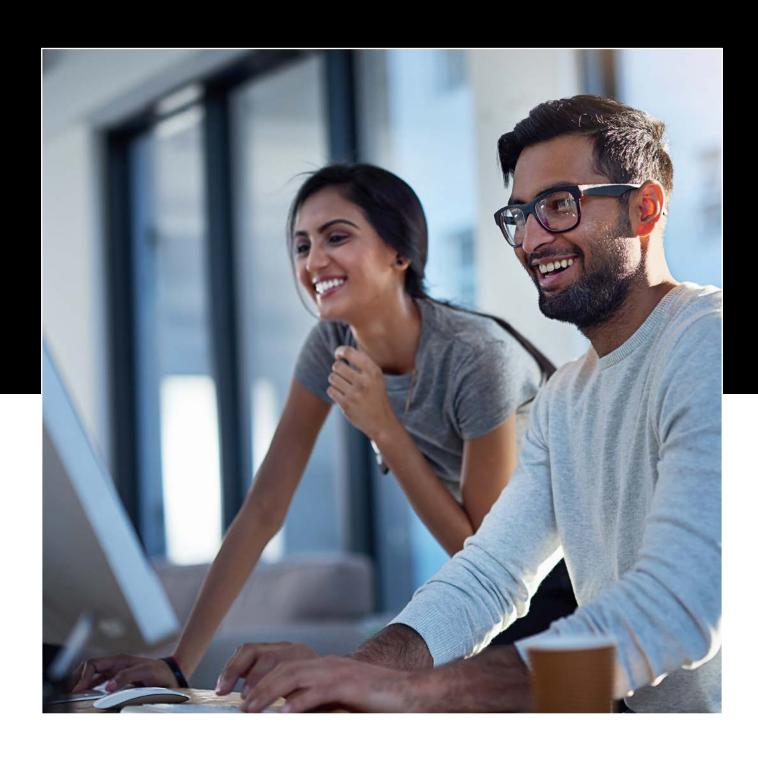
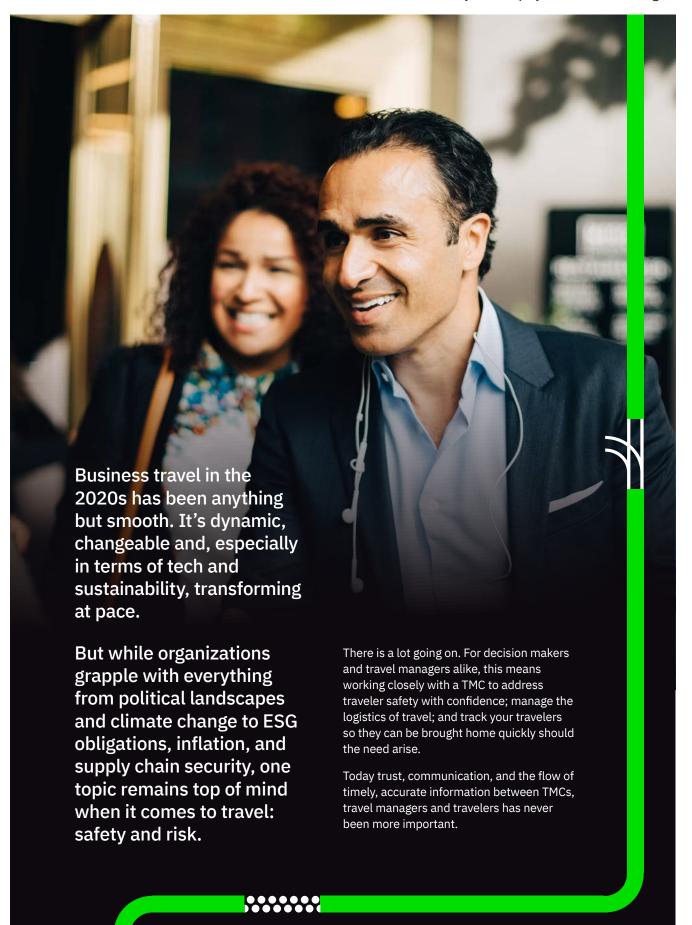
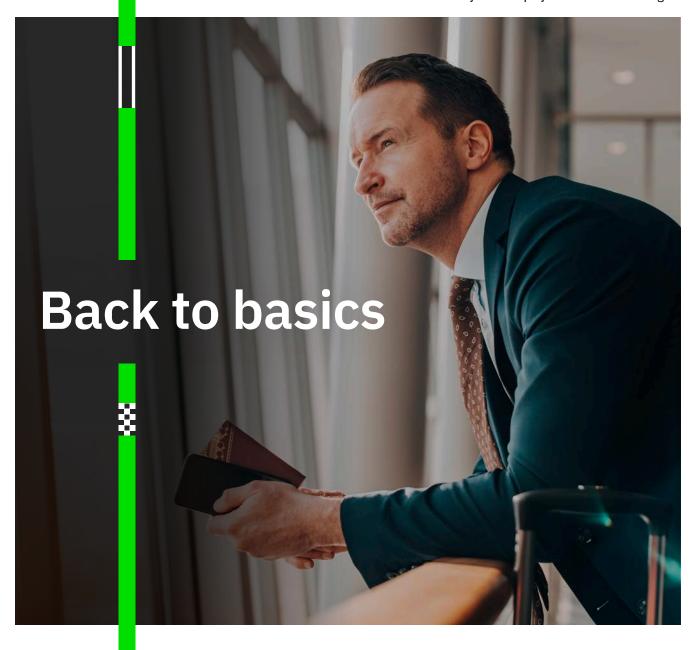
Make a complex landscape simple again.

Safety and risk playbook for travel managers









From pandemics to travel disruptions, missing luggage, and terror scares, our notion of risk constantly changes. But so does our approach to travel risk management.

Let's face it: traveler safety is more important than ever before – and it will shape how companies plan, book and buy travel for years to come. Companies want to be able to track their travelers while they're on the road. They want to know exactly where their employees are if travel restrictions suddenly change; border closures are announced; or significant incidents, including terror attacks, adverse weather events and industrial action, look likely to impact a trip.

They'll expect their TMC to flag any potential risks, alert travelers (and the team back home) to any developments and actively liaise with local consulates and embassies should the need arise.

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Let's talk duty of care

Whether employees work from an office desk, from their kitchen counter, or from a chaise next to a pool in Barbados, the company is responsible for their health, safety, and wellbeing.

The U.K. took the lead on this topic when the country became one of the first to legislate duty of care in 2007. It's called the Corporate Manslaughter and Corporate Homicide Act. Australia, France, New Zealand, the U.S. and Canada were quick to follow suit.

In a nutshell, this means that employers must abide by the law and keep their employees safe. But there's more: they also have a moral duty to prevent (or protect from) physical or psychological injury. Not an easy task. And one that comes with a long list of obligations. Think work environment risk assessments and bullying and discrimination policies. And that's not all. Companies also need to keep an eye on the clock and ensure staff do not work excessive hours. This counts whether the employee is at the office or traveling for work.

If companies fail to comply, they face hefty fines. And potentially even imprisonment. No wonder that more and more companies want to put robust processes in place to deal with any issues that may arise when their employees travel for work.

Did you know that you can improve corporate productivity by up to 32% simply by considering the impact of trip-related stress?

A note on vaccinations

Vaccinations have always played a role in business travel. Remember the Yellow Fever certificate tucked safely with your passport and other essential travel papers? Whether it's for Yellow Fever, COVID or otherwise, there are still a number of destinations that require tests, vaccinations or quarantine. Large events like pandemics are an important reminder that businesses need to have a solid risk management plan in place that consider sudden change and possibly medical requirements. We've seen how they can have a sudden, and far-reaching, impact on business travel.

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Creating a safe and seamless travel experience

When safety, trust and tracking are key, you need a duty of care program that has everything covered. Make sure it includes:

1. An interactive safety dashboard

Duty of care is not new. Travel buyers need to have their fingers on the pulse when it comes to global events, including adverse weather, natural disasters, airline strikes, civil unrest or terror incidents.

FCM's interactive dashboard lets you track your travelers at any given time, giving you an instant snapshot of your travelers by risk, location and flight number.

2. Real-time updates and alerts

Changing border restrictions have naturally made travelers more concerned about "getting stuck" or put in quarantine. This is unsurprising in a world that we now know can change in an instant. The solution? Continuous communication and credible information.

The FCM mobile app sends travelers and travel arrangers security alerts, as well as entry and exit notifications, itinerary updates, flight changes or cancelations. We're also developing new autorebooking, meaning travelers are always on the next available flight home.

3. A global network of trusted partners

FCM's global booking platform puts a wide array of safe, vetted and trusted accommodation and transportation choices at your fingertips. Whether you're booking air, hotel, car or shuttle options, FCM offers smart recommendations, critical information and on-the-go support pre, post and during trips. Our crisis communications process is driven by Crisis24's Management Team.

4. A streamlined approvals process

With so much going on in the world (not to mention a focus on travel budgets), many corporate travel programs have introduced additional layers of approval for each trip.

Talk to your TMC about updating your travel program to include new, faster channels for approval and solutions that integrate things like country risk ratings, spend caps and sustainability goals. So, for example, whenever a traveler tries to book a high-risk destination their booking needs to be flagged for approval. The FCM Platform also offers a popup which educates travelers on destination risks and will alert them that they need to fill out an approval form.

5. Flexible, 24-Hour support

Many companies have opted to take their travel bookings offline – relying on the knowledge and personal advice of travel experts. FCM understands this and has combined the convenience of our easy-to-use, plug-and-play, AI-enhanced technology with a team of experts who are on hand to provide information, advice and moral support 24/7.

This hybrid model delivers unmatched flexibility, meaning we can change tickets, update itineraries and deliver a seamless, stress-free experience for travelers and travel managers alike.



Navigating a new travel landscape – and why you shouldn't do it without an expert TMC at your side.

The mere thought of navigating the current travel landscape can seem daunting. The good news is that TMCs are there to simplify the process and deliver an altogether easier, more enjoyable and seamless experience for both you, the travel booker, and your travelers.

Here are just four good reasons to have an expert TMC at your side:

1. Get the information you need, at the time you need it

Clear, concise information can only build traveler confidence. Make sure you're armed with the necessary information and details (and expert partners) to make your trip a breeze.

Whether you're looking for country-by-country entry requirements or up-to-date information on your company's travel policies, it should all be easily accessible to key stakeholders and your travelers.

FCM's modern user platform, safety dashboards and real-time alerts mean that travel managers and travelers are always informed.

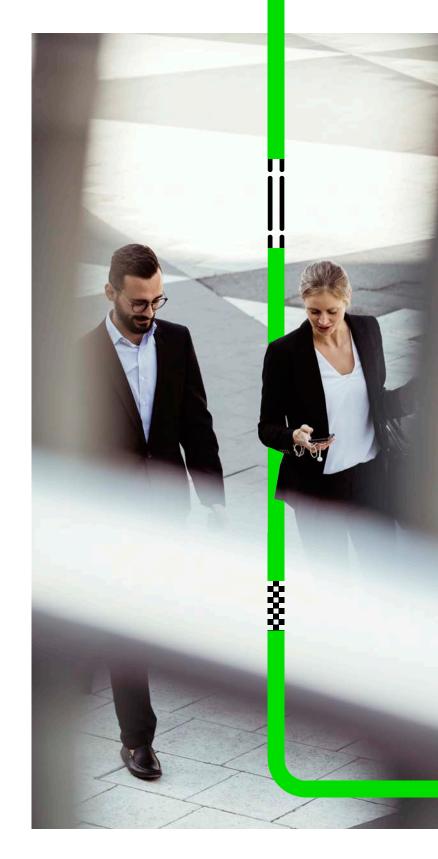
Even better, our digital assistant Sam exists across all our platforms and is available online, in app and in your inbox, keeping you up to speed with travel alerts and notifications.

2. Send advice on the best travel options

Technology can display more travel options than ever. But you want to make sure travelers are making the right choices based on their preferences, and your company needs too.

The FCM Platform integrates with other systems to display a wide amount of options at your fingertips, taking your travel policy into account.

Plus, travel managers can use the FCM Extension to create and write custom safety and risk messaging for travelers at time of booking, no matter what browser and website they're looking at. And if those nudges encourage a traveler to book in your online booking tool, it's a boost for compliance too.





3. Adopt a flexible approach to your travel needs

Delays have always a pain point for travelers, think adverse weather conditions, the domino effect due to a delayed aircraft, or strikes.

Not only will FCM source the best flexible fares possible, but we're working on advances in Sam to offer an auto-rebooking functionality that will mean that you will always be on the next available flight — without missing a beat.

More than that, a dedicated travel expert is always on hand to offer on-the-go support should you need to make changes to your itinerary.

4. Keep your travelers safe

Top of mind for any travel manager is duty of care. The burden of keeping travelers safe and healthy is felt keenly by decision makers and travel bookers, and travel managers are under pressure to enforce policy compliance, ensure travel is approved and do everything in their power to facilitate a safe journey.

By booking all your travel through a TMC (and discouraging leakage), you'll have the peace-of-mind of knowing exactly what flights, hotels and shuttles are booked – and where your traveler is at any given time.

FCM is developing a new safety dashboard that will help you to gather information on your traveler's whereabouts, schedules, departures and ETAs quickly and easily. We'll also flag any potential risks, alert travelers (and the team back home) to any developments and actively liaise with local consulates and embassies should the need arise. Once again, Sam will be indispensable – with an auto call function to check that your traveler is safe at any time of the day or night.

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It takes a team

Travel risk management combines the right people and partners with technology and personal service when your travelers need it most. Beyond the person overseeing the travel strategy, there are others that you can take along the travel risk journey.

Account Managers

Your FCM Account Manager will advise you on how to tighten up your policy so that risk is front and center. They will take the demands of your internal stakeholders such as HR, Security/Risk and C-suite, and apply them to your travel program strategy. Depending on your organization's risk levels and most visited destinations, they may suggest additional tools and equipment to meet your requirements, including:

- Emergency evacuation/repatriation services and partnerships
- Travel risk services e.g. passport recovery, translations, pre-trip advice, telehealth
- · Medical advice and information
- Ancillary or supplementary expertise
 e.g. airline risk consulting, executive protection

24/7 human support

Your TMC will have your traveler's back, no matter what happens on the journey. Our travel experts are on call at all hours of the day, ready to lend a hand. You'll not only have peace of mind knowing someone is there for your travelers on a Saturday night, but you'll also get notified so you can support internally.

Travel risk providers, insurance and third parties

Major travel risk providers and third parties can be integrated with the FCM Platform. For instance, you can get access to your travel risk provider's intelligence through FCM Platform's homepage. For travelers, alerts are available with the ability to directly contact your crisis partner's travel assistance center. Your account manager will be able to talk you through the options, and advise on the best solution for your needs. Organizations usually have travel insurance policies in place already, often sourced by the risk team.

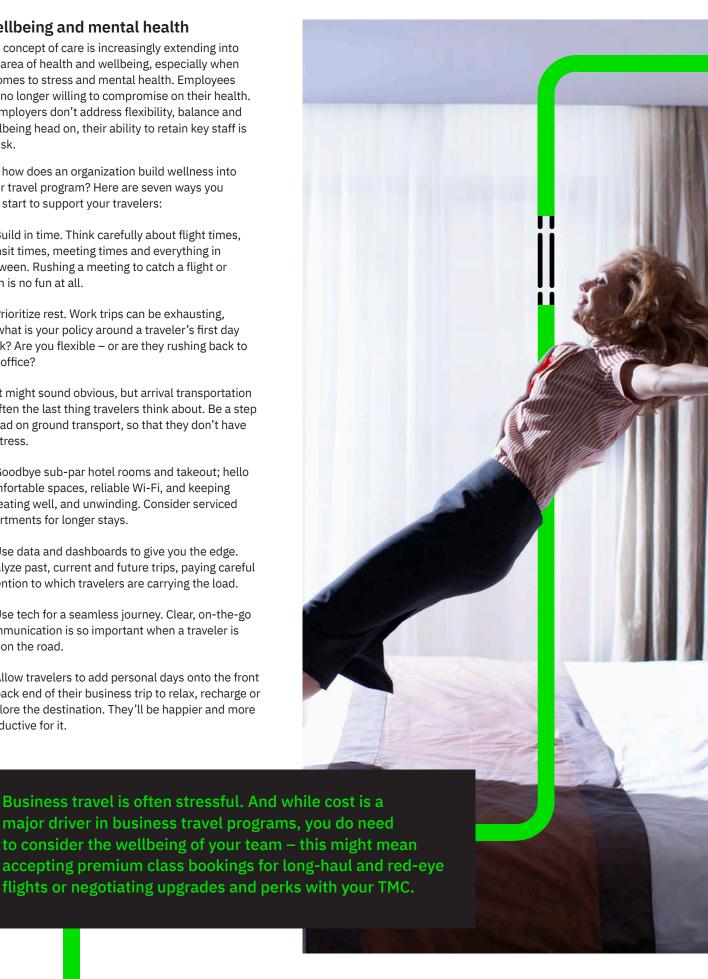


Wellbeing and mental health

The concept of care is increasingly extending into the area of health and wellbeing, especially when it comes to stress and mental health. Employees are no longer willing to compromise on their health. If employers don't address flexibility, balance and wellbeing head on, their ability to retain key staff is at risk.

But how does an organization build wellness into their travel program? Here are seven ways you can start to support your travelers:

- 1. Build in time. Think carefully about flight times, transit times, meeting times and everything in between. Rushing a meeting to catch a flight or train is no fun at all.
- 2. Prioritize rest. Work trips can be exhausting, so what is your policy around a traveler's first day back? Are you flexible - or are they rushing back to the office?
- 3. It might sound obvious, but arrival transportation is often the last thing travelers think about. Be a step ahead on ground transport, so that they don't have to stress.
- 4. Goodbye sub-par hotel rooms and takeout; hello comfortable spaces, reliable Wi-Fi, and keeping fit, eating well, and unwinding. Consider serviced apartments for longer stays.
- **5.** Use data and dashboards to give you the edge. Analyze past, current and future trips, paying careful attention to which travelers are carrying the load.
- 6. Use tech for a seamless journey. Clear, on-the-go communication is so important when a traveler is out on the road.
- 7. Allow travelers to add personal days onto the front or back end of their business trip to relax, recharge or explore the destination. They'll be happier and more productive for it.



Hitting the road? Your 10-point Duty of Care Checklist.

We all know travel never stops. There's a series of questions you can continuously ask yourself to keep your travel policy refreshed in line with the changing risk landscape. Plus, you'll want to make sure you can be adaptable to future changes.



- 1. Have you updated your travel policy to meet the demands of the current travel landscape?
- 2. Have you assessed your travelers' readiness to hit the road?
- 3. Have you clearly communicated travel guidelines and policies with travelers?
- 4. Is your company up to date on all security advisories for the countries to which your employees travel? Do you use reliable data to inform risk management planning?
- 5. Do you have the ability to update travelers with urgent alerts?

- 6. Do you know how to locate and contact your travelers in case of emergency?
- 7. Are you working with human travel experts who can advise and guide travelers?
- 8. Have you selected reliable service providers (for example, accommodation and car rental) on the ground?
- 9. Do you have the right insurance policies in place?
- 10. Do you know how to get your travelers home in case of illness or unexpected border closures?

If you are not sure that you've got it covered, give us a call and we will walk you through the process.

