Travel confidence in a changing and unpredictable world

Risk, care & the new duty of care

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Hello!

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500
OFFICES

6,000+
STAFF

95+
COUNTRIES

We're wherever you are

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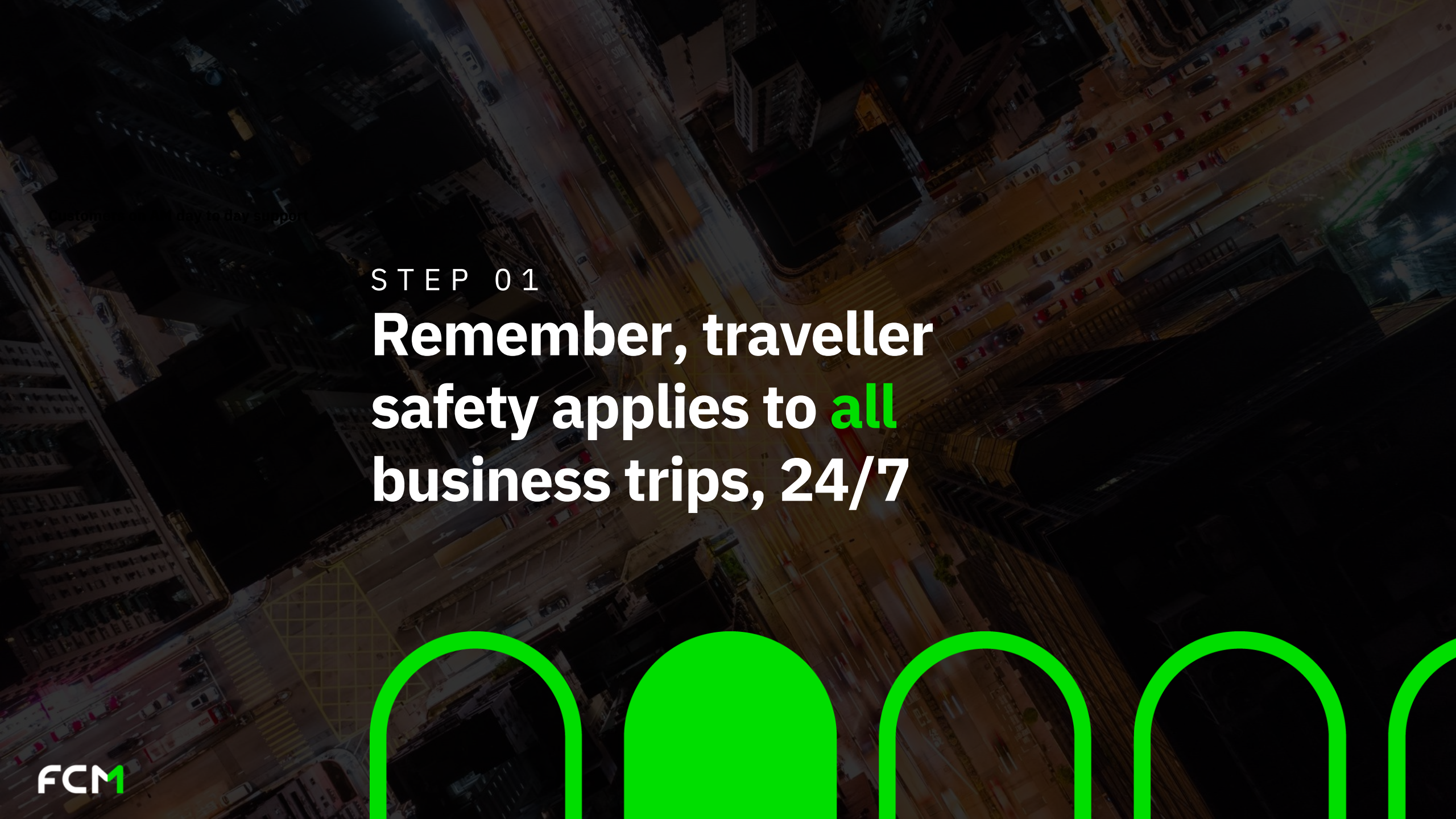
57%

Companies say risks are emerging faster than they can deal with

SOURCE: INTERNATIONAL SOS

05

Steps to design a travel programme that protects people and empowers them



STEP 01

Remember, traveller safety applies to all business trips, 24/7

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What do we mean by travel risk?

- Risk to the traveller, impacts safety, wellbeing and ability to return home
- Includes security threats, extreme weather, health risks and strikes

Duty of care *always starts* with the traveller wellbeing.

Travel risk examples

- Cybersecurity, phishing and malware attacks
- Theft and assault
- Civil unrest and demonstrations
- Natural disasters and extreme weather
- Road or transport accidents
- Health and injuries
- Terrorist attacks
- Strikes

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STEP 02

Put traveller wellbeing first

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Example Fast-moving travel risk

Quick operational decisions, but communication lagged. This meant:

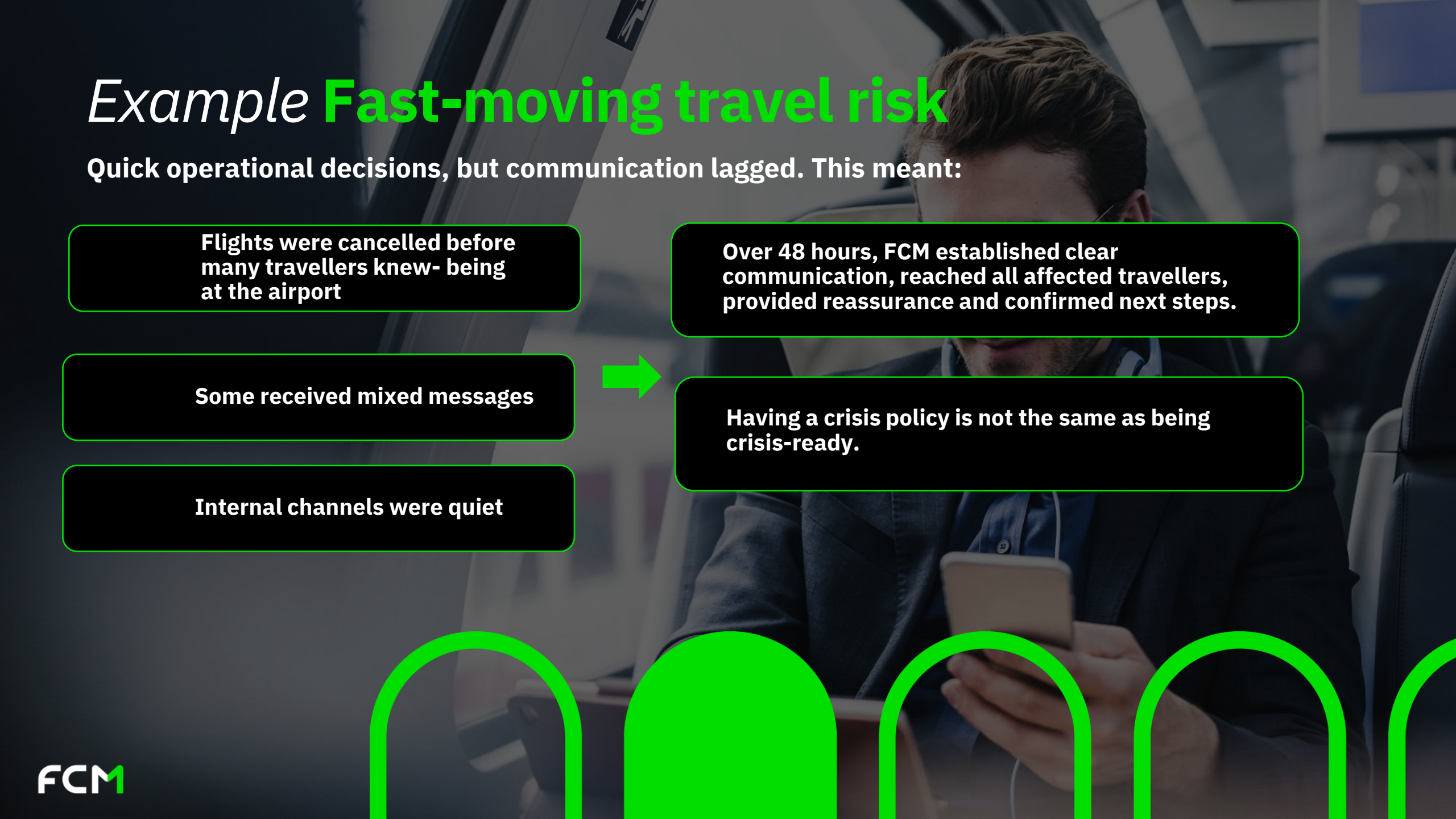
Flights were cancelled before many travellers knew- being at the airport

Some received mixed messages

Internal channels were quiet

Over 48 hours, FCM established clear communication, reached all affected travellers, provided reassurance and confirmed next steps.

Having a crisis policy is not the same as being crisis-ready.



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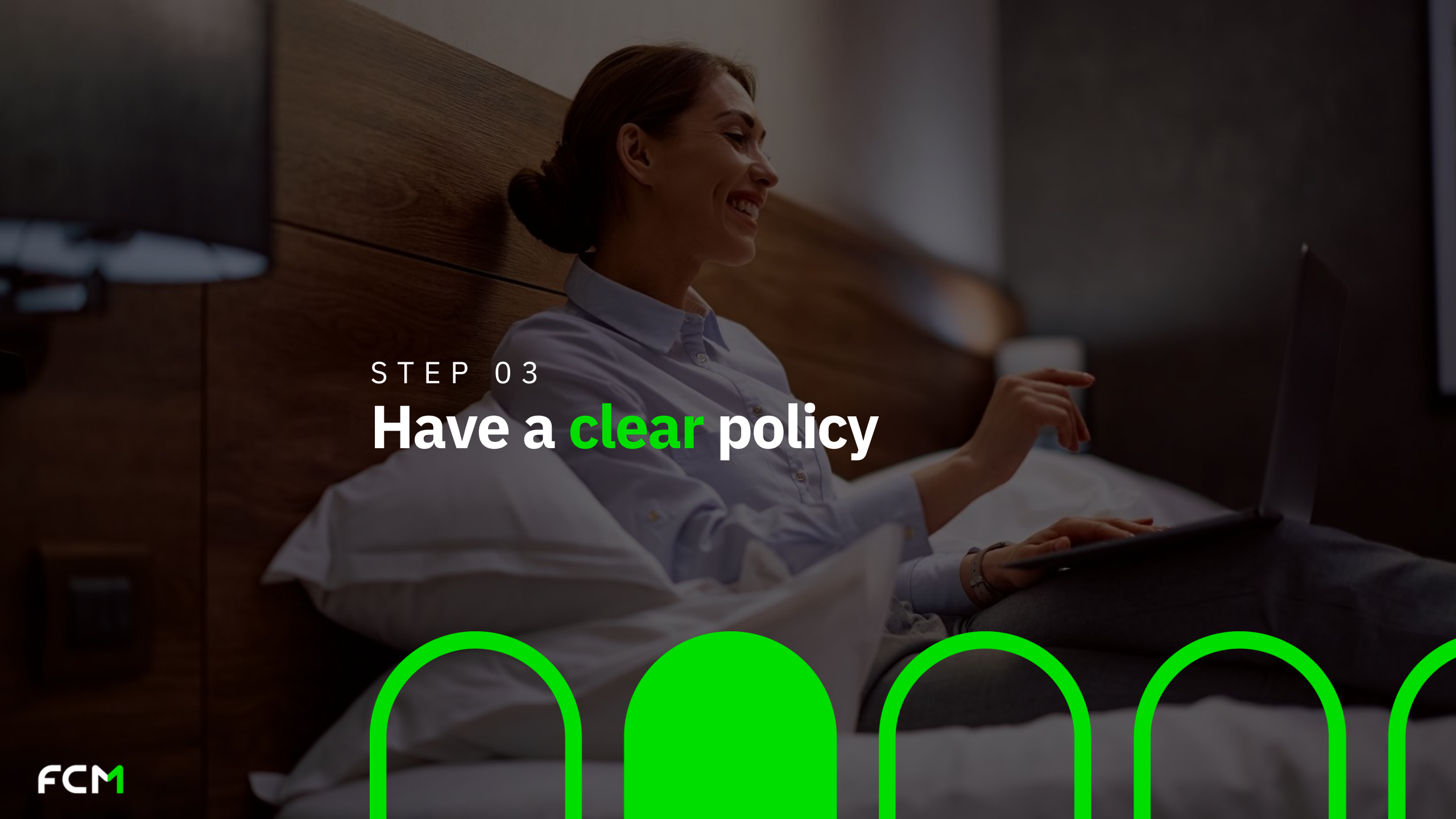

STEP 03

Have a clear policy

Example **Storm**

Weather models predicted severe disruption, but the storm was still 48 hours away.

One company delayed evacuation, waiting for official “do not travel” guidance.

By the time they acted, flights were filled, forcing complex routings and leaving many stuck for days.

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STEP 04

Align technology and services

Example Terrorist attack in Paris, 2015

In addition to companies' own procedures, your corporate travel agent can do the following:

Type of traveller	Action
Already in Paris	Sent a SMS, platform notification and email providing details and contact information.
Due to leave Paris	Find alternatively flights/routes quickly.
Due to land in next 24 hours	Alerted travellers and make new flight, hotel and rail bookings. Out-of-hours team briefed on traveller status, airport and train station status, and airline and hotel information.
Due to visit in next 7 days	Contacted to reorganise travel plans, once those above had been prioritised.

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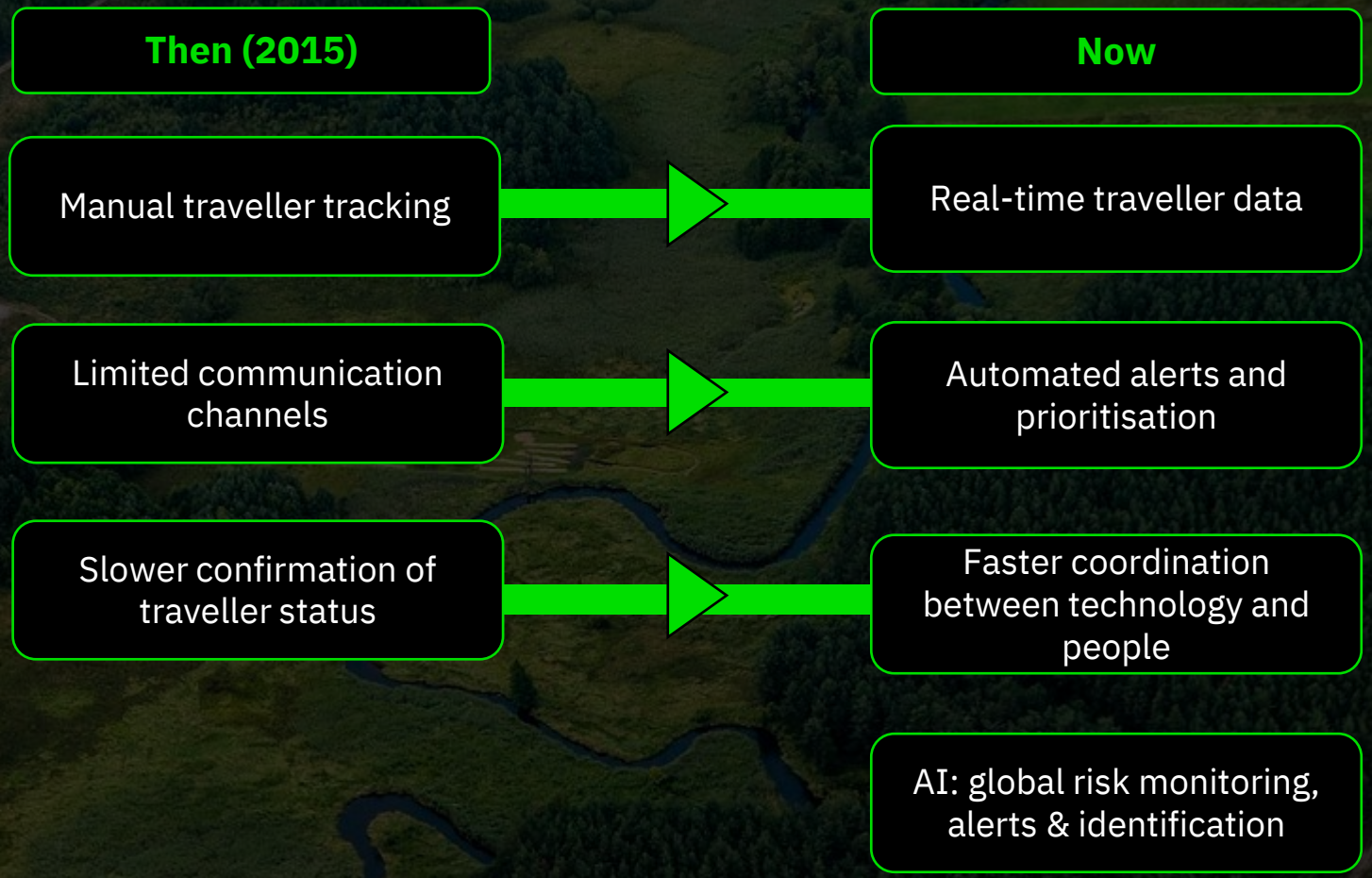
Risks have increased, but so has technology

How duty of care has evolved over the years



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Who is responsible?

- Leadership / Management
- Human Resources
- Travel management company (travel agent)
- Travel Manager
- Travel arrangers
- Security Manager
- Business travellers

Duty of care is *shared*

Company	Travel manager/ TMC	Traveller
Sets policy	Coordinate communication	Follows policy
Provides tools	Monitor risks	Stays informed
Provide the support	Take action	Responds when contacted

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Recap

01 Traveller safety applies to all business trips, 24/7

02 Put traveller wellbeing first

03 Have a clear policy

04 Align technology and services

05 Don't plan alone

Readiness starts **before the incident**

Prepared teams act faster

Why it matter

Incidents don’t wait for approval

Pressure **reveals** gaps

Testing enables **faster**, calmer decisions

How to put it into action

01 Define what’s a crisis and what levels of response are required

02 Map your internal players and test how they work toghether

03 Audit your traveller communication flow

04 Run a mini simulation

05 Review supplier alignment, refine and repeat

6 questions to ask yourself

01 What triggers a crisis – and who decides?

02 Do we know where our travellers are – and how to reach them instantly?

03 Are we aligned with security and risk teams?

04 Do our partners know their role in a crisis?

05 Have we tested our crisis plan recently?

06 Are your travellers aware of what they can expect?

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How can FCM support duty of care?

24/7 support, anywhere

- 24/7 access to a real person during disruptions
- Immediate support for stranded travellers
- Rebooking, accommodation and ground transport coordination

Working as one

- Clear escalation paths aligned with company policy
- Close coordination with travel managers and security teams
- Supporting travellers before, during and after incidents

Technology

- Platform for booking, approvals and itineraries
- Travel policy embedded
- Dashboards showing traveller location and risk exposure
- AI-driven insights on travel patterns and emerging risks
- Mobile app with 24/7 access, updates and support

Risk alerts and communication

- Monitoring security, weather and disruption risks globally
- Identifying which travellers are affected
- Sending targeted alerts and guidance
- Integrated traveller communication via app, SMS and email

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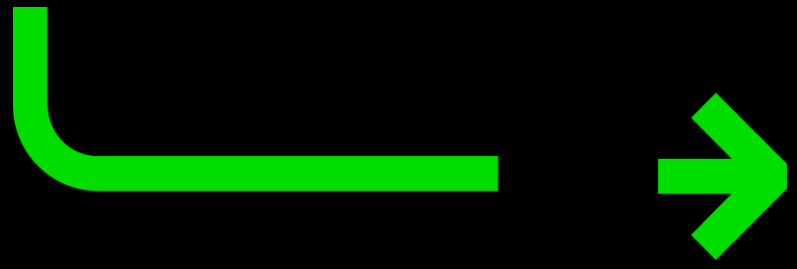
FCM Consulting Insights Report: Trends & Strategies for H1-2026



Questions?

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