

# Beyond Sunscreen: Staying Vigilant and Safe During Summer Travel

## Speakers

**Dan Carlin, MD**, Founder and CEO, WorldClinic

**Elena Carrington**, Manager, Global Travel Risk Management and Intelligence, Square

**Bruce McIndoe**, President, WorldAware

## Moderator

**Matt Boccia**, Executive Director, Expert Engagement, RANE

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*The summer travel season is just about to kick into high gear, but unfortunately in today's world, none of us can afford to let our guard down while traveling. Travel to unfamiliar locations exposes employees, friends, and family members to potential political unrest, health care risks, and threats to personal safety and security. Businesses should encourage employee readiness by providing pre-travel advisory information and consider employee monitoring, real-time communications tools, and emergency support programs.*

*A recent RANE webinar brought together a panel of leading experts to discuss best practices and precautions for businesses, employers, and individuals this busy travel season. Highlights of the discussion follow:*

## MANAGING PARTICULAR RISKS FOR PARTICULAR TRAVELERS

- A common theme throughout the discussion was the importance of **understanding the unique requirements of individual travelers**, and having those in mind when preparing for any trip. WorldAware's **Bruce McIndoe** introduced this concept, noting that "all aspects of individuals' profiles may impact choices that they need to make about travel," including gender, religion and even sexual orientation. Square's **Elena Carrington** took it a step further, noting that travel risk professionals need to "**know your travelers and meet them where they are**," so that the kind of information you provide — and how you choose to provide it (email vs. text vs. phone) — is suited to your audience.
- **Carrington** also stressed the importance of travelers understanding that **risk is fluid**, citing how "Mexico City right now is going to be a different environment than the Mexico City of perhaps January or even March because the city and the country are gearing up for presidential elections." **Encouraging travelers to double-check baseline information about a specific locale can save lives:** Anniversaries, local holidays/traditions (such as Ramadan), and commemorative events must all be considered prior to travel. Characteristics of a specific season may be helpful as well, as certain busy periods may correspond to additional crime, according to **Carrington**.

- The key to effective travel risk management, they both argued, is **understanding all facets of travelers' backgrounds and itineraries**—who they are, where and when they are going, what is happening there, from elections or social unrest to weather and festivals or sporting events.

## MITIGATING TRAVEL'S NUMBER ONE RISK: ILLNESS

- Of all the many kinds of risk one can encounter while traveling, sickness is by far the most common — traveler's diarrhea or other intestinal issues in particular, as well as new viruses and bugs, malaria, not to mention disruptions to circadian rhythms and immune systems. Yet it is also in many ways the easiest to prevent, or at least be prepared for. **Dr. Dan Carlin** of **WorldClinic** stressed that travelers **should have some sense of the availability of decent medical care at any destination**, as well as a plan for how to deal with any illness on the ground. "All of your questions and issues [should be] addressed before you get on the plane. How will I get my medical record? Who's going to deliver it? Who's going to make it happen in a secure way? Do I have the means to treat myself if I get in trouble? Do I have a doctor to talk to on the phone if I get in trouble?"
- Many of the answers stem from that fact that **technological advances have "dramatically increased our ability to deliver medical care anywhere."** Firms like WorldClinic can now provide long-distance, remote medical exams through secure phone applications. As long as people are **equipped with basic travel medical kits and have a copy of their personal medical record**, they can often be treated remotely and **kept out of an inadequate foreign healthcare system**, which **Dr. Carlin** views as a "big part of the risk when we talk about getting sick and getting injured overseas." In WorldClinic's case, fully 94 percent of their clients who need medical assistance while traveling are able to be treated over the phone, with the help of a kit and a pre-trip briefing book that the company prepares.
- One critical component of being prepared for those rare instances when remote medicine doesn't suffice is having **easy access to a medical evacuation (medevac) service**. **Dr. Carlin** warned that some subpar travel assistance policies or providers will make it hard to qualify for an immediate medevac out of a foreign country; in some cases, if you are already in a hospital, they will claim that you should stay there for a week and then simply have a medical escort like a nurse accompany you on a commercial flight home. It's worth paying an extra 20 to 30 percent, he suggested, for a policy in which the only requirement for a medevac is that you are in a medical facility in a foreign country. "Because when things go bad, and you're in a foreign hospital, all your executive wants is to get the heck out of there."

## TECHNOLOGY, COMMUNICATIONS AND DATA SECURITY

- At WorldAware, **McIndoe** uses technology to ensure that clients are cognizant of issues they may face when traveling, and shares **Dr. Carlin's** view that **better connectivity makes a huge difference** in managing risk for travelers. However, he noted that "a lot of times, people are not so keen to get an international program on their phone, or they're not so interested in paying for the data rates," and **they end up being solely dependent on WiFi, which is often unavailable**. "That can be very challenging when you're trying to communicate with individuals or keep them informed of breaking issues that they should be aware of that are nearby," he said.
- Even when it's working, **WiFi presents its own information security risks**, especially with publicly available connections in restaurants, cafes or hotels that travelers often use. And in certain countries, such as Russia, China and Singapore, "monitoring

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*With public WiFi networks posing real security risks, Bruce McIndoe urged travelers to "get rid of all the data that you don't really need to have on you, be thoughtful about what you're talking about, and try to use encryption whenever possible."*

of cell phone and data networks is common if not an institutionalized practice,” **McIndoe** cautioned. No wonder many companies have their executives travel to such destinations with temporary devices and laptops that have very little data on them. All travelers should take a similar approach. As he urged, **“Get rid of all the data that you don’t really need to have on you,** just like excess weight... lower your information footprint, and be thoughtful about what you’re talking about, what you’re doing, and try to use encryption whenever possible.”

- Still, when it comes to high-tech theft, **McIndoe** raised **payments and financial transactions** as a bigger potential target than people’s information. To avoid becoming a victim, he advises travelers to be mindful about how they are paying for things, to learn how to watch out for identify theft scams like skimming and to be careful about which ATMs they use.
- Data and privacy risk is a reason that **Dr. Carlin does not typically have his clients use an app to store their digital medical records,** despite the fact that there are plenty to choose from. If necessary, his company can fax or email a copy of the records to the appropriate location. **Using FaceTime, Skype, and monitoring devices, however, has drastically improved the ability for his team to take care of patients when they are abroad:** “We have a lot of executives with chronic conditions, hypertension, borderline diabetes, manic depression, atrial fibrillation. In most of these cases, we’re actually giving them a device that’s paired to their smartphone and they’re set up to...check their blood pressure, check their blood sugar, a mini-mood score to see where they’re at with a manic depression, and even down to this level of a cardiac rhythm monitor.”
- **Dr. Carlin** firmly believes that this **model of a “global virtual emergency room,”** which he initially rolled out for high net worth families and has since began to expand to the C-Suite and broader workforces, will become more and more of the standard of care. As he put it, “With any mid-size company that can’t afford an ‘in-house medical department,’ they can essentially develop an outsourced virtual medical department for a global workforce at a fraction of the historical cost by leveraging the connectivity.”

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*“All of your questions and issues [should be] addressed before you get on the plane. How will I get my medical record? Do I have the means to treat myself if I get in trouble? Do I have a doctor to talk to on the phone if I get in trouble?” - Dr. Dan Carlin*

## DUTY OF CARE AND INDIVIDUAL RESPONSIBILITIES

- **Carrington** mentioned that her company, Square, has invested in a travel security and emergency medical assistance vendor in efforts to ensure that they meet duty-of-care requirements. However, she asserted, no matter what a company does to mitigate risks, **there is a degree of self-sufficiency required of the traveler.** “A younger traveling population, like here at Square, are so expectant that technology will always work no matter where they are,” she stated. “But you have to assume that your devices are not always going to work.”
- She advises her employees to be **less dependent on ATMs and personal devices**—that travelers should obtain some amount of local currency prior to departing their home countries; print out important documents (instead of keeping all information on a phone); have emergency contact phone numbers and important in-country addresses (like a consulate or embassy) listed in a notebook; and map out in advance and write down directions from your hotel and office to other key sites, such as embassy, hospital and police.
- **Communicating these travel-oriented issues to employees as part of a duty-of-care mission can be a challenge,** **Carrington** conceded. Some travelers may not feel they need the support or guidance their company provides in advance of a trip, but she will at least attempt to provide the relevant information and “do my part...painting an overall picture of what the local environment may look like and some of the challenges

that it may pose.” That includes recommending that no matter what, **travelers register their trips with the State Department.**

“A younger traveling population, like here at Square, are so expectant that technology will always work no matter where they are,” Elena Carrington said. “But you have to assume that your devices are not always going to work.”

## RUSSIA 2018: A CASE STUDY IN TRAVEL RISK

- Given the recent start of the 2018 World Cup in Russia, many executives will be traveling to various Russian cities over the coming weeks. The panel briefly examined Russia as a case study for information security, travel medicine, and crime to offer appropriate advice for potential travelers.
- **Dr. Carlin** provided medical input, noting that, **“healthcare in Russia is considerably less advanced than it is in Western Europe and the United States.** So for us, we’re looking at legacy hospitals that haven’t been significantly updated in terms of physical plan capability, diagnostics, labs, for a very long time—if at all.” Therefore, availability of lab testing, pharmaceuticals, etc., is quite limited. However, the main cities of Moscow and St. Petersburg reportedly have modern community hospitals; other than that, “self-containment” may be necessary.
- **McIndoe’s** team is monitoring social media and other sources to ensure that travelers are aware of the various risks that may arise in Russia. He mentioned that there may be some crime or violence due to “exuberant fans” and that travelers should be aware to avoid them, whether in the actual stadiums or bars and restaurants where games will be watched. While understanding that travelers tend to worry about terrorist threats at a high profile event like the World Cup, he argued that this is only a remote possibility with such a heavy security presence in the different venues. **The bigger threat at this kind of sports gathering is “petty theft, pick-pocketing, broken ankles, sickness due to food, improper food handling by vendors, and things like that.”**

## COMMUNICATING OVERLOOKED RISKS

- When asked about other popular travel destinations with an elevated or high threat, **McIndoe** brought up the **United Kingdom**, primarily because of the **trend line of terror incidents** over the past few years. Yet he was quick to put that threat in perspective, **noting that the likelihood of a U.S. citizen dying of terrorism is about one in 12 million**, close to the odds of dying on a commercial jet, which is around one in 10 million. A much riskier mode of transportation is the car — odds of death in the U.S. is one in 37,000 — **and in many countries, be it Mexico, Brazil, Italy, India, South Africa, getting on the road or crossing streets poses real risks.** “Understanding who’s driving that vehicle, whether it’s a bus or a car or you are driving the car, under the influence, being tired, maintenance defects, these are the things that are very impactful,” he warned. “So, road safety in any of these countries is very high.”
- The summer travel season also happens to be a **popular time for strikes, transportation stoppages and political protests**, and while many tourists might be curious and tempted to watch these activities, **McIndoe** counseled just the opposite. **“Any tourist that sees groups forming for these things should not be a gawker.** They should be runners. Just remove yourself from that environment rather than just kind of trying to see what’s happening and end up being caught up in it.”
- In order to help Square employees appreciate the more common threats they are likely to face while traveling — whether illness, petty crime or social and political turmoil — **Carrington** has her team **issue a weekly bulletin that communicates global risk and intelligence** and paints a “fairly broad picture of what constitutes security challenges as a whole.” She has arranged for employees to sign up for TSA Pre-Check or Global Entry, travel programs that get them through airport security much faster. “Just from a

security and, again, duty of care, perspective, it's better to be beyond the checkpoint and in the sterile area" of the terminal.

- At the end of the discussion, **Dr. Carlin** stressed that companies owe it to their employees to engage with **a travel medical provider that "leverages connectivity"** and makes it possible for patients in most cases to "treat themselves...with expertise on the phone." For his part, **McIndoe's** closing words focused on the importance of **"situational or continuous awareness."** As an example of keeping your guard up, he recommended, "When you see things that aren't right, respond to them. Move away from them. If you're in a rowdy situation in a bar or something like that, find a protective space or one near the door and just see if things settle down or whether you need to exit." "Otherwise," he concluded, "have a good trip."

## ABOUT THE EXPERTS

### **Dan Carlin, MD**, Founder and CEO, WorldClinic

*Dr. Dan Carlin pioneered WorldClinic's innovative concierge telemedicine model after a decade of experience in demanding health care environments, first as a U.S. Navy Chief Medical Officer and then as a refugee camp physician. Trained in surgery and emergency medicine, Dr. Carlin is board certified in Emergency Medicine and holds a consultant-staff appointment at Lahey Hospital and Medical Center in suburban Boston. He is also a recognized leader in the field of concierge telemedicine and use of the latest digital technologies to provide personal health protection and management. Dr. Carlin is a co-author of "The World of Concierge Medicine: How a Renaissance in Healthcare Can Help You and Your Loved Ones Live a Long and Healthy Life".*

### **Elena Carrington**, Manager, Global Travel Risk Management and Intelligence, Square

*Elena Carrington manages the travel security and geopolitical intelligence portfolio for Square, a mobile payments company based in San Francisco. In this capacity, she is responsible for monitoring all Square assets abroad, tracking Square travel, and providing protective intelligence for Square executives. Prior to her tenure at Square, Carrington worked for United Airlines, where she was responsible for analyzing any security development that could impact crew safety, mainly civil unrest and crime. She also spent several years with the Overseas Security Advisory Council (OSAC), an office within the U.S. Department of State, as well as the International Monetary Fund (IMF). Carrington is the Vice President of the Association of International Risk Intelligence Professionals (AIRIP).*

### **Bruce McIndoe**, President, WorldAware

*Bruce McIndoe is a recognized leader in the risk management, travel, and intelligence industries. A founder of WorldAware (formerly iJET), McIndoe has been the key contributor to the company's strategic growth, securing its position as a leader in business resiliency with the development of the Worldcue® Global Control Center. Prior to joining WorldAware, McIndoe was founder and CEO of CSSI, an Inc. 500 and four-time Washington Technology FAST 50 company that developed software for the intelligence community. He has also served as a lead architect on intelligence programs for the US government.*

### **Matt Boccia**, Executive Director, Expert Engagement, RANE

*Matt Boccia is responsible for the development and management of the company's proprietary expert risk network, including overseeing new expert recruitment, onboarding, engagement, and relationship management. Prior to joining RANE, Boccia was the Chief Operating Officer of a RANE expert network firm that offered comprehensive security and duty of care services to corporate and individual clients on a global basis. He was responsible for oversight of firm-wide operations and client service delivery in over 75 countries, and also served as the President of the firm's global medical evacuation division. Before that, Boccia spent 10 years in federal law enforcement, serving as a Special Agent with both the Secret Service and FBI, conducting extensive financial, violent crime, and counter-terrorism investigations and completing numerous Presidential and Vice-Presidential protection assignments in the US and abroad.*

## ABOUT RANE

*RANE (Risk Assistance Network + Exchange) is an information and advisory services company that connects business leaders to critical risk insights and expertise, enabling risk and security professionals to more efficiently address their most pressing challenges and drive better risk management outcomes. RANE clients receive access to a global network of credentialed risk experts, curated network intelligence, risk news monitoring, in-house analysts and subject matter experts, and collaborative knowledge-sharing events.*