

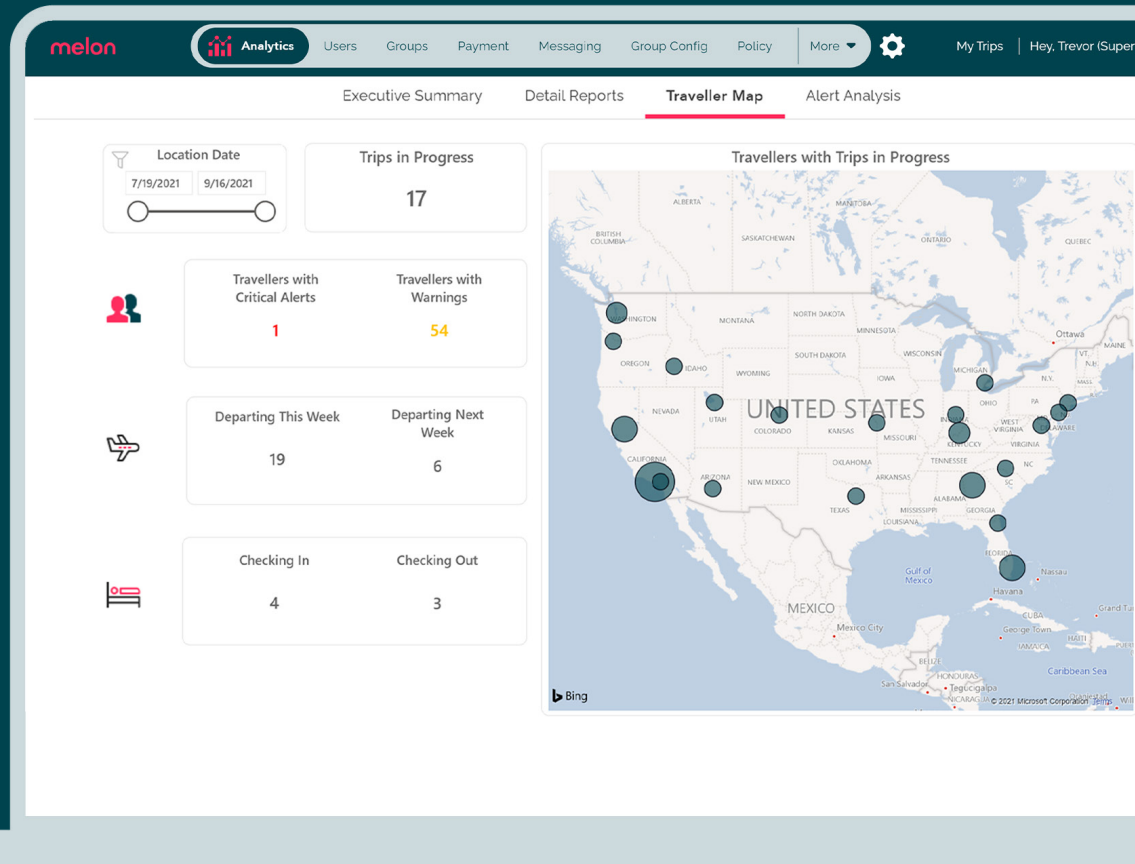
Effective risk management for real-world travel

What real travel risk management looks like (and how to build it into your program)



✈ DEPARTURES ✈					
11:40	BERLIN	B0	082B	CANCELLED	
12:00	KIEV	K8	005K	CANCELLED	
12:05	HONG KONG	H5	087H	CANCELLED	
13:00	DAKAR	D3	009D	CANCELLED	
13:30	NAIROBI	N8	072N	CANCELLED	
14:00	NEW YORK	N1	006N	CANCELLED	

Let's talk duty of care



The greatest responsibility of any business—and their TMC—is to bring travelers home safely. That's the heart of duty of care. Yet, up to 50% of business travelers are still flying uninsured or under-insured. That's a big gap.

If you don't know where your travelers are, what support they have, or how to act when things go wrong, it's time to rethink your risk management strategy.

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Update your travel policy

Start with the basics. A smart, flexible travel policy sets expectations and keeps your teams aligned.

Here's what to include:

- What types of travel are allowed (and which aren't)
- Guidance on approved bookings, classes, and flexibility
- Emergency steps for travellers and internal teams
- Clear resources for high-risk regions, including local laws and customs

The best policies aren't long, they're usable.



Don't skimp on travel insurance

Two words: comprehensive cover. Lost baggage is annoying. A medical emergency in a remote area is far worse. Having the right insurance in place makes all the difference.

Make sure your provider offers:

- Crisis response and on-the-ground coordination
- Support for delays, natural disasters, or civil unrest
- Clear exclusions and transparent terms

If you don't understand it, ask. If it's not enough, push for more.



Turn to tech

Real-time travel tools keep you ahead of disruption. Good tech doesn't just send alerts—it empowers travelers to make decisions confidently.

Corporate Traveler's Melon platform gives travelers:

- Flight updates and delay notifications
- Destination-specific safety information
- Direct access to consultants when needed

It's a safety net with both AI and human touch.



Trust the experts

Risk management isn't DIY. Your travelers need more than notifications, they need experienced people backing them up.

A strong TMC will:

- Monitor global events and deliver proactive safety alerts around the clock
- Offer immediate, human-led assistance via emergency click-to-call
- Navigate complex rerouting, cancellations, and rebookings during disruptions
- Liaise directly with airlines, hotels, and ground transport providers to solve issues quickly

Whether it's a missed flight or an unfolding crisis, the right support makes the difference between a hiccup and a disaster.



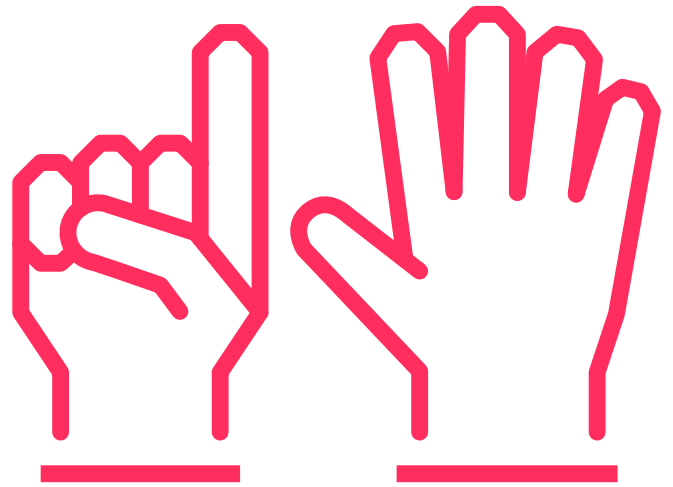
Simplify, consolidate, and listen

Fragmented bookings = fragmented visibility. Consolidating all your travel through one trusted source makes it easier to track travelers, enforce policy, and act quickly.

Questions to ask suppliers:

- Is there reliable transport nearby?
- Is the accommodation secure?
- Is staff on-site 24/7?

**Don't leave details to chance.
Do your due diligence.**



Put your people first

**Travelers aren't robots.
Some are anxious. Others are
seasoned road warriors. The
best programs flex to fit both.**

Start with:

- Hotel perks like early check-in, complimentary breakfast, and Wi-Fi
- Giving travelers a day to unwind before or after a trip
- Creating direct feedback channels so you know what's working

The more supported travelers feel, the better they perform, and the safer they are.

**Want to protect your
people and strengthen
your travel program?**



**Let's build a plan that
holds up when it counts.**



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