be an effective Point of Contact?**

 - The Point of Contact (POC) must be a strong leader and decision maker who is available to assist at any time, even after business hours and weekends.
 - The POC must make decisions on behalf of the family and the organization as well as communicate effectively and compassionately at all levels.
 - Typically but not always within the Human Resources department, the POC must be at the managerial level or higher.
 - Knowledge of cultural and religious practices and beliefs is important.
- 3. Can you tell us about the Kazakhstan case? What are some of the lessons learned?**

 - A senior tax partner at PwC was rushed to the hospital in Kazakhstan in a serious state. The senior partner in the Almaty office reached out to Jean because International SOS had already been contacted, and it was clear that the woman needed to be medically evacuated to the nearest center of medical excellence. She was a U.S. citizen, but was working as a local hire in Kazakhstan, which caused some logistical issues.
 - Within 48 hours, the woman was in a coma and evacuated to Berlin, Germany for care. Her family was flown from the U.S. to be with her. On life support, the family eventually realized that there was nothing else to be done. Life support was ended and her body cremated. Her best friend from Kazakhstan brought the ashes back to the U.S.
 - Takeaways:
 - It was not clear to the local HR people at PwC in Kazakhstan prior to this that someone was available to help take over the situation and be the Point of Contact to liase with the family.
 - When families and colleagues are upset, it is important to have someone who can remain calm and manage all expectations.
 - It is also important to manage the time zones. In this case, Jean was in the U.K. and there was communication with the U.S. (five hours behind) and Kazakhstan (five hours ahead).

Questions and Answers from Attendees

- 1. What are some best practices around spouse notifications and/or privacy-related matters? (In reference to the Greek Islands case)**
 - Try and establish what the family background is, i.e. relationships between members.
 - Determine who needs to be reached. Be prepared to listen and not comment.
 - A little goes a long way, including a visit or a telephone call, some flowers or offer of counseling, if desired.
 - Be very clear what you can do and manage expectations.
 - Leave a point of contact number where the family can reach you. This is very important.
 - Be discreet.

- 2. Do you have any advice for who should convey the message regarding to the death of the family member to the family?**
 - In a corporate or company situation, this role typically but not always falls to a senior human resources person. They should maintain the business continuity plans and current contact details. In a smaller organization a person who knew the deceased well could convey the message.
 - The person who conveys the news should have the necessary personal skill set and the experience to handle the situation with compassion and empathy. If acting on behalf of an organization, the person should be empowered to offer assistance or commit to financial and other assistance, which may be required.

- 3. Should the corporate response vary depending on the circumstances of the death? For example, should death as a result of violent crime or terrorism be handled differently?**
 - The response to any death overseas should be as personalized as possible and the circumstances of the death certainly impact the communication to the stakeholders. If forensic pathology is needed or crime investigation is initiated, the authorities will only release the remains when the investigation is complete. This can take days and sometimes weeks, over which we have no control. However, the process from the time the remains are identified and released to the undertaker for preparation for transport is very generic.

- 4. Is there a resource that summarizes cultural or religious practices with regard to funerals, embalming, etc?**
 - Most knowledge comes from day-to-day case management and listening to clients and family. Our database on RMR's in all its facets is expanding and fine tuned with every case we handle. There are good reference materials on RMR's such as the Blue Book of International Funeral Services published by FCS Worldwide or the National Yellow Book of Funeral Directors published by Nomis Publications Inc. Good information has also been obtained from the National Museum of Funeral History in Houston, Texas, and from booklets such as The Jewish Mourner's Handbook Berhman House.

- 5. For Afghanistan-based employees, how do you deal with different nationality, culture and religion?**
 - When facing the death of an employee, we must do our best to respect the religious and cultural beliefs of the deceased. Many organizations working in Afghanistan are employing staff from the Indian subcontinent, where Muslim, Hindu and Sikh religion is prevalent. Consideration should be given for a member of the staff to be nominated as the family liaison, who would be responsible for the facilitation, as far as the religious and cultural needs of the bereaved.
 - The following sample information can be used as a general guide to the management of the deceased according to each religion listed, but should not be considered definitive or replace the need for a family liaison to communicate with the bereaved to ensure a dignified and appropriate response.
 - *Hindus*
 - A deceased Hindu should be placed with the head facing north and the feet south.
 - The arms should be placed to the sides and the legs should be straightened.
 - The face should be pointed upward with eyes closed and the whole body must be covered with white cloth.

- Any detached body parts must be treated with respect as if they were a complete body.
- When a person dies, their body is washed, dressed in new clothes and flowers are placed around it.
- The bereavement in the family lasts a minimum of two weeks during which several rituals are followed.
- Hindus believe in cremating the body so that the soul is completely free of any attachment to the past physical matter.
- Note: Post mortems are permitted, usually with prior agreement of the immediate family.
- *Muslim*
 - Ideally only male Muslims should handle a male body and female Muslims a female body.
 - The body should be laid on a clean surface and covered with a plain cloth, three pieces for a male and five for a female.
 - The head should be turned on the right shoulder and the face positioned towards Mecca.
 - As soon as possible after death, the body is given a ritual washing called Ghusi. This is to wash away all the sin so the body can meet Allah in a pure state.
 - The deceased is anointed with perfumes and spices and wrapped in a white cloth, usually the Ihram clothes used for the Hajj.
 - This ritual is the same for rich and poor, in death, Muslims believe all are equal.
 - Muslims try to bury the deceased within 24 hours of death, if possible. They believe that the soul departs at the moment of death.
 - The deceased is placed with their head facing the Muslim holy city of Mecca.
 - Note: Post mortems are acceptable only where necessary for the issue of a death certificate or if required by the coroner.
- *Sikh*
 - The 'Five K' are physical symbols worn by Sikhs
 - Kachha (underwear)
 - Kara (wristband)
 - Kirpan (sword)
 - Kes (unshorn hair)
 - Kanga (comb)
 - These items should be left on the body of the deceased
 - The body should, if possible, be cleaned and clothed in clean garments before being placed in a coffin or on a bier.
 - According to Sikh etiquette, comforting a member of the opposite sex by physical contact should be avoided, unless those involved are closely related.
 - Deliberate expressions of grief or mourning by bereaved relatives are discouraged, though the bereaved will want to seek comfort from the Sikh scriptures.
 - The deceased should always be cremated, with a close relative lighting the funeral pyre or activating the crematorium. This may be carried out at any convenient time.
 - The ashes of the deceased may be disposed of through immersion in flowing water or dispersal.
- In addition to these religious and cultural factors, each of these countries on the Indian sub-continent may have unique documentation requirements, beyond the generic documentation discussed yesterday.
- With regards to Afghanistan, the care for the body has serious constraints (e.g.

lack of refrigerated storage facilities and lack of professional embalmers) which may necessitate a rapid extraction of the remains to a staging point. Due to the nature of a lot of the deaths in hostile environment, the remains may not be viewable upon arrival at the destination (even with the best possible care).

- 6. In the case of a US citizen who dies overseas, the local US Consul would be very involved and helpful – eg. the Kazakhstan case?**

 - Although most embassy staff are compassionate and willing to help in these tragic events, their role is mainly to issue the required documents for the remains or cremates to enter into the U.S. On a number of occasions embassy duty officers open the embassy late at night or during the weekend to process this documentation. Any other help to bring the remains home must be handled by the appointed undertaker. Some embassies keep a list of funeral directors with experience in international RMR's but they cannot recommend one over another.
- 7. How long (on average) does it take to obtain all of the required documentation for RMR? What costs are involved?**

 - The processing of documentation takes, on average, 4 to 5 working days and the fees are minimal ranging from \$5-25 USD, payable in local currency.
- 8. Are there any procedures that need to be completed for cremated remains?**

 - The procedure for cremation is very similar with some cultural considerations (i.e. Japanese "bone picking," dispersing of ashes over flowing water for Sikh's) and lesser transport documentation are required since the cremates can be hand carried in a transport urn with the relevant papers attached.
- 9. If there are religious reasons for not embalming, what do you do with the body?**

 - We understand the religious reasons for not allowing embalming of the remains and we try to respect this as much as possible, e.g. if the cold chain can be maintained on intra-European flights, the body does not require embalming. On long haul flights IATA regulations require the remains to be embalmed up to a certain standard. In this situation we compassionately explain this to the loved ones, if they accept, we proceed. If they resist, we may engage the help of a religious leader or offer the family the option of local burial or cremation.
- 10. You identified the specifications for RMR's to the U.S., is there a similar list for RMR to Canada?**

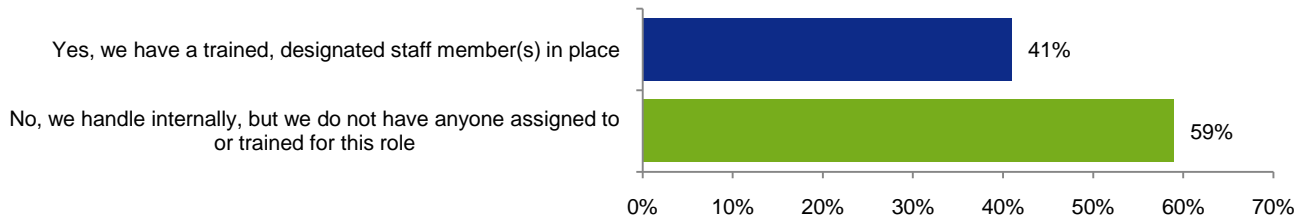
 - The process is very similar, except that it will involve the Canadian embassy or high commission.
- 11. What has been your experience dealing with RMR's in Thailand?**

 - International SOS has been operating in Thailand for 20 years. We have a small network of credentialed undertakers who are familiar with international RMR's and who have proven to be reliable and able to provide an excellent service. They also have the relationship with the various local authorities and officials to help to facilitate the documentation and translation. Although the bureaucracy in Thailand seems to be heavy at times, we have not encountered significant delays in RMR's.
- 12. Due to increasing violence in Mexico, have you had to make changes to how you handle an RMR in that country?**

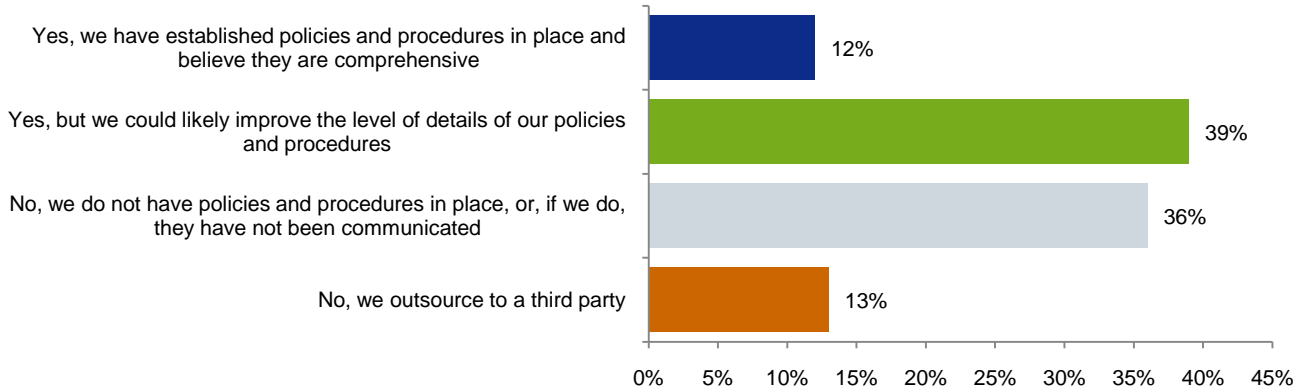
 - The number of RMR's from Mexico has been limited (so far), and we have not seen the need to change our current Mexico RMR procedures except for regular verification of contact details and point of contacts.

Webinar Poll Results

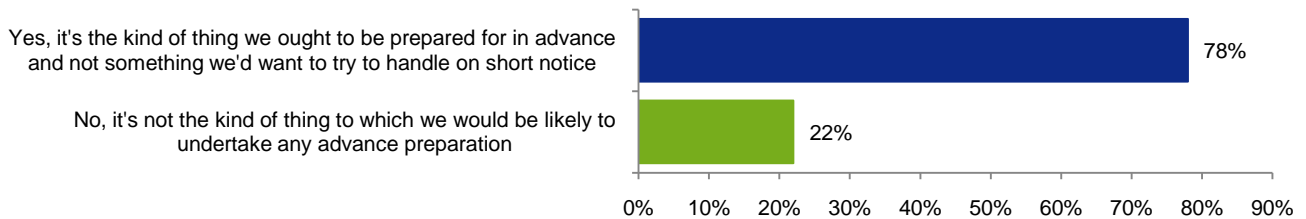
1. Do you have a designated employee in your organization who communicates with various parties at the time of a loss? (i.e. families, staff, regional managers, etc.)



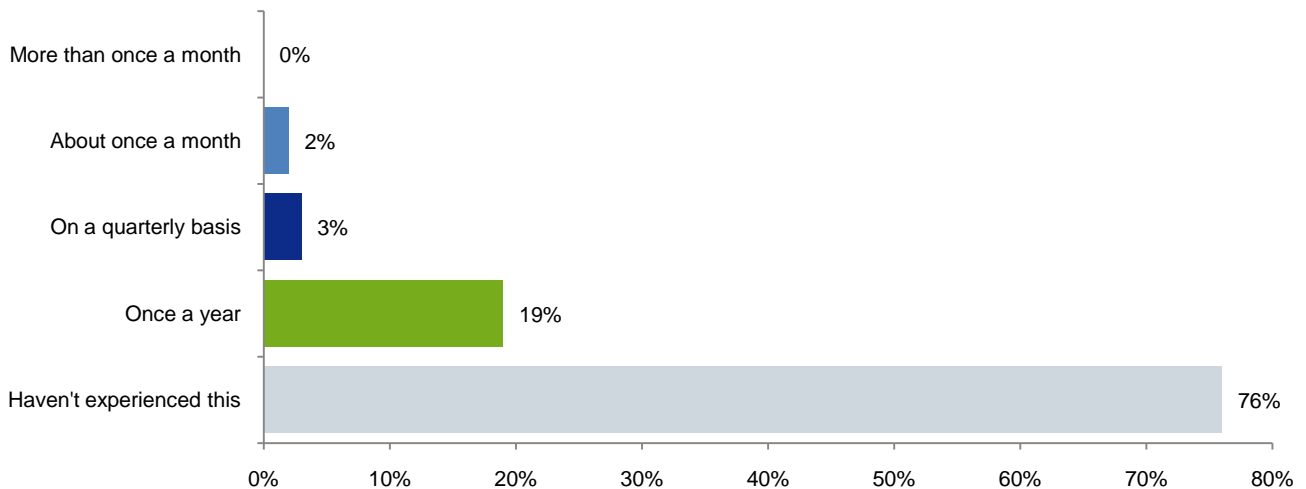
2. Does your organization have policies and procedures in place in the event of an RMR?



3. If your organization does not have either a) policies and procedures in place related to an RMR, or b) trained, designated staff member(s) in place in the event of an RMR, do you believe your organization could benefit from assistance on those matters?



4. On average, please estimate how frequently your organization manages a repatriation of mortal remains (RMR)?



Overview of Speakers and Moderator

Patrick Deroose, Group General Manager, Corporate Assistance Division, International SOS

Patrick Deroose is directly responsible for managing corporate medical assistance and working with all International SOS Alarm Centers to ensure the smooth running of the company's operations worldwide. The Corporate Assistance Division is the ultimate authority on case management in International SOS. He is also the acting Director of Assistance Operations of the Americas region. Mr. Deroose has been with International SOS since 1986 as flight nurse. In 1993, he became Operations Manager for the company's Singapore Alarm Center. He was later promoted to Regional Operations Manager, Asia, and in 1999 held a global function. He moved to his current position in September 2008.

Mr. Deroose holds a diploma in Nursing from the Higher Institute for the Paramedical Professions in Gent, Belgium, with post graduate diploma in Education and Ward Administration, as well as a diploma in Management from the Singapore Institute of Management.

Jean Harvey, Director (Retired), PricewaterhouseCoopers

Jean recently retired from PricewaterhouseCoopers after 35 years. The majority of her career was spent working in Partner Affairs, initiating and running health and benefit programs. She was also available to provide support to partners and employees in the firm both in the UK and on a worldwide basis in times of difficulty, including serious illness and death. Jean now works as a Consultant with Blossoms Healthcare LLP, helping to manage corporate relationships and a national network of health specialists and consultants which Jean was instrumental in establishing over the last 15 years. She provides a 'Critical Care Support Service' to PwC which continues to support people in times of health related difficulties and works with International SOS in delivering and coordinating this support on a worldwide basis.

In addition, Jean supports and works with CRUSE Bereavement Care – a leading UK charity which for over the past 50 years has been helping people who have suffered bereavement.

About International SOS

International SOS (<http://www.internationalsos.com>) is the world's leading international healthcare, medical and security assistance, and concierge services company. Operating in over 70 countries, International SOS provides integrated medical, clinical, security, and customer care solutions to organizations with international operations. A global team of over 8,000 employees led by 970 full-time physicians and 200 security specialists provides services including planning, preventative programs, in-country expertise and emergency response to 66 percent of the Fortune Global 500 companies.