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Did **YOU** know?

“Duty of Care”

How Do I Get the Heck Out of Here???

Hopefully, you won't get that call late into an evening, early in the morning or any other time of day. When you receive a distress call coming in from one of your employees currently overseas, it's not a good thing and they need to get some help, FAST. The ability to respond to this situation – the need for an evacuation – is a concern for many employers. The absence of critical evacuation coverage is a deficiency we often find in the international insurance programs of firms whose programs we review.

Evacuation coverage is something you may chose to provide, however; regulations are developing in many countries that may require you to provide it. The body of regulations developing internationally is called the **“Duty of Care”** and it is intended to define the responsibilities employers owe to employees traveling overseas on their behalf.

It is important to be aware of the broad categories of evacuation coverage which can be purchased. Medical evacuation for non-work related injuries or illness is typically purchased through a Business Travel Accident policy. Work related injuries would be a part of the Workers Compensation policy. As you would expect, medical evacuation is costly. A process for immediate response needs to be in place so that you can get help dispatched to an employee quickly. Also, be aware of pitfalls that may occur in Workers Compensation policies. The duration of your employees' stay overseas may be a factor and a specific limit of coverage may be in order.

What have we seen?

1. Sometimes, dangerous conditions exist and an individual or group of employees may need to be extracted to avoid capture.
2. Political unrest in a country may warrant extraction of your employees to a safe haven.
3. Natural disasters, like the tsunami in Japan, required personnel to be evacuated.

The requirement for a successful evacuation is having a definite “Go to” source that can quickly deploy the resources you need and support your responsibilities in providing a “Duty of Care” in order to keep your employees safe.

For more information regarding this, please don't hesitate to contact Jeff Schilling at schillingjy@ecsinsure.com or 301.948.5822 x153.



15200 Omega Drive, Suite 100, Rockville, Maryland 20850
Phone (301) 948-5800, Fax (301) 948-5959

1840 Michael Faraday Drive, Suite 302, Reston, Virginia 20190
Phone (703) 481-5800