

The Only Guide You Need for Safe and Worry-Free Business Travel

For business travellers and travel managers



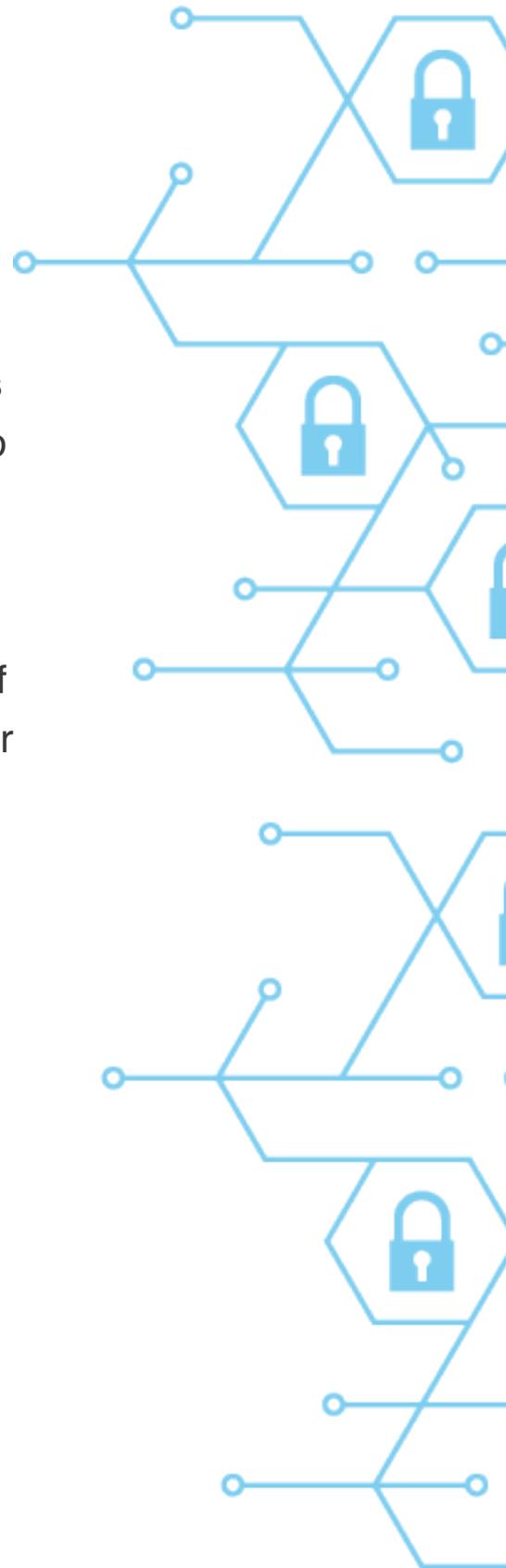
As travel risks are increasing, the duty of care towards business travellers has come under the spotlight. Travellers want smooth and incident-free trips, and it's the job of travel managers to ensure precisely that happens.

Preparation is the key to safe travel, but business travellers are sometimes too busy and involved to pay attention to lengthy documents about potential risks and precautionary measures.

This booklet aims to help with bite-sized pieces of information and practical checklists that a traveller can look through before they board a plane and refer to if there's an emergency.

Some of the precautions presented here might sound like common sense but travelling for business could be so overwhelming that it might make the brightest of us absent-minded. The to-do lists are here to remind travellers to keep their wits about them while on the road.

Travel managers can also use this booklet as a reference during risk-management briefings for frequent travellers.



Avoiding security risks

Travelling for business requires carrying your identity documents, personal and work devices in various public spaces like airports and hotel lounges, as well as through border control if you go abroad. While your belongings are vulnerable to accidental loss or petty theft, your data and privacy are at risk of being stolen, misused, and invaded.

In crowded travel hubs, travellers often hear warnings about pickpocketing and similar crimes. The security risks related to your data and privacy are not as publicly advertised. In fact, some data-handling activities that put travellers at risk are legal in some countries and with some online service providers. Therefore, it's important that travellers educate themselves and take precautions while travelling to protect their privacy and their company's sensitive information.

This section lists potential security dangers that you might not be aware of. Though these crimes and data-controlling activities might not be as prevalent as theft or road accidents, the consequences could be enormous. When somebody hacks your devices, you and the company might have to deal with various problems for months to come. Therefore, it's strongly advised that travellers understand the potential risks.

There's a checklist at the end. Go through it to keep yourself protected while you're on the road.

Using an open or unofficial Wi-Fi network

Business travel takes you away from your home internet connection and your company's highly-secured network to unknown Wi-Fi hubs in airports and cafes. Because of the want and need to be connected at all times, a traveller can fall into security traps hidden within open public Wi-Fi networks.

Many of those free connections found in airports, train stations, and the like are set up by people who don't have your best interests at heart. It could be advertisers trying to grab your information for targeted placements. Other parties, once they have hold of your data through fake Wi-Fi hubs, use it for high-level crimes like stealing your identity or your company's secrets.

When you use an open, unsecured Wi-Fi network, others can see what you do and what information you put into your browser. If you check your email, it's possible for hackers to get your username and password, for example. The question is whether you are willing to let others read your emails and learn about your life and work, in exchange for some bandwidth for half an hour?

Scam websites

When you land at an airport, what do you often do first? Catch up with your emails and messages?

If you are in a foreign country and have no mobile data, you will often find a network to connect to. Sometimes, you land at an unusual homepage in a foreign language. While you try to get around the page, you find yourself on another website. Now, you are running the risk of accessing a scam website.

Scam websites are unsecured pages whose purpose is to steal your information. It could be a clone of an official site, like an email provider or a social network. They are made to look a lot like sites that you use every day, so you don't hesitate to enter your details.

Two things signify a legitimate website that a scam website doesn't have: a padlock symbol in the address bar of a browser window frame and a web address starting with "https://." Look out for them!

Bluetooth access

Bluetooth enables two devices to connect, for transferring a file or making a hands-free phone call when driving. It creates convenience, but there's a danger. Once the bluetooth connection of two devices is confirmed, it's there to stay. Data can flow freely and automatically from A to B and vice versa without the user's awareness.

Though a sensible traveller is unlikely to connect their phone with a strange device, you might not be aware of the fact that your smartphone, for example, may allow automatic Bluetooth connections. That means, at a crowded place like an airport, other devices can try to connect to your smartphone and steal your data.

Security at airports and border control

There's always the risk of check-in luggage being lost or tampered with at busy airports. It's best to keep your devices that contain any sensitive data in your carry-on bag.

When you go through border control in some countries, your data might be subject to involuntarily reviews from governmental officers. If you don't want all your personal and work data to be at the mercy of some foreign customs officer, it could be an option to carry a temporary laptop containing only data needed for the trip.

Using a public device

Some waiting rooms or cafes offer public computers for business travellers to quickly check their emails and catch up with work. Though it could be a convenient choice, there's hidden risk.

Keylogger malware is a software application that can capture any information entered into a device that it's attached to. In other words, if you are using an unfamiliar computer, there might be a keylogger, and an unauthorised third party could see any information you enter.

Security risks while using debit and credit cards

When you use your debit card to withdraw cash from an unfamiliar ATM, you might face something called a card skimmer. It's a device placed on an ATM to read and steal your information. There can also be people looking over your shoulders at ATMs trying to do the very same thing.

When using a card reader, there's another risk called "double dipped." The reader can't read your card at the first attempt, and you need to re-enter your code. It could be a genuine problem, but it could also be a scam. You should note down each time it happens and keep an eye on your account balance.

If your card has an RFID chip, a passer-by with an RFID reader can get hold of your information.

Must-do

- Install a VPN and use it when connecting to an open Wi-Fi network
- Check if a Wi-Fi connection is the official network of an airport, a hotel or a cafe
- Look for the padlock symbol and the 's' in https:// when visiting a website
- Get an alternative email for when you really need to use an open network
- Disable all automatic file sharing and Bluetooth connections
- Make sure your devices are protected with different secured passwords
- Encrypt sensitive data stored on your laptop
- Bring temporary devices when travelling to countries where your privacy might be compromised
- Never connect an unknown USB to your computer
- Don't enter personal details if you're using a public device
- Carry your laptop in flight to avoid it being lost and tampered with
- Don't leave your devices unattended
- Lock your devices if unused
- Remove all unnecessary personal information on display (i.e. name badges, luggage tags)
- Keep an eye on your trays with personal documents when going through airport security and collect them as soon as possible

- When using an ATM, check for a card skimmer or suspicious bystanders
- Cover up when entering your PIN at an ATM
- Check the balance of your bank account frequently for any double charging
- Use an RF-shielded cover for all RFID cards
- When staying in a hotel, keep your identity documents with you or in the safe

Good-to-do

- On your everyday phone and laptop, limit access to the internet to essential apps when using an open network
- Write your name on the lock screen of your laptop so it could be returned to you if lost and found
- If available, enable the option to erase your devices if there are more than ten failed attempts to unlock them
- Allow the remote locking function for your smartphones, if possible
- Find a cheap international roaming data package to avoid having to use public Wi-Fi networks

Staying healthy while travelling

Travellers face health risks ranging from the extreme – such as exposure to outbreaks of diseases like the Zika virus – to more common illnesses like a cold, fever, or food-related problems.

Health epidemics like Zika are dangerous, but they are also rare. Thanks to the internet, most travellers can be quickly warned if there is such an outbreak in his or her vicinity.

Common ailments tend to happen more often when one is travelling for business due to the stress of work, the long hours on the road, and the exposure to unknown viruses and bacteria. Also, the medical infrastructure in other countries might be inadequate or not as good as in your home country. As a result, a small health problem might turn into a serious threat. It's the company's duty of care to inform and prepare business travellers the best they can so their most valuable assets stay healthy while being on the road.

In this section, you will find the typical health risks faced by business travellers and a list of precautionary steps you can take to protect your health while on business trips.

Food poisoning

Food poisoning is one of the most common health risks business travellers face. When eating in restaurants, cafes, and even hotels, you can pick up bacteria like E. Coli, Salmonella, or Listeria from undercooked or ill-prepared meat, vegetables, eggs, and dairy products.

Viruses and colds

In a busy airport or on a packed bus, it's possible to catch a virus. If you are travelling to a country far away, the virus you pick up could be an unfamiliar one, and your immune system has no experience towards fighting it. The stress of work travel, the interrupted routines, and the lack of sleep can also contribute to weakening your ability to fight off a common cold.

Healthy routines go astray

Because you are travelling, the healthy rules at home tend not to apply. Remember in Friends, how Joey ate meat because he was in London for Ross' wedding instead of being home in New York near Phoebe? That's the same reasoning many people have for eating junk food, not doing any exercise, and drinking way too much. Don't be that person. You should enjoy the local cuisine but be responsible. Remember the main reason you are there is for work, and a healthy body is a healthy mind.

Before travelling

- Check for updates on any health outbreaks in your destination
- Complete any necessary courses of vaccinations
- Keep your health records up to date for insurance and in case of emergency
- Adjust your sleep towards the timezone of your destination if there's a big difference
- Choose a hotel with a gym or pool for exercise options

Don't forget to bring with you

- A valid health insurance card, if available
- A first-aid kit
- Insect repellent and anti-malaria tablets wherever advised
- Your gym kit or swimming costume

When on the road

- Stay hydrated
- Exercise during long-haul flights to avoid Deep Vein Thrombosis
- Wash your hands frequently

At the destination

- Drink bottled water and eat cooked food whenever possible
- Avoid overeating junk food
- Consume alcohol responsibly or go without
- Exercise regularly
- Opt for an early night instead of a few more drinks at a bar, whenever possible

Staying safe at your destination

Whether a business trip requires three days or two weeks at the destination, there are more or less the same kinds of threats to the safety of a traveller and their belongings. Some risks can be avoided presuming you keep your senses and yourself up to date with the latest news. Other risks, however, require some pre-trip preparations.

This section compiles the risks faced by travellers in your destination. You will also find a checklist and some practical information, such as whom you can contact and how to do it in case of an emergency.

Accidents

Road accidents are among the most common risks a traveller faces. In some countries, like China, fatalities from road accidents are unusually high. Also, the promptness of emergency response services varies from place to place. If you travel abroad, there could be a language barrier that stops you from getting help as soon as you need. So take care on the road, whether you are driving yourself or being a passenger.

Crimes

Crimes vary from petty theft to more serious ones like kidnapping and assaults. Travellers are vulnerable to crimes as they might stand out by their appearance or the suitcases that they carry. Pickpockets often aim for tourists who are unaware of dangerous neighbourhoods and their tricks. Solo female travellers often face a higher risk of assault, especially in countries like India.

Cultural norms and taboos at the destination

Some gestures are acceptable in one country but not in another. The rules for eye contact, finger pointing, and standing distance, for example, vary worldwide. If you travel to a country for the first time, learn what is considered appropriate and more importantly what's not, to avoid insulting the local people and potential business partners.

For example, making noise when eating is frowned upon in most western countries, but it's not in places like Japan and China. You can see a well-dressed businessman slurp his noodle soup during a business meal and it's considered rude NOT to do so.

The same applies for dress code or behaviours. In some countries, it's taboo for women to show bare arms and legs. Read the specific precautions in this guide for the destination you are travelling to.

Political instability and civil unrest

Terrorist attacks, military coups, strikes are not everyday events but they happen. Stay up to date with the current political situation in your destination and check for the latest updates before travelling.

Natural disasters

Natural disasters are sadly occurring more and more. Hurricanes, wildfires, earthquakes, volcanic eruptions, you name it! Again, check for any updates before travelling.

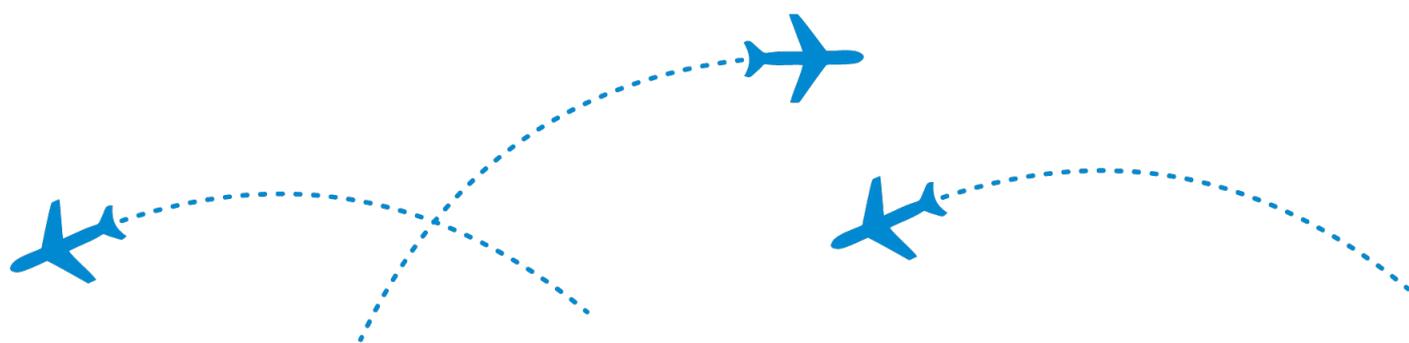
- Check for the latest updates on natural disasters and political instability using the following websites:
 1. BBC Natural Disasters
 2. Global Disaster Alert and Information System
 3. CNN News
- Check the last times of public transport services
- Prearrange an airport pick up if you are scheduled to arrive late

General precautions while on the road

- In case of emergency, contact your travel manager as soon as possible
- If using taxis, find a reputable, registered company
- When getting in a vehicle, check its condition, the demeanour of the driver, licenses, and registration - and most importantly check for a working seatbelt
- Learn road rules and check road conditions if hiring a car
- Keep valuable possessions out of sight
- Stay alert when travelling through crowded tourist spots
- Avoid quiet alleyways
- Avoid walking late at night, especially if you are a solo female traveller
- Never carry too much cash
- Keep your money and identity documents separate
- Check to make sure there isn't anyone in your hotel room when entering
- Keep your most valuable belongings in a hotel security safe
- Never reveal your room number to a stranger

Nobody likes to talk about risks, but we all need to take out insurance. Unluckily for us, insurance doesn't always cover everything; and it can be little help with stress, anxiety, and the inconvenience when an unfortunate incident does occur but it is still essential to have insurance cover when travelling.

You can't avoid risks entirely, but some precautionary steps can help tremendously with risk management so keep this booklet handy and check the to-do lists to stay safe and worry-free while on the road.



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