



HOTEL SAFETY A GUIDE TO STAYING SAFE FOR EMPLOYERS & TRAVELLERS



Editorial:

Nick Jones Robert Walker Jill Jefferis

Information:

www.internationalsos.com nick.jones@internationalsos.com www.acte.org jjefferis@acte.org

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01. Foreword

As the world becomes more interconnected and business opportunities spread to new spots around the globe, so do business travellers. With this travel comes concern about travellers' safety in these new environments.

Duty of Care is the most important part of our job. To do it right, we must protect against pitfalls and plug holes where necessary - but also be measured in our actions.

We tend to think of the hotel portion as the safest part of a journey that can involve long flights, commutes in crowded cities, uncomfortable food and health emergencies. The hotel is almost always the most benign part of these generally safe endeavours. But there can be a false sense of security when it comes to hotels.

We think once we get checked into our rooms that everything will be fine. While a hotel fire or terrorist attack will grab headlines, the small things are vital. Safety is as simple as knowing where to find the fire escapes, the easiest way out of a hotel room and when to secure yourself inside. It's important not to be overconfident.

We don't want to be alarmist, but business travellers and their travel managers must be aware of what can go amiss so they can prepare.

No one can predict emergencies. But we can learn from past incidents to limit the damage in future ones.

Safe travels,



Greeley KochExecutive Director

Association of Corporate Travel Executives (ACTE)



While the vast majority of hotel stays occur without incident, the importance of reviewing accommodation risks has been highlighted in recent years by numerous terrorist attacks against hotels.

The business world has seen increases in visits to developing, higher risk countries due to the commercial opportunities at hand. Perhaps taking business travellers to locations with a greater level risk than ever before. But are the safety and security considerations of employees keeping pace with this change? Research from Ipsos MORI suggests not: in a survey of more than 700 organisations around the world, they found that only 19% of organisations implemented safety and security checks for hotels/accommodation in 2017.1

For those companies who have implemented safety and security checks, it is uncertain how robust these are: often these checks can be rudimentary – linked to room access, fire response, and anonymity provided at front desk. They frequently overlook factors beyond basic security checks such as emergency response capability, verification and vetting of staff, or indeed the location of the hotel itself.

Accommodation, regardless of type, should be selected based on an objective assessment of the local conditions, and the profile and itinerary of the traveller. This applies as much to hotels as it does to B&Bs, private-lodging (e.g. Airbnb), serviced apartments or guest houses.

Figure 1

Illustration of terrorist attacks against hotels 2000-17 where International SOS and Control Risks supported impacted companies.



¹Ipsos MORI Global Business Resilience Trends Watch 2018

a. Evaluating whether accommodation is suitable

A company's travel risk management policies should take several principle factors into account when evaluating the suitability of accommodation in a given destination – for example:

Are the security standards appropriate to the risks in the destination? Do they reduce the incidents or exposure to the principal security threats? Hotels and secure private compounds generally have layered protection, including access control, and higher assurance standards than other forms of accommodation.



Most hotels will have established and practiced drills for evacuating premises, and staff trained to supervise them. Very few shared properties, for example in non- serviced apartment buildings, will have similarly robust procedures. Such properties are also less likely than hotels to have alternative power or telecommunications systems, making them much less resilient options in locations prone to interrupted power supplies. Additionally, in the event of an incident such as a fire or burglary, first responders will find it easier to locate well-known hotels or guest houses. Private lodging will often be less easily identifiable, which reduces your ability to manage the impact of unforeseen or unavoidable events.



International hotels may provide access to support services such as multilingual staff, medical assistance and a reliable car service. There is also the possibility for late check-in and staff can be contacted 24/7 via telephone or email.



Are there formal background security checks for staff? Do hosts and guests typically provide detailed information about their background before using the service? How is identification verified? The degree of trust and assurance necessary to take information at face value will vary.



Whether a guest is able to maintain a lower profile in a business class hotel, as opposed to secure private housing, depends on the location and threat environment. While it may be better to book accommodation in large hotels where anonymity is easier, not all large hotels are necessarily situated in safe areas. Furthermore, in some locations large international hotels have been key targets for attacks or are situated in the vicinity of high-value targets.



Employers need to be able to account for their employees and having multiple staff housed in few hotels may make the task simpler because of close proximity; however, the trade-off is the potential increased impact of an emergency affecting that single location. Using a service that is integrated with company booking procedures and enables the manager to know – and regulate, or accept or seek to transfer risk – where their staff will be staying can mitigate this to some extent.





19%

Only 19% of organisations implemented safety and security checks for hotels/accommodation in 2017 ¹

b. Evaluating whether the accommodation is in a suitable location

Reviewing the security risk rating associated with a destination can be a very useful starting point in deciding whether an accommodation is suitable i.e. if the destination is low risk, you may be able to broadly assume that reputed business-class accommodation will be a suitable option. However, for anything above low risk, there starts to be an immediate question about suitability: are there external factors that could affect your travellers? For example, the potential of civil unrest or unnecessary exposure to organised crime.

This is a helpful approach to consider when reviewing employees' total business travel exposure. The risk-rating methodology can easily be embedded into travel policies and procedures. It can even be used in automated booking systems: so that a person trying to book accommodation in a high risk location immediately notifies their employer – allowing the employer to assess the risk in more detail. This could prevent any foreseeable issues for the traveller, and subsequently help the employer to protect their people.



What are travel security risk ratings?

While the vast majority of hotel stays occur without incident, the importance of reviewing accommodation risks has been highlighted in recent years by numerous terrorist attacks against hotels.

The business world has seen increases in visits to developing, higher risk, countries due to the commercial opportunities at hand. Perhaps taking business travellers to locations with a greater level risk than ever before. But are the safety and security considerations of employees keeping pace with this change? Research from Ipsos MORI suggests not: in a survey of more than 700 organisations around the world, they found that only 19% of organisations implemented safety and security checks for hotels/accommodation in 2017.1

Figure 2

Illlustration of differing travel security risks, travelriskmap.com





EXTREME TRAVEL RISK

Government control and law and order may be minimal or non-existent across large areas. Serious threat of violent attacks by armed groups targeting travellers and international assignees. Government and transport services are barely functional. Large parts of the country are inaccessible to foreigners.



HIGH TRAVEL RISK

Protests are frequently violent and may target or disrupt foreigners; they may be exacerbated by governance issues, including security or law and order capacity. Violent crime and terrorism pose significant direct or incidental risks to travellers and international assignees. Communal, sectarian or racial violence is common and foreigners may be directly targeted. Certain parts of the country are inaccessible or off-limits to the traveller.



MEDIUM TRAVEL RISK

Periodic political unrest, violent protests, insurgency and/or sporadic acts of terrorism occur. Travellers and international assignees may face risk from communal, sectarian or racial violence and violent crime. Capacity of security and emergency services and infrastructure varies. Industrial action can disrupt travel.



TRAVEL RISK

Violent crime rates are low and racial, sectarian or political violence or civil unrest is uncommon. If terrorism is a threat, groups have limited operational capabilities, and acts of terrorism are rare. Security and emergency services are effective and infrastructure is sound. Industrial action and transport disruption are infrequent.



INSIGNIFICANT TRAVEL RISK

Rates of violent crime are very low. There is no significant political violence or civil unrest and little sectarian, communal, racial or targeted violence against foreigners. Security and emergency services are effective and infrastructure is sound. Transport services are of a high standard with good safety records and only occasional travel disruption. Industrial action affecting essential services is rare



REGIONAL VARIATIONS

Travel Security Risk Zones are areas within a country where the risks faced by travellers and international assignees are different from the country's overall risk environment, usually necessitating a different level of preparation.

02. Categorising risk

Insignificant / low risk destinations

As a general rule, travellers in destinations where the travel risks are rated low or insignificant can stay in business standard hotels run by internationally recognised companies. Other options such as smaller boutique hotels or guest houses are also likely to be practical. This affords a good level of assurance around the provision of basic security standards sufficient to control the risks posed by opportunistic crime, including access control of public and private areas. It also ensures good access to other essential risk management tools, such as fire prevention, detection and response, and a good likelihood of continuous access to essential life support – water, food, power and communications – for a reasonable period in the event of any localised security deterioration.

In such locations, the use of private-lodging accommodation (e.g. Airbnb) is likely also to be a practical alternative to hotels or guest houses, although it is not without its risks. The location of the accommodation should still be reviewed for its proximity to sensitive locations, such as protest or rally flashpoints, or likely targets for terrorist attacks.

This should take into account not just of the potential geographic proximity, but also the potential or actual increases in such risks over time. For example, it might be practical to book a hotel in 'Revolution Square', Havana, Cuba during most times of the year, but anyone planning to stay there during the anniversary of the revolution should be prepared to have difficulty accessing their flat due to jubilant or unruly crowds, or else find accommodation elsewhere in the city.

It should also balance the vulnerability of the accommodation to any natural hazards, including earthquakes and flooding – although in many, if not most, low risk countries these are very low- probability and low-impact events.

Shared economy service providers are refining their offerings to highlight 'business ready' locations. Some of the criteria associated with this sort of designation pertain to traveller safety and may require that units that are not shared by different guests, as well as the presence of smoke and carbon monoxide detectors, first aid kits, fire extinguishers and emergency cards. In addition to considering these, the description of the property can include useful information about the building access controls, such as a 24-hour doorman.

Organisations may wish to qualify travellers based on their familiarity with the destination, command of the local language and other skills that let them function without the services that are typically available in a full-service business hotel. This pre-qualification could be conducted through a brief over-the-phone assessment by a security analyst.



Summary recommendation:no need for
accommodation risk
assessment

Medium risk locations

Travel risk management policies need to be more nuanced for those destinations rated medium risk. These destinations have variable levels of risk and require further review to determine the suitability of using any accommodation service. As a general rule, an adaptive risk-based policy should instead recommend a profile and itinerary-specific discussion with a security specialist to confirm the suitability of services in this kind of destination.

Summary recommendation: accommodation-specific risk assessment to be considered



High and extreme risk locations

In high and extreme risk locations, no accommodation can be assumed appropriate without conducting a thorough risk assessment i.e. unlike low-risk destinations, employers cannot assume that business standard hotels run by internationally recognised companies are appropriate. In fact, in locations that are synonymous with political violence, hotels can represent easier-to-hit targets than government and military buildings. In many ways, a hotel can be an ideal target for a terrorist group: it has a fixed location, it often has a shallow security perimeter, in many cases it's foreign-owned so it is symbolically important, and it often has the potential for a high number of both foreign and local casualties.

In high and extreme-rated travel risk locations, the use of share economy accommodation will almost certainly be inappropriate. While each destination should be viewed on its own merits, high and extreme locations are typically associated with significant challenges to freedom of movement, from conflict, terrorism or crime, or a mixture of all these factors.

These factors put a premium on robust, well-appointed and established accommodation. As such, travellers are advised to stay in secure compounds or villas, with adequate security arrangements. In some circumstances, it may be preferable for a business traveller to stay in low-profile accommodation. These decisions should be made after weighing the pros and cons of different types of accommodation including the ability to contact and receive support if it's needed.

Summary recommendation:accommodation-specific
risk assessment essential

c. Guideline approach by risk rating

Risk Rating

Appropriate accommodation types

Preventative procedure

Recommended support on-the-ground

Insignificant - Low

Internationally recognised hotels and private-lodging (e.g. Airbnb)

No accommodation risk assessment required

Access to 24/7 medical advice

Medium Risk

Internationally recognised hotels only

Accommodationspecific risk assessment to be considered

Access to 24/7 medical and security assistance provider

High - Extreme

Every accommodation requires a risk assessment

Accommodationspecific risk assessment essential. Specialist training prior to travel

Access to 24/7
medical and security
assistance provider.
Robust crisis
procedure in place

d. Combined risk review: accommodation and location

The most robust method of reviewing the risk associated with a particular accommodation is a combination of both the accommodation suitability (as outlined) and the location suitability. Only when the two elements are combined can employers feel confident that they have taken everything into account.

Furthermore, on-the-ground arrangements may need to be considered, for example: how to get to and from a hotel when moving from airports and business meetings.

A final factor may be the employee's company profile and how it is viewed in the destination; does it represent any additional threats to security.

e. Traveller profile

While not an accommodation-specific risk, the risk profile of your travellers may need to be considered in the context of the location where they are staying in. In differing locations, gender, race, ethnicity, and sexual orientation may need to be considered. For example, in some locations, it may be policy for women to only stay on 'female only' floors of a hotel.

03. Cost exposure



Author: Lauren Fuiman Cell, Attorney at Law

The importance of reviewing accommodation risks becomes a stark reality for employers when they review and understand the potential cost exposure for failure to review and respond appropriately to accommodation risks.

An employer should, in theory, have a moral compass that motivates it to appropriately evaluate, understand, and respond to the risks its foreign travelers face, but an employer can often think primarily about its economic bottom line. The main question is often: How much is this decision (or failure to make a decision) going to cost me? Unfortunately, certain factors make it difficult to assess the legal risk employers face for the following reasons: (1) duty of care cases are decided under a negligence framework; (2) U.S. law is not the only law that governs – applicable local and national laws in every jurisdiction where the employer operates can control; and (3) many cases settle out of court.

The fact that the answer to the "how much is this going to cost me" question is not absolute should not mean an employer does not factor the cost exposure into its analysis. The fact that the cost exposure is often unpredictable and can be extremely costly – sometimes in the multi-million dollar range – should indeed motivate an employer to make an informed, prudent, and well thought out decision.

There are cases heard all over the world that have grappled with the duty of care issue in a mobile workforce context. The cases below outline the various potential consequences an employer may face.

While most of the cited cases do not involve injuries suffered at the place of accommodation, the injuries suffered occurred as a result of travel to and from the place of accommodation and are interconnected. Importantly, the duty of care analysis in all of the cases is applicable to the duty of care analysis as it applies to an employee's place of accommodation. Having a comprehensive duty of care program that is updated often to deal with a changing landscape of issues goes a long way in helping an employer avoid legal ramifications when (not if) an incident arises.



a. Case examples

Neilson v. Overseas Projects Corp of Victoria LTD (2005)

Spouse of an employee on a two-year assignment in China was severely injured in a fall on a staircase at their accommodations. The High Court confirmed an award to spouse against the employer finding that the employer breached the duty of care it owed to the spouse and was liable to her for damages in the sum of \$300,000.

Enlow v. Union Texas (1999)

A team of four Houston-based auditors were killed in Karachi, Pakistan in November 1997 while traveling from their hotel to finish up an auditing project. Survivors of the auditors brought suit against the employer alleging a breach of the duty of care by sending the auditors to Pakistan during a time of strife and anti-U.S. sentiment and by failing to provide the necessary level of security. The jury found in favor of the employer, finding that the employer took adequate security measures (including the hiring of a private risk management firm) and that the risk of murder was not reasonably foreseeable.

04. Return on investment

For companies who invest in risk mitigation techniques, such as hotel risk reviews, it can be complicated to estimate the return on investment. Namely because the investment will prevent a costly issue occurring in the first place.

Furthermore, the direct costs (such as having to reschedule logistics like hotel bookings, flights etc.) are often just the start: indirect costs (such as lost time, impact on employee morale, etc.) can easily escalate the overall impact on a company.

The following examples show how mitigating support – be that access to expert advice or in-place risk mitigation processes/procedures – can save companies a lot of money:

a. Mass food poisoning at a hotel in Laos: avoiding worsening health and costly evacuation

Location: Luang Prabang, Laos - High Medical Risk

A group of Singaporean students fell ill with severe food poisoning while staying at a hotel in Luang Prabang. The school teachers called their medical assistance provider who advised them to return to Vientiane.

A doctor was arranged to fly from Thailand to Udon Tani where he picked up the necessary medication and travelled to Vientiane by the evening of **day 1**.

The doctor treated the students with antibiotics and intravenous injections. He constantly monitored the children until they were stabilised and fit to travel. The doctor took over the care of the students from the two teachers who were exhausted.

During the emergency, the assistance company kept the children's' school and parents constantly informed of the situation

The students safely returned home to Singapore on the morning of **day 2**. Medical conditions in Vientiane would not have been sufficient to cope with the medical emergency if any of the students' condition had deteriorated.

With accurate information and advice, the students and their school were able to avoid costs of medical evacuation in excess of USD 96.000.



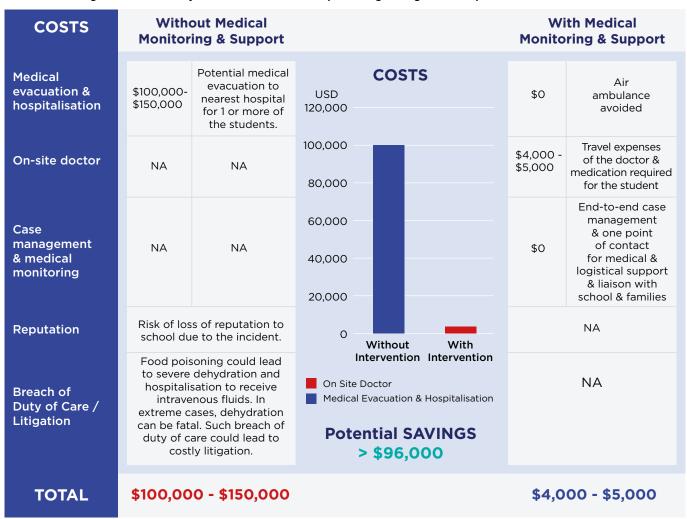
\$96,000

the students and their school were able to avoid costs of medical evacuation in excess of USD 96,000

04. Return on investment

Figure 3

Avoid worsening health and costly evacuation: Mass food poisoning during school trip



b. Delhi terrorism warning: avoiding travel disruption with accurate information

Location: Delhi, India - Medium Travel Risk

Intelligence agencies in India warning of a potential 'fidayeen' (suicide squad) attacks in the capital Delhi and Mumbai

Jane, General Manager, travelling in Asia for work, had an onward trip planned for New Delhi and was very worried about the news she had seen of potential terrorist attacks: if her hotel would be safe to travel to and stay in.

Jane's company had access to expert advice and were able to check the validity of her concerns.

04. Return on investment

Expert on-the-ground advisors established that the government circulars cited by the media were general in nature and did not indicate an imminent attack in Delhi. The government circular was just a reminder of the underlying and persistent risk of terrorism. Furthermore, they verified that the hotel Jane would be staying in was safe and identified safe routes for travel to and from it.

With accurate information and advice, Jane and her company were able to avoid costs of cancelling her trip in excess of USD 2,000.

Jane and her company were able to avoid costs of cancelling her trip in excess of USD 2,000

Figure 4

Delhi terrorism warning: avoiding travel disruption with accurate information



04. **Return on** investment

C. Jakarta attacks: avoiding business disruption with accurate information and advice:

Location: Jakarta, Indonesia - Medium Travel Security Risk

Mark, Business Development Director, based in Singapore, had a pre-tender meeting in Jakarta after a terrorist attack.

On 14 January 2016, terrorists set off a series of explosions in Indonesia's capital, Jakarta. A gun battle then ensued; injuring 20 people and killing 4.

During and after the incident, there were many and varied accounts of the incidents in the media.

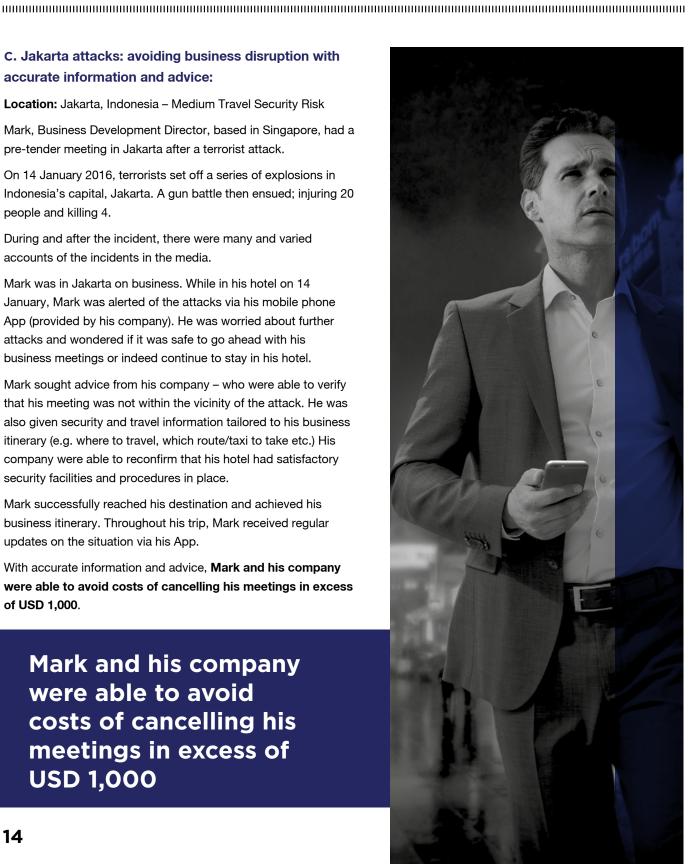
Mark was in Jakarta on business. While in his hotel on 14 January, Mark was alerted of the attacks via his mobile phone App (provided by his company). He was worried about further attacks and wondered if it was safe to go ahead with his business meetings or indeed continue to stay in his hotel.

Mark sought advice from his company - who were able to verify that his meeting was not within the vicinity of the attack. He was also given security and travel information tailored to his business itinerary (e.g. where to travel, which route/taxi to take etc.) His company were able to reconfirm that his hotel had satisfactory security facilities and procedures in place.

Mark successfully reached his destination and achieved his business itinerary. Throughout his trip, Mark received regular updates on the situation via his App.

With accurate information and advice, Mark and his company were able to avoid costs of cancelling his meetings in excess of USD 1,000.

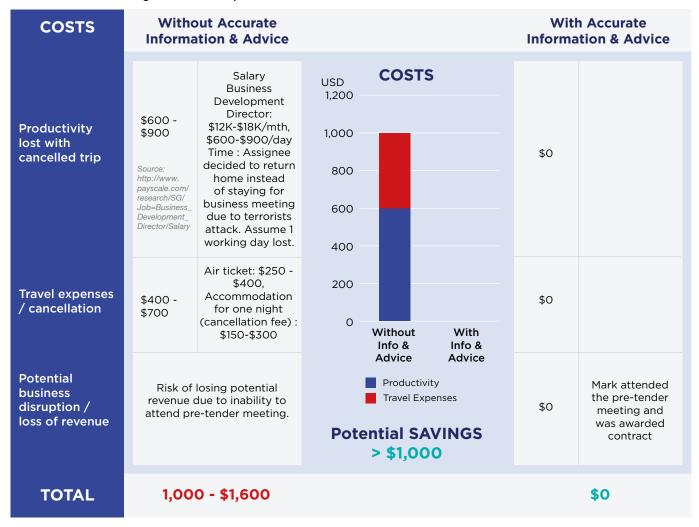
Mark and his company were able to avoid costs of cancelling his meetings in excess of **USD 1,000**



04. Return on investment

Figure 5

Jakarta attacks: avoiding business disruption with accurate information and advice:





05.

Case study: what to expect from your assistance provider



a. Mali hotel attack – assistance service provider support

On 20 November 2015 terrorists attacked the Radisson Blu hotel in Bamako, the capital of Mali. They took 170 hostages and killed 20 in a mass shooting.

Throughout the day, assistance service providers shared essential advice to their clients who were affected. Local networks enabled them to maintain contact with their clients and their affected people to coordinate the response accordingly.

Four hours of one-to-one support for hotel guest

One hotel guest trapped in her hotel room during the attack had called her assistance provider for support. One of their security experts stayed on the phone with her for four hours to help her through the ordeal.

This lifeline provided essential emotional support in addition to expert advice. During the call, they advised on how to deal with the smoke in the room, life-safety techniques, and what to do in the event of the attackers trying to gain entry.

In addition to safety support, doctors were also able to provide medical advice.

The assistance provider liaised with the security forces and the local government to coordinate the safe release of the hotel guest.

4 hours

One of their security experts stayed on the phone with her for four hours to help her through the ordeal.

05.

Case study: what to expect from your assistance provider

A coordinated response

8:50 - News breaks: issue of special advisories

Thanks to social media monitoring, assistance providers were among the first to find out about the attack. Once the information was confirmed with networks on the ground, they immediately issued a special advisory to their clients.

9:05 - Companies begin to seek advice for their travellers

Clients who operate in the area began calling their assistance providers for direct advice and guidance. Helping them to activate their response plans.

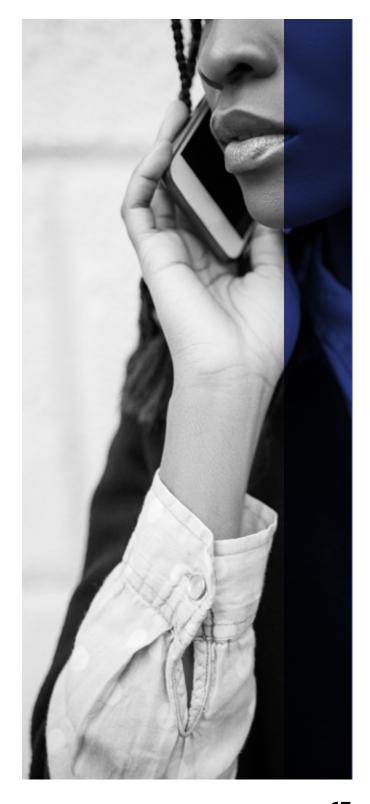
9:15 – Hotel guests started calling their assistance providers from their hotel rooms

Summary of advice (due to a suspected fire in the hotel) was provided:

- Lock the doors
- Don't open the door to anyone even if they state they are from the authorities – if needed, ring out to confirm identity before opening the door
- Stay in the bathroom
- Maintain communications but place phones on vibrate and keep a charger with you
- Fill the bath, soak towels, and dampen the walls and doors
- Hang a sheet out the window to notify others
- Switch off air conditioning

Continued support on the day and throughout the week

The work of an assistance provider does not end after the main crisis was over. They continue to provide updates on the situation e.g. whether there are any material changes to the security environment.



06. Useful checklists for managers & travellers



Manager's checklist

- Is there an established process in place for your travellers, and your management, to identify and react on trips scheduled in medium to high risk areas?
- Do you have a clear risk assessment strategy in place?
- Review existing travel policy to see how it may need to be adapted for assessment based on risk ratings.
- Do you have policies to support the use of traditional and non-traditional providers (e.g. Airbnb)?
- Can you conduct due diligence on providers at a country level? (where risk is medium or above)
- Are your accommodation providers considered 'reputable'?
- Verify whether there are adequate security and safety systems in place at all your providers e.g. fire and evacuation alarms, adequate fire exits and an emergency assembly point.
- Advise travellers on criteria for room selection. For example – a room on floors 3-6 is less likely to be exposed to outsiders but still accessible to emergency responders in the event of a fire.
- Verify if your providers offer adequate access to medical advice (if you do not provide access to a medical assistance service)
- Consider other factors such as the standard of food safety at location.

06. Useful checklists for managers & travellers

Traveller's checklist

Choose hotels that have:

- Surveillance systems in lobby and around the grounds.
- Well-controlled access to the main entrance.
- Security guards.
- Resilient communication capabilities.
- Multi-lingual staff if you don't speak the local language.

Choose a hotel room:

- Away from the lobby or public areas.
- Near an emergency exit.
- Equipped with a keychain, deadbolt and spy-hole.
- Without interlocking doors.

Location:

- Research the area surrounding the hotel: avoid areas associated with high crime and protests.
- In areas where there are significant threats from conflict or terrorism, choose a hotel away from main roads and government or diplomatic buildings.
- Consider the timing of your trip to avoid potentially disruptive events or protests.

Be vigilant throughout your stay:

- Check that the locks on doors and windows work inside your room — and use them.
- Familiarise yourself with emergency evacuation plans and routes.
- Don't share your room number.
- Pack and use a door stop.
- Have a grab bag of essentials including your passport, water, and phone charger prepared in advance.
- When leaving your room, display the 'do not disturb' sign.
- Leave the light on so that you can easily check that the room is secure on returning. (If a room key card is required to keep the electricity on, ask reception for an extra one).



