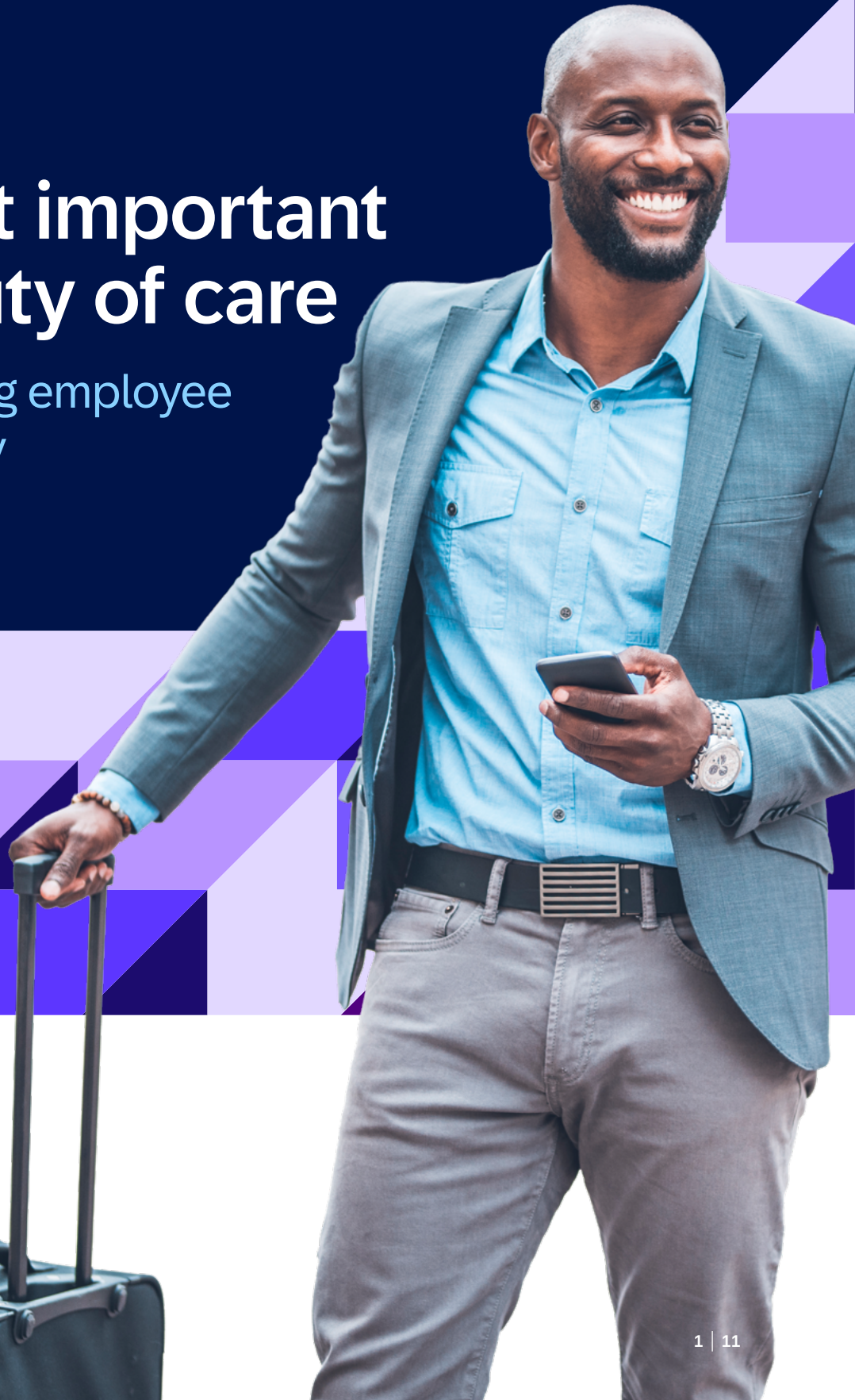


SAP Concur

Your most important duty is duty of care

4 tips for ensuring employee health and safety



In partnership with



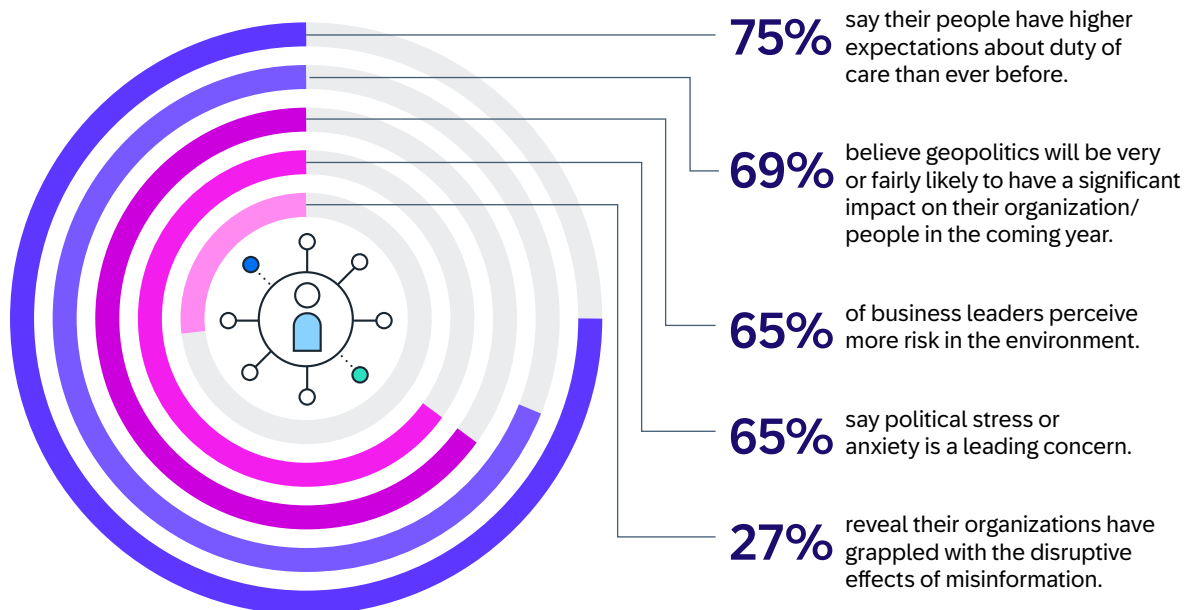


Things aren't getting safer out there

The worries of work extend far beyond the desktop. And with employees working in multiple offices, working from home, and traveling to get work done, how do you know where they are at any given moment?

How do you know they're not just safe, but also healthy and thriving? How do you know if the uncertainties in business and the world in general are making stressful business travel even more taxing? How do you know if you can protect them and their wellbeing in increasingly unpredictable environments?

According to the latest [International SOS Risk Outlook Report](#), business leaders' concerns about what's going on in the world are becoming more prevalent:



Further studies, like the [6th Annual SAP Concur Global Business Travel Survey](#), only reinforce the message:

- **Nearly all (92%)** of travelers are willing to decline a business trip for reasons like safety, social or environmental concerns, or the potential impact on their work-life balance.
- **44%** would refuse a business trip out of safety concerns about the destination.
- **33%** are ready to decline if they are worried about their welfare depending on the mode of transportation.

At the same time, the things that make travel feel better and safer are being trimmed:

- **91%** of business travelers cite cuts to travel flexibility over the last 12 months.
- **88%** of business travelers have been forced to make last-minute changes due to unexpected delays, cancellations, or the need to re-route.
- **32%** of travelers indicated their company was pushing for more same-day returns due to economic uncertainty.
- **28%** have seen a decrease in being allowed to stay overnight to avoid a long day of travel.

The fact is, employee health and safety are complex and critical—and not merely for employees. If you have a leadership role in travel management, HR, or any part of your organization, you have a real and literal duty to care for your employees wherever they work.

It's time to expand your ability to protect them—to make travel easier and safer for everyone. It's time to turn breakthroughs in intelligence and innovation into truly transformed duty of care.

There's help on the horizon.

SAP Concur, a leader in travel and expense management, and International SOS, a pioneer in global health and risk management, have pooled resources and insights in this simple guide to help you address today's safety concerns. By putting these tips into practice, you'll be better prepared to navigate the changes of our working world.



1

Start smart



Keeping employees safe requires timely, reliable intelligence. You need to be able to connect current and potential threats with real-time, accurate insight into employee locations and planned travel. This type of intelligence is the only way you can:

- Provide trusted, objective guidance to employees and travelers.
- Accurately predict and assess incidents before or as they happen.
- Respond to and support employees.

Getting that kind of instant intelligence, however, can be a significant challenge. The rise in misinformation—incorrect data—and the politicization of health and security risks thwart your ability to make informed and timely decisions.

At the same time, insufficient data and analytics are holding travel managers back. According to the [6th Annual Global Travel Managers Research Report](#):

- **37%** of travel managers are expected to support duty of care without visibility into all travel.
- **38%** anticipate a more difficult year due to travelers not using company tools to book or update travel plans.

Without that data, no one can make educated safety and support decisions—when you don't know where your people are, you can't keep them safe.

Having and using this updated intelligence is crucial for the C-suite, as well. Executives are doing more than ever to account for the health and safety of employees—and personal health issues are no longer seen as separate from business concerns—but without accurate data, there isn't much they can do.

And they need more than just good data; they need to know how to use it to make the best, safest decisions. It's natural, for example, for every travel leader to want to know the relative safety of the country or city where they're sending people, but just because a traveler is going to a high-risk location doesn't mean the trip is high risk.



Let's say a traveler arrives at a high-risk city, but they take a secure ride back-and-forth between the airport and a five-star location. That's not necessarily an unsafe trip.

"The data travelers need involves the risk at the neighborhood level. How safe is the hotel and/or event center? Is there a police presence on the street? How close are the hospitals? Are women and LGBTQ+ communities in any particular danger? These are the answers your travelers want."

—Jeremy Prout, Security Director,
US North-East for International SOS

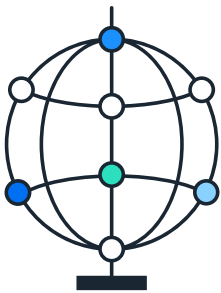
So how do you get them? Examine your data strategy from multiple perspectives.

- **Integrate trusted data to avoid disinformation.** Moving beyond the mountains of mis- and disinformation in today's world is harder than it's ever been, and organizations need to be hypervigilant when it comes to screening their data sources. With all the bad intel out there, the quality of the data you have—and the level to which you trust it—is even more important than the diversity of the information.
- **How do you find data you can count on?** Talk to your peers to help verify your sources. Look to travel- and safety-industry organizations to get their point of view. And connect with trusted partners to expand your network of trustworthy information.
- **Tap into insights**—covering geopolitical information, health advisories, local security updates, weather patterns, and transportation disruptions to create a comprehensive, real-time picture of the global work environment. Also, make sure your employee-location information is continuously evaluated and up to date. And be sure to capture travel booking data from your travel management company (TMC), your booking tool, and direct supplier bookings, so you get 100% visibility into where your travelers are and can accurately assess the risk impact.
- **Build a risk scoring system.** Evaluate destinations and locations based on political stability, healthcare quality, neighborhood safety scores, natural disasters, and the like. This helps you accurately predict risks and guide employees accordingly.
- **Develop scenario models.** Use predictive modeling to create simulations and gauge the potential impact of various incidents on your employees and operations. That way, you'll be prepared to make quick decisions when emergencies arise.





Continuously adjust to constant geopolitical crises



Socio-economic challenges, geopolitical shifts, and increasing political polarization top risk agendas in businesses all around the world. And the impact extends beyond safety. When assessing what might impact travelers' productivity in the next 12 months, consider:

- Security threats like protests, violence, and terrorism.
- Geopolitical and civil unrest.
- Natural disaster and extreme weather events.
- Military actions and war.

Government leaders are also focused on changing rules and regulations in countries where they operate, as sanctions and other regulatory requirements complicate global business operations.

One other issue to consider: Travelers are keenly aware and wary of their own safety, and they may not be keen on working in areas where their beliefs or lifestyles differ from the surrounding cultural or political environment. Think of women, people of varying religious beliefs, and LGBTQ+ business travelers visiting a region known for violence against those groups.

How do you approach such large-scale issues?

Start small. Build a cross-functional team including folks from risk management, your legal team (for regulatory requirements), your security team, your HR and employee health team and so on. All for a better look at the big picture:

- **Establish regular risk reviews** with travelers and the rest of your travel team to identify issues, like geopolitical shifts, that could impact operations, safety, and travelers.
- **Quantify the potential impact** of various crises and prioritize your response efforts accordingly.
- **Evaluate cultural and ideological considerations** and make sure you're prepared for and attentive to the concerns of diverse employees, including those who may have safety or social concerns related to ideological or lifestyle differences.

Examine the risk tolerance of your travel program. Examine how your organization evaluates risk, asking the difficult questions your traveling employees are already asking themselves: What are we willing to do and what are we not willing to do?

Open the lines of communication and keep it topical. Ask employees what they need and what they want to know from you, then create a clear list of topics for discussion. Keep your team informed of potential risks and consistently educate employees and travelers about the resources available—from crisis hotlines to in-trip assistance, updates, and alerts for travelers. And make sure it's engaging and helpful, not merely lip service to their concerns.



Ready yourself for the rise in risks to mental and physical health

It's easy to think about natural disasters and geopolitical disruptions as the biggest factors affecting employee safety and duty of care. But in 2024, medical incidents made up 71% of reported issues, compared to 38% for security issues.¹

You want your traveling teams to be in tip-top shape before they hit the road, and if they're not feeling well mentally or physically, they shouldn't go. Suggest a "stoplight approach" to help them decide if they're well enough to travel: Green means you're good to go—and if something happens on the trip, maybe it won't get worse than yellow. Yellow or red before the trip means stay home.

Regarding travelers' mental health prior to travel, be sure they have a way to connect with someone if they're struggling. Understand that business travel increases stress, and that can impact performance, so encourage them to continue their exercise routine on the road, to eat and sleep better, and to control the things they can control.

These things are common sense, but they're costly to ignore, so be sure to make health and wellness part of every decision.

¹ In 2024 there were more medical (71%) incidents reported than security (38%) incidents. Source: ISOS risk outlook guide.



Mental Health:

- **Promote mental health awareness.** Foster a culture of openness and insight into mental health issues, encouraging conversations that reduce stigma and promote well-being.
- **Establish policy.** Embed mental health considerations into travel and work policies, providing guidelines for maintaining mental well-being during travel and remote work.
- **Offer employee and manager resources.** Provide accessible mental health resources such as counseling, crisis hotlines, and self-help tools that cater to the unique needs of employees. Establish channels for employees to voice their mental health concerns and seek assistance discreetly, ensuring a safe and supportive environment. And educate managers on recognizing the signs of mental distress, equipping them with the resources to provide appropriate support.
- **Create flexible work arrangements.** Acknowledge the diverse mental health challenges employees face and allow for adequate rest and recovery – especially for travelers.



Physical Health:

- **Prioritize health education.** Equip employees and travelers with knowledge about local health risks, preventive measures, and how to access medical resources.
- **Enable pre-travel health planning.** Integrate health considerations into pre-trip planning, ensuring that vaccinations, medications, and travel-health advice are tailored to the destination's health landscape.
- **Facilitate post-travel health care.** Stress the importance of reporting health incidents, and provide resources that make it easier for travelers to seek necessary medical attention after their trips.
- **Make sure travelers have a plan** if something does go wrong. If they're going to be gone for five days, for example, they should bring two weeks of their medications with them.





Prioritize employee health and safety for those working from home

As the nature of work continues to evolve and remote/hybrid work arrangements become increasingly common, organizations must extend their duty of care to the “out of office” office, as well.

Working from home creates new types of occupational risks, as well as new risks of injury that are harder to control—simply because they’re occurring out of sight. Remote work, as beneficial as it might be, is also impacting employee mental health in unexpected ways.

Unless companies get in front of the issue, employee safety will continue to fall behind.

So how do you ensure the health and safety of employees working from home? Put rules in place in every place.

- **Establish home-office safety guidelines.** Be sure to cover everything from ergonomic guidance to resources for selecting appropriate equipment and furniture.
- **Create opportunities for engagement between employees.** People need people, so foster regular communication between remote employees and their managers. You can offer well-being check-ins and develop virtual spaces for employees to socialize, share experiences, and stay connected with colleagues.
- **Provide tech security guidelines.** Protect your team and your company with directions for securing remote work environments—including secure use of company devices, internet connections, and data protection.

Doing our duty

A few years back, none of us had heard the term “polycrisis,” but today, multiple and ongoing crises are common. That doesn’t mean we accept them as business as usual; we must instead find ways to protect and support employees no matter where they work and no matter what situation may arise.

These four tips are a sure way start, but you’ll want to adapt and expand them to ensure employee safety. Because there’s no greater duty than your duty of care.

To learn more, read the [International SOS Risk Outlook 2025](#) and see how SAP Concur approaches duty of care differently.

Then [check out this eBook](#) to get employees engaged and help make duty of care better for everyone.

Understanding ISO 31030 and its impact on your travel risk strategy:

ISO (the International Organization for Standardization) is an independent, non-governmental organization with a membership of 168 national standards bodies. These bodies develop standards and publish certifications for key business processes – covering everything from quality and environmental management to health, safety, and IT security.

To give employers clear guidance on how to manage travel risks, [ISO recently developed ISO 31030](#) – a set of standards that cover:

- Preplanning and risk assessment of destinations and travel arrangements.
- Security and information security precautions.
- Challenges to travel logistics, emergency response, and more.

