




WITH TRAVEL PROTECTION PLUS YOU ARE GOOD TO GO!



Duty of Care



The board members of any organization - incorporated or not - for profit or non-profit - have a legal duty of care under common law for the safety of their workers, whether they be employees or volunteers. This duty of care is higher when the activities of the organization involve a greater degree of risk whether because of the type of activity or the location, outside of Canada. Failure to meet that duty of care can result in lawsuits against both the organization and its board members. Common law precedents in past court settlements and liability awards reinforce that this duty of care is even more heightened when travel includes youth participants.

Bill C-45

Federal workplace safety legislation, also known as the "Westray Bill", first passed in 2004. Amendments to the law have extended the concept of the "workplace" beyond the four walls of a physical location, clarified "employer" organizations to include associations of persons and expanded the definition of "work" to include tasks. This law can make the directors of charities and not-for-profits subject to criminal prosecution, fines and penalties if they or other leaders are guilty of gross negligence in contributing to injury, disease or fatalities suffered by anyone carrying out the organization's work on premises, off-premises or anywhere in the world, whether they be employees or volunteers.

"217.1 Every one who undertakes, or has the authority, to direct how another person does work or performs a task is under a legal duty to take reasonable steps to prevent bodily harm to that person, or any other person, arising from that work or task."


Travel, Medical and Security Communications Portal

A cutting-edge web portal powered by a joint venture of the world's leading medical and security assistance providers, International SOS and Control Risks, including duty of care resources to assist your directors, officers and trip leaders in keeping your travellers safe, with pre-trip planning and risk analysis tools for your intended destinations including Country Guides (in English, French or Spanish), Disease and Prevention, Current Medical and Security Alerts and a sign-up for Daily Digest Reports via E-Mail.

Comprehensive Membership


International SOS cares for member organizations across the globe in more than 700 locations in 89 countries. Their expertise and reach is unique, with 11,000 employees led by 5,600 medical professionals and 200 security experts. Comprehensive Membership provides 24/7 advice and assistance to reduce travel risk and protect members by providing solutions designed to proactively manage the medical and security risks associated with overseas travel. Their teams work night and day to respond to emergencies abroad, including emergency medical care and evacuation. International SOS is passionate about helping client organizations put Duty of Care into practice, with a systematic approach to giving member organizations practical tools to help prevent sickness, injury and harm, including 24/7 advice, secure storage of vital personal health information, TravelTracker advisories and a smartphone Assistance App.

24/7 Advice



Travelling to an unknown destination can be daunting and being prepared is a key element of any travel. Comprehensive Members can call International SOS for pre-travel briefings to prepare trip leaders and participants for what lies ahead, or for real-time advice from medical and security experts during the trip.

TravelTracker™



When you register your trip itinerary details online in the International SOS "MyTrips" portal, your trip leaders and travellers will receive automated email advisories from International SOS. These advisories included the latest up-to-date travel, medical and security alerts and analysis for your registered destinations, both pre-trip and during the duration of travel, including to and from your destinations. With TravelTracker your short-term missionaries can access medical and travel security information anywhere on the go. It can also be utilized to locate travellers when an incident or event occurs, allowing International SOS to quickly activate their extensive infrastructure around the world, as well as their local connections to begin locating and supporting your workers known to be in the area of an event, whether it be a natural disaster, civil unrest or other emergency.

Smartphone Assistance App

The smartphone Assistance App allows your travel groups to receive TravelTracker advisories and alerts instantaneously "on the go". It also has the capability to speed dial the nearest International SOS Assistance centre, access vital personal health information in an emergency and instantly search for the latest medical and security advice for their current location or to browse alerts for other locations, all right in the palms of your travellers' hands!



Travel Protection Plus

Comprehensive, integrated travel and security insurance protection available exclusively through Robertson Hall insurance custom-designed for churches, charities and other non-governmental organizations who send staff or volunteers outside of Canada for travel up to a maximum of 45 days. *Travel Protection Plus* includes \$5,000,000 emergency medical insurance, life insurance and accidental death and injury benefits. However what truly sets *Travel Protection Plus* apart from any other standard travel insurance product is that it automatically comes with access to Comprehensive Membership through

International SOS travel, including a medical and security communications portal, pre-trip advisories and assistance and a TravelTracker with smartphone Assistance App, all powered by the leading medical and security assistance companies in the world. With each *Travel Protection Plus* policy, your organization receives a "GoodToGo" certificate verifying group travel coverage and access to Comprehensive International SOS membership for ALL registered trip participants, a level of confidence that no bank, credit card or other off-the-shelf travel product can provide for your directors, your travellers and their loved ones!

Security Evacuation Indemnity [OPTIONAL]

Indemnifies an organization up to \$100,000 for expenses it incurs in evacuating travellers from a country or region, due to a crisis caused by civil war, violence, acts of terrorism, natural disaster or other emergency that constitute imminent and life-threatening danger to the personal safety and security of persons insured under this coverage option while acting within the scope of their duties for your organization outside of Canada or the United States.

Kidnap Consulting Indemnity [OPTIONAL]

Indemnifies an organization up to \$100,000 for expenses it incurs in consulting services to locate, negotiate and extract kidnapped persons insured under this coverage option and while acting within the scope of their duties for your organization. Note: It does not pay for ransom sums and it does not cover incidents in countries or regions where the Canadian government has issued a warning to AVOID ALL TRAVEL at the time the person entered that country or region.

Kidnap and Ransom and Extortion Insurance [OPTIONAL]

A comprehensive special risk insurance product through Lloyds of London used by thousands of non-governmental organizations, churches and religious charities who send staff and short term mission teams to areas around the world prone to a higher degree of risk for kidnapping and abduction. K&R coverage provides "up-front" assistance and consulting services to assist in determining proof of life and locating kidnapped persons, as well as for negotiation, extraction and paying ransom up to the limit of the policy. Coverage limits can be purchased up to \$5,000,000 for any one incident.



Together, these customized insurance solutions, along with cutting-edge communications and technology assistance including access to International SOS medical and security professionals around the world, before and after an emergency, can help any church or charitable organization and its directors meet their Duty of Care for the safety and well-being of short-term missionaries and other travellers.

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