



Includes express  
AdviceLine and  
ActionResponse  
case studies

# Your worldwide safety and security services and benefits



## Welcome to the world!

Whether you're an expat or globally mobile, you or your family are likely to encounter everyday disruptions at one time or another; from weather, to travel-related problems, to a lost passport. You may also experience unpredictable threats, such as a political protest or disease outbreak, that interfere with your work and personal life. In worst case scenarios, you may even find yourself in the middle of a military coup or terror attack, which may put your personal safety, and that of your family, at risk.

You're more likely to experience a disruption or travel delay than a catastrophe or crisis, but if you're not forewarned or prepared to handle these situations then you're leaving yourself unnecessarily open to harmful implications and risk.

If you're a seasoned traveller or are globally mobile, third-party vigilance and advice can be beneficial because familiarity with a travel route and destination can often result in people misguidedly letting their guard down. On the other hand, dangerous situations such as political unrest or serious adverse weather conditions can emerge or escalate quickly in usually stable destinations.

That's why Aetna International has a range of services that make us more than just your medical insurance provider. We're always with you providing useful advice, valuable information and round-the-clock support – from cultural awareness to emergency evacuation.

For those reading a printed version of this PDF, head to [aetnainternational.com/en/about-us/explore/international-health-insurance/safety-security-support-access.html](https://aetnainternational.com/en/about-us/explore/international-health-insurance/safety-security-support-access.html) to access the links used throughout this guide.



“ We're always with you providing useful advice, valuable information and round-the-clock support – from cultural awareness to emergency evacuation ”

**Dr Lori Stetz, Senior Medical Director,  
Aetna International**

### This guide:

- Details how Aetna International can support you every day to help keep your life and work assignments running smoothly
- Offers some handy advice to those who live abroad or travel frequently
- Contains express case studies that show just how our services – **AdviceLine** and **ActionResponse** – benefit our members

### Register today

To ensure you and your family have everyday travel and security alerts and emergency support on hand.\*

Login to the [Health Hub](#) to get started. For full instructions, see page 7.

\*Aetna Summit, Aetna Pioneer and Ultracare members are eligible for AdviceLine and ActionResponse. Services vary according to plan type.



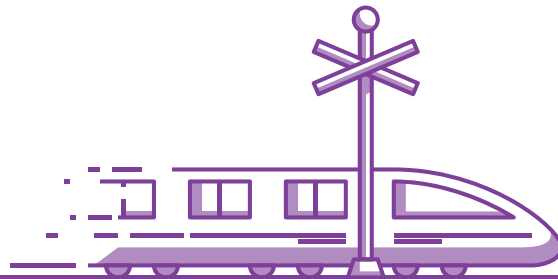
## Types of threats to travel and international assignments

You could encounter one or more of these if you're a frequent traveller or are relocating internationally:

### Travel-related disruptions\*\*

**Lost passport, travel delays, pickpockets, visa and entry-point documentation issues**

**Advice:** Make a photocopy of your passport and visa and keep them separate from your passport as back-up identification.

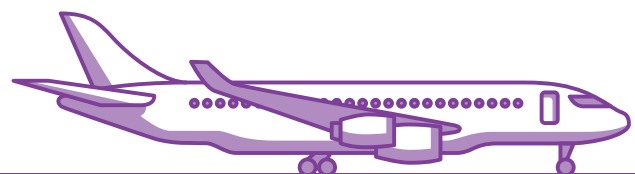


**4.3%** of UK trains (900 per day) were cancelled in [2018](#).

### Accidents\*\*

**Road/workplace accidents, airline catastrophe, hotel fires**

**Advice:** Walk to your hotel's fire exits to ensure they are free of clutter, and know where they lead to. Count the number of doors from your room to the fire exit in case of power failure or heavy smoke.



Hundreds of passengers were left stranded after the FlyBMI airline went out of business in [2019](#).

\*\*Aetna solution: AdviceLine daily alerts and support (see page 6)



## Natural disasters\*\*

**Wildfires, floods, ash clouds, earthquakes, hurricanes, typhoons, volcanoes**

**Advice:** Stay abreast of weather conditions ahead of and during travel. Plan appropriately for bad weather, including confirming itineraries and making disaster contingency plans.

**Dozens** of flights delayed or cancelled due to wind and rain in Delhi in one day in [February 2019](#).

# 100,000

flights within, to and from Europe were cancelled due to the Iceland volcano of [2010](#): "creating the highest level of air travel disruption since the Second World War".

# 15,000

people had to be evacuated from Indonesia after an alert was raised on a [Sumatran volcano](#).

\*\*Aetna solution: AdviceLine daily alerts and support (see page 6)

## Terrorism, violence and crime\*\*\*

**Terrorism, kidnapping, express kidnapping, violent crime, opportunistic crime, imprisonment**

**Advice:** Use well-marked radio taxis, taxi stands where available, or have a taxi or car services ordered by your hotel if possible.

Tour companies evacuated **thousands** of holidaymakers from Tunisia after the 2015 terror attack.

More foreign nationals are kidnapped in Nigeria than any other country.

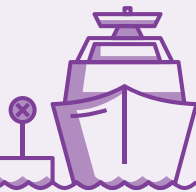


## Political unrest\*\*

**Political upheaval, civil unrest, coup d'état**

**Advice:** If you find yourself in an area where a demonstration or protest march is taking place, leave the area as quickly as possible. If you cannot leave the area, seek shelter in large, public buildings such as hotels, churches or hospitals.

A ferry workers' strike left **hundreds stranded** in Alaska in July 2019



Regular protest marches in South Africa can disrupt travel and even end in violence, a July 2019 update to the British Government's website states.

'Yellow vest' protests in France caused significant road travel disruption throughout 2019.

## Illness and diseases\*\*

**Infectious disease outbreaks, pandemics**

**Advice:** Keep your company's hotline number or other emergency phone number on you at all times.

### Register today

To ensure you and your family have everyday travel and security alerts and emergency support on hand.\*

Login to the [Health Hub](#) to get started.  
For full instructions, see page 7.

\*Aetna Summit, Aetna Pioneer and Ultracare members are eligible for AdviceLine and ActionResponse. Services vary according to plan type.

\*\*Aetna solution: AdviceLine daily alerts and support (see page 6)

\*\*\*Aetna solution: ActionResponse evacuation or on-the-ground crisis response and support (see page 7)

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# Aetna International safety and security services

As well as providing the safety net of medical insurance, we provide safety and security services to give you peace of mind as you and your family live, work and travel abroad.

- o Daily safety and security updates
- o Safety guidance and cultural reports for those planning a business trip
- o Intelligence and advice for globally mobile individuals
- o Safety, culture and security guidance for those moving abroad

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## AdviceLine

AdviceLine is available to Aetna Pioneer, Aetna Summit and Ultracare members. Services vary according to plan type.\*

Read the express case studies on pages 11 and 12.

### Timely alerts

Alerts via email and text message – for up-to-the-minute information on travel or transportation disruptions, natural disasters and civil unrest.

### Daily security summary

Worldwide security news and advice to help you keep pace with world events and prepare for potential obstacles.

### Country intelligence

Country reports and security advice on countries and cities around the world.

### Safety and security advice

Advice on more than 230 countries and territories, and more than 160 cities.

### Personalised travel reports

A thorough analysis of your travel itinerary.

### Informative articles

Newsletter content on important topics such as how to protect yourself against identity theft or advice for female travellers.

### On-call team

Multilingual representatives available 24/7.

### Political risk analysis

24/7 advice.

### Crisis support specialists

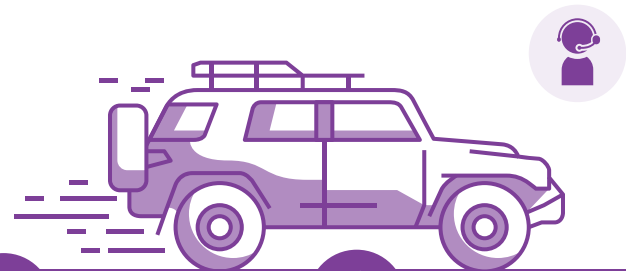
24/7 safety advice and assistance.

\*Aetna Summit, Aetna Pioneer and Ultracare members are eligible for AdviceLine and ActionResponse. Services vary according to plan type.

# ActionResponse

ActionResponse is Aetna International's on-the-ground crisis management and evacuation service and is available to all Aetna Pioneer and Aetna Summit 4000, 5000 or 5000+ plan members as well as Ultracare members. Services vary according to plan type.

Read the express case studies on pages 13 and 14.



## Urgent evacuation

Aetna International specialists are able to remove you and your family from potentially life-threatening situations in high-risk circumstances – such as a natural disaster or terror attack near you.

## Crisis support and management

Our worldwide specialists are trained to handle civil unrest, adverse weather conditions, terrorism and many more scenarios. We provide on-the-ground crisis management to protect your personal safety.

## 24/7 response

You can access ActionResponse at any time of day, night, week or year.

### How do I register for AdviceLine and/or ActionResponse?

Register today in just 5 minutes.

Aetna Summit, Aetna Pioneer and Ultracare members are eligible for AdviceLine and ActionResponse. Services vary according to plan type.

- Step 1.** Login to the [Health Hub](#).
- Step 2.** Copy your Member ID number.
- Step 3.** Scroll down to 'red24'^ and click the link.
- Step 4.** Paste your Member ID number into the box labelled 'Member ID number' (also known as your plan or policy number), and click 'Proceed'.
- Step 5.** Create a login username and password.
- Step 6.** Opt in to alerts and provide your contact details. And that's it! You're all set to travel, work and live abroad with confidence.

**Need more information?** Call our crisis management experts (powered by WorldAware) on one of our dedicated lines: UK +44 (0)207 741 2175/ US +1 646 513 4232. Both numbers will connect you to WorldAware experts.

^ red24 is now WorldAware. Please see disclaimer for more information about WorldAware.



## Global mobility and business travel

### Duty of loyalty

Employers have a duty of care – a responsibility – to provide safety and security support to their employees. But employees also have a duty of loyalty to their organisations to take responsibility for making sensible travel decisions, following travel risk management guidelines and actively helping to keep themselves from coming to harm or endangering their business trip or assignment.

### Five simple self-protection tips for travellers and the globally mobile:

1. Increase your awareness:
  - a. Educate yourself about your new environment.
  - b. Stay abreast of local issues with daily alerts through Aetna International including cultural and security risk country briefings.
2. Use your company's travel management platform or travel app.
3. Let friends, family or colleagues know your itinerary.
4. Make a list of contacts for medical and non-medical emergencies and carry it with you.
5. Ask for emotional support or counselling after a traumatic event using our employee assistance services, including an Employee Assistance Programme (EAP) and more.

Employees who don't follow company protocols and organisations that don't have robust duty-of-care programmes could be unnecessarily risking not only their personal safety, but potentially incurring costs associated with emergency evacuations, medical care costs, productivity, and damage to the company's reputation.

### Dr Mitesh Patel, Medical Director, Aetna International

says: "These company travel policies and processes can be as simple as ensuring an employee submits a travel itinerary and checks in once they've arrived in location, to providing employees with an international medical insurance policy that includes travel and weather alerts, support for employees on the move who encounter an issue like a hotel fire, and evacuation in the event of a medical or non-medical emergency."





**Andrew Whitehead, Director of Strategy,  
Customer Proposition, Aetna International**

says: "I travel regularly for work and have received everything from tornado warnings to alerts about disease outbreaks and rail strikes. They've helped me stay one step ahead of an issue that could have posed a threat to either my well-being or getting to an important seminar that I've flown halfway round the world to attend."

Dr Mitesh says: "From an individual employee's perspective, the effort involved in registering for a safety or security service – which is usually achieved in mere moments – is far outweighed by the benefits of having these services at their fingertips when they – or their family – need them."

According to [KPMG International's Global Assignment Policies and Practices Survey 2018](#), 49 percent of organisations have contracted with a third-party service provider for emergency evacuations/assistance during crisis, while 37 percent have a global (not location-specific) plan in place. Only 13 percent have a specific plan in place for each country where they have assignees.

## Are you an employer?

Find out more about how Aetna International's [CARE team](#) can help you support your international employees and help to keep them healthy, happy, safe and productive.



## In case of non-medical emergency:

For emergency evacuation support or in the event of a natural disaster or escalating political situation, call our crisis management experts (powered by WorldAware) at UK +44 (0)207 741 2175 or US +1 646 513 4232 or call the number on the back of your Aetna International Member ID Card.

### For medical emergencies:

**In the event of a medical emergency (prescription refill, illness or accident), contact the CARE team by calling the number on the back of your membership card.**

**For more information about the CARE team and the other benefits and services available through your plan, [log in to \(or register for\) the Health Hub.](#)**





Express  
AdviceLine and  
ActionResponse  
case studies



## **AdviceLine**

### **Case studies:**

## **Logistics, intelligence and training**

### **Stolen documents restored**

Julia\* was staying in Johannesburg, South Africa, for three months to oversee the opening of a new branch of an international bank. With only two weeks to go on her assignment, she was followed to her car where armed robbers stole her handbag containing her purse, passport and travel documents. While Julia's local office was able to give her money for food and travel, she was without her passport and unable to fly. To make matters worse, her 90-day business visa was due to expire in three weeks and failure to extend it could result in fines and further restrictions in South Africa. It would also put extra strain on the company if she returned home to Holland later than planned. Having contacted local police, she then called Aetna International and we were able to help replace her passport and business visa as quickly as possible. By working closely with the relevant embassies, we were able to secure an emergency passport and replacement visa so Julia could travel home as planned.

### **Travel disruption**

Celeste\* is the French CFO of a large fintech start-up, and was due to deliver the keynote speech at an accounting tech conference in Mumbai. The conference coincided with both Diwali and the liquidation of a small national airline. The resulting chaos meant that not only was her flight cancelled but other flights filled up very quickly and would have left her stranded only halfway to her destination and concerned that she would have trouble returning to Paris. But by having daily travel alerts provided by Aetna International Celeste knew there was a problem and was able to direct her office to make alternative arrangements – which they did using the work/life support service included in [Aetna International's Employee Assistance Services](#).

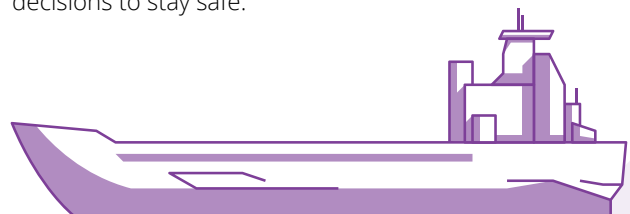
## Risk intelligence

In 2019, Lawrence\*, an American board executive for a multinational oil conglomerate, was heading to Muscat in Oman from his home in Irving, Texas. The magnate and his partner were very nervous about the move having heard news from the region about a range of security and safety threats, from civil unrest and terrorism to piracy and kidnap – all of which they would be particularly prone to due to his profession, travel obligations and personal profile.

Aetna International provided the couple with daily updates and security alerts on the area to help them avoid any dangerous situations and give them peace of mind when they did travel locally.

The alerts proved invaluable when Lawrence was due to visit an oil rig in the Arabian Sea but was warned that Houthi rebels in Yemen may be using drones to target Saudi oil interests in the area. Two incidents had been reported (May 12th and June 13th 2019) where trade vessels had come under fire and the crews had been evacuated and a warning was issued: “Companies involved in shipping and the transportation of commodities through the Strait of Hormuz should institute additional protective measures and mechanisms... shipping companies may have to rely on their countries’ navies to accompany them to ensure safety.”

The attacks were not widely reported, but the intelligence report allowed Lawrence to make informed decisions to stay safe.



## Cultural briefing and security intelligence

In 2016, a telecomms engineer, Abner\*, and his family were relocating from Tel Aviv, Israel to Ankara, Turkey. While the project was only due to run for three months, he suspected it would overrun and didn't want to be separated from his family. As he explained to our consultant, while he considered himself to be a man of the world, he was aware that there may be cultural sensitivities in the Muslim majority country that he was keen to be aware of. Abner was also concerned about the possibility of civil unrest after the recent military coup.

As part of his plan, he and his family were covered for emergency security evacuation – as were the [family we helped during the military coup itself](#). In addition to his

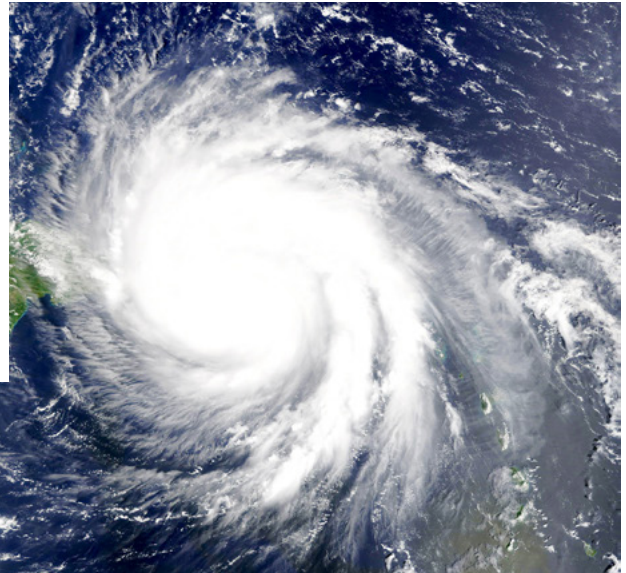
cover, Aetna International provided him with cultural awareness training to aid settling in and help avoid any faux pas. We also provided him with daily security briefings from our specialist global security team via text, so he knew exactly what was going on behind the scenes.

The project did indeed run long, and after five and a half months he and his family returned home. Aetna also supported Abner's repatriation, during which he explained to the consultant how helpful the cultural awareness training had been and the daily security updates had been given him a peace of mind that allowed him to focus on his job, and not worry about his family on the other side of the city.

# ActionResponse

## Case studies:

### Emergency, crisis and evacuation



### Emergency evacuation: Natural disaster

In September 2017, Hurricane Maria devastated Dominica, the U.S. Virgin Islands and Puerto Rico. One Swiss expat family with three children were living in Puerto Rico when the hurricane hit. At the same time, the mother/wife was at home in Zurich visiting a sick relative.

Aetna International were in the process of evacuating the father and three daughters. While they waited at the airport, it was clear that evacuation would be a challenge

as there was minimal mobile reception and no internet access. This made it difficult to know for sure whether the father and his girls would be on the flight manifest and be allowed on the plane. Our Incident Management team contacted the pilot of the plane directly who confirmed that only the father had made it onto the passenger list, but helped modify the list so that all four of them could make it out of the country and be reunited with mother/wife on the same day.



### Emergency evacuation: Political unrest

In May 2016, a Belgian NGO had eight members of staff working in Democratic Republic of Congo when a political situation began to escalate. There was fighting between opposing militant groups resulting in multiple clashes and many injuries. The team had failed to get in touch with their DRC office and, after 48 hours, requested assistance.

An Incident Management Team (IMT) was formed within an hour of being contacted and despite degraded communications they were able to set up a safety check-in schedule with the team using a combination of phone, text, email and WhatsApp with the team until they could be safely transported out of the country.

The IMT then analysed the risk profile of the environment: where the individuals were located and specific challenges of the area.

With the help of in-country security resources and analysts, the IMT identified hostile checkpoints and planned routes around those points to evacuate the group by land via neighbouring Zambia.

At every step, the IMT were also in touch with family and the NGO, and, within 72 hours, the group had been located, guided to an airport in secure transport before being transported back to Belgium on a commercial flight.

## Kidnap and ransom

The Mexican Drug War has claimed the lives of 115,000 people on all sides – including innocent bystanders. ABC\* is a U.S. charity (NGO) based in Tijuana, helping to keep vulnerable children out of the drugs trade. Their brand ambassador – Michelle\*, a former U.S. actress – agreed to visit one of the charity's residential centres in Zona San Francisco for a publicity event.

En route, through Zona Camionera, the van in front of their hire car slowed down quickly, forcing them to a halt. A second van blocked them from behind and a third van pulled alongside. Michelle was taken by masked men at gunpoint from the car and bundled into the back of the van.

As an Aetna International member heading to a dangerous city, she had been provided with kidnap, ransom and extortion (KRE) training on avoidance, observation and what to do if the worst happens. But, as the worst had happened, the charity personnel immediately called Aetna International and our highly experienced negotiating team stepped in.

Using a 'burner' mobile phone left at the scene, the criminals made contact within four hours and demanded \$100,000 for Michelle's safe return. The KRE team spoke with kidnapers into the night. After seven and a half terrifying hours, Michelle was released – the gang dropping her, blindfolded, in another area of Tijuana with only minor injuries to her elbows, hands and knees.

Despite her ordeal Michelle frequently visits Mexico as she continues to work for the children's charity.

\* Name changed to protect the identity of the member, organisation and individual(s).



“ The effort involved in registering for a safety or security service – which is usually achieved in mere moments – is far outweighed by the benefits of having these services at their fingertips when they – or their family – need them ”

**Dr Mitesh Patel, Medical Director,  
Aetna International**

## Travel advice



### Do

- Prior to departure, register with your embassy, consulate or diplomatic post in your destination. If one is not available, register with your country's representative if travelling to a high-risk destination.
- Make a photocopy of your passport and visa and keep them separate from your passport as back-up identification.
- Carry 'emergency cash' about your person, separate from your wallet.
- Adhere to local customs and norms for business and casual/recreational dress whenever possible.
- Keep your company's hotline number or other emergency phone number on you at all times.

### Learn

- Familiarise yourself with a map of the area that you are visiting and stick to planned routes when travelling.
- Learn the local phone system and memorise pertinent phone numbers prior to travel.
- Familiarise yourself with local customs and courtesies.

### Check

- Ensure passports and visas are valid for at least six months after planned return date.
- Stay abreast of weather conditions ahead of and during travel. Plan appropriately for bad weather, including confirming itineraries and making disaster contingency plans.

### Consider

- Using well-marked radio taxis or official taxi stands where available. Ask your hotel to organise a taxi if possible.
- In many countries, security services do not permit pictures of government or military sites so take care if taking pictures near such locations and immediately stop if asked to do so.
- For long-term assignments, keep a three-to-five-day supply of food and bottled water at both the office and home locations in case you need to 'shelter in place'.

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Aetna International safety and security services are powered by WorldAware. WorldAware provides intelligence-driven, integrated risk management solutions that enable multinational organizations to operate globally with confidence. WorldAware's end-to-end tailored solutions, integrated world-class threat intelligence, innovative technology and response services help organizations mitigate risk and protect their people, assets and reputations. All rights reserved. ©2019. WorldAware, Inc.

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