

By Helen Frank Bensimon

Not too long ago while walking through a Brussels hotel lobby, Microsoft CEO Bill Gates was smashed in the face with a cream pie by Belgium's infamous *entarteur* (pie man). Though only Gates's dignity was somewhat damaged, the incident underscores how vulnerable—and easy to get to—businesspeople can be while working and traveling abroad.

The dangers include kidnapping, extortion, assassination, trumped-up political charges, and petty theft. The State Department says that U.S. executives were the victims of more than 100 violent attacks last year—more than diplomats or noncombat military personnel put together. And that doesn't count the thousands of less severe crimes or unreported incidents. To be fair, foreigners traveling to the United States for leisure or work are also warned about crime. For example, a computer specialist from Egypt on assignment to the States was warned not to walk alone anywhere at night.

"The American businessperson is the real hero of American society," says Frank Johns, managing director of Pinkerton Global Security in Arlington, Virginia. An incident that focused worldwide attention on the risks abroad was the fatal shooting of four Union Texas employees as they rode through downtown Karachi, Pakistan. The killing occurred almost immediately after the sentencing in the United States of convicted CIA killer Mir Amal Kansi, a native of Pakistan.

Still, terrorism is more of a perception than a reality, according to Chris Marquet, senior managing director of Kroll International, a New York-based security firm. He says, "You are much more likely to be a victim of crime than of terrorism." Johns agrees, "There is terrorism only in selected areas, but crime is everywhere." But crime isn't the only problem. Businesspeople also need to worry about intellectual theft. Spies have been known to

# Is It Safe To Work Abroad?

Businesspeople can face

several perils while traveling

or working in foreign countries.

Here's how to prepare for and

handle some increasingly

common and dangerous situations.

sneak into hotel rooms and photograph proprietary documents while the guests were out. Breaking computer security is also common. Marquet describes four steps for helping protect businesspeople abroad. Step 1: Information and intelligence. Companies should assess the risks in the countries where they send employees. Such information is available through the U.S. State Department, the British Foreign Office, and private firms. The information should include travel advisories, such as what parts of certain cities to avoid, and there should be a mechanism for getting that information to anyone who needs it—via the Internet, company intranet, or by fax.

Step 2: Planning and preparation. Have a crisis plan and test it frequently. The plan should describe specific solutions for hypothetical crises, such as kidnapping or extortion.

Step 3: Prevention. A preventative program involves special training on how to ward off incidents. For example, awareness training can teach people how to avoid being followed. Prevention also involves policies and procedures—such as making sure all travelers are met at the foreign airport, sometimes with an escort or armored vehicle. It's also necessary to protect an expatriate's home as well as his or her office.

## How To Stay Safe Abroad

Here are some tips from security experts.

- ❑ Learn as much as you can about the country where you're going, particularly about the level of crime.
- ❑ Make sure someone from your company or client's office meets you at the airport.
- ❑ When driving in a foreign country, stick to the main highways.
- ❑ Don't take unauthorized taxis.
- ❑ Try not to draw attention to yourself.
- ❑ Don't be predictable; vary routes and travel times.
- ❑ Don't wear expensive jewelry or lease expensive cars.
- ❑ Don't flash money around or leave excessively large tips.
- ❑ Don't make negative comments about the host country's policies.
- ❑ If someone knocks on your hotel room door, demand identification even if he or she claims to be from room service or housekeeping.

Step 4: Response mechanism. Companies should have plans in place to respond quickly and effectively to crises. In some countries, an evacuation plan may be necessary.

### Hot spots

At the moment, South America and Central America are particular hot spots. In Colombia, kidnapping is almost a cottage industry, says one security expert. Colombian guerrillas cadge hundreds of millions of dollars a year in ransom from kidnapping foreign businessmen. In China, extortion and other crimes are on the rise.

In Paris, young hoodlums are boarding buses and holding up passengers and drivers. In Mexico, many cabs are driven by bandits who kidnap foreigners, force them to withdraw cash from an ATM, beat them, and dump them in a remote location. In Istanbul, bars catering to Westerners often present them with exorbitant bills, which they have no choice but to pay. Even security people aren't immune. In Nigeria, two security workers from an American oil company hailed what turned out to be an unauthorized taxi. They were stripped naked, beaten, and robbed.

Many large multinational companies,

especially oil companies, have elaborate plans to protect their people abroad but refuse to disclose the details. Yet, many companies don't have such plans, according to Gary Parker, managing director of ECA Windham International in New York. Parker, a former vice president of international human resources for Coca-Cola, says that a lot of companies don't train or prepare their employees, or have staff, for dealing with security issues abroad. That's especially true of small to medium companies, in which executives typically hear about an opportunity in a foreign country and go there without any preparation to try and do business. Parker says that even experienced companies with extensive programs need new training for overseas assignees, especially in countries they haven't worked in before. A company that has operated successfully in Western Europe, for example, may need special training for its people when they're deployed to Russia or Turkey.

Many large companies have extensive training and security planning, as well as kidnap insurance—though they prefer to keep such insurance quiet, fearing it might encourage kidnapping. “Payoffs are not frequent, but they are very severe,” says assistant VP Lori Dickerson, who is in charge of kidnap and ransom insurance at Chubb.

But even well-prepared people can meet with serious trouble. Dickerson tells about a client, an executive with a multinational company, who was driving in a nondescript car on a relatively busy highway in South America when he was stopped by a group of men that had just robbed an armored truck and needed a getaway vehicle. When they hijacked his car, they realized that he was an American businessman and thought they'd hit the jackpot. They held him until they received a generous ransom from his company.

Under Chubb's plan, which it has offered for the past 20 years, ransoms are paid by the employer, who must file for insurance reimbursement. Chubb's various policies, which have limits up to \$50 million, cover employees, relatives, and “guests on the premises” such as customers. The policies also cover property

damage, computer viruses, and expenses associated with an incident—for example, a kidnapped person not being able to take care of personal bills or suffering psychological post-trauma. For a policy to go into effect, the ransom demand must be made to the kidnapped worker's company. If it goes to his or her family, it's up to the employer to decide how to handle the situation and whether to meet the demands.

### HR's role

ECA Windham is one of a number of firms that consult on international relocation. But instead of concentrating solely on the security aspect (like most such firms), it focuses on human resource issues and works with a client's key HR people rather than the security staff. Windham addresses international relocation in terms of such issues as housing, cost-of-living, compensation, and benefits.

Just as the U.S. military offers bonus pay for combat or deployment to an especially dangerous area, some companies offer special incentives and allowances for overseas hardship assignments. To help a company determine the level of hardship, Windham uses a ranking system that evaluates cities not only on the potential danger, but also on the quality of life in these areas:

- ❑ isolation
- ❑ climate
- ❑ language and culture
- ❑ goods and services
- ❑ health, housing, and education
- ❑ social network and leisure activities
- ❑ security and sociopolitical tension.

Marquet agrees with Parker that many companies, especially second- and third-tier ones, don't have any policies for protecting their “human assets,” as he puts

it. Marquet warns that developing such policies is crucial and that everything flows from careful planning. He cautions, “You need to raise the level of your security to the level of the threat.” It's vital to have a crisis plan in place and to test and retest it. Marquet says that the focus has to be on prevention—on teaching people how to avoid or handle the many problems that can and do crop up in international situations. But in many companies, HR is totally out of the loop when it comes to

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preparing staff for foreign assignments. Information gathering, planning, and sometimes even training are handled by security people, frequently with little or no input from HR staff.

According to Johns, HR people need to get more involved. He says, "Information services, security, and HR all need to be together on these issues. They need to recognize each other as partners. . . . The bad guys are all forming alliances. . . it follows that the good guys need to do the same. HR people need to know where [employees] are going and they need to get into the act. . . preparing and training them." Marquet agrees.

Johns is a strong proponent of training not only the employee who's going to work abroad, but also the entire family. He says, "Family means protection. When there isn't a perceived risk, a businessperson's alertness goes down and he or she may forget to take precautions. However, family members [can maintain] the awareness. They'll remind him or her of the risks and dangers."

Chubb's program for its employees who work abroad is also HR-focused. Joanne Goodwin, an assistant vice president with an HR background, is responsible for several areas, including security. She says that at Chubb, security and HR develop plans together for preparing traveling and expatriate employees. "You can't get into security issues without involving HR," says Goodwin, "because you always run into the HR side of it. It's all about people." In her view, random travelers are at greater risk than expats because everywhere travelers go it's a new situation. She says, "You have to warn them about the obvious—like how not to draw attention to themselves and to be leery of people coming to their hotel rooms."

The most important thing Chubb does is make sure everyone who goes abroad has access to as many sources of information as possible about the country where they're going. Chubb expats receive special medical briefings and security briefings on the political and cultural environment. They attend cross-cultural training and are encouraged to speak with other people in the company who have been to the same country. They're

also briefed by several international security firms and the U.S. State Department. Explains Goodwin, "We like to get different views from different sources because different researchers interpret things differently."

### Those in the know

Virtually everyone working in international business says that the reports produced by the U.S. State Department provide crucial information. You can get information sheets, travel warnings, public announcements, and background notes. More detailed information is available on a subscription basis through the department's Overseas Security Advisory Council, which was established in 1985, after a group of CEOs visited then Secretary of State George Schultz to ask about ways to promote security cooperation between the U.S. government and American private-sector interests worldwide.

The council is made up of 32 companies; another 1,600 U.S. companies doing business abroad are constituent members. They receive regular mailings and briefings, as well as passwords to OSAC databases. Council members—which include such companies as Bristol Meyers, Motorola, Eastman Kodak, Digital, and Avon—meet three times a year to discuss international security-related issues. OSAC has also established more than 20 "country councils" abroad to exchange security-related information.

Each year, the OSAC and constituent members attend an annual briefing in Washington, D.C., on world risks. The briefing includes an address by the secretary of state and reports from these council committees: transnational crime, protection of information and technology, security awareness, and country council oversight. After the terrorist attack on Union Texas employees in Pakistan, OSAC held a special briefing on the situation and how it was handled by Pakistani authorities. Nicholas W. Proctor, the longtime executive director of OSAC, noted that the victims were in an unarmored vehicle and took a regular route. That predictability made them easy targets. Since the incident, American workers in Pakistan have been urged to use

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### Top 10 Hardship Locations

According to ECA Windham's Location Ranking System based on such criteria as security, sociopolitical tension, housing, and climate, here are the 10 countries or regions that ranked highest in hardship:

1. Kinshasa, Zaire
2. Almaty, Kazakhstan
3. Moscow, Russia
4. Beijing and Shanghai, China
5. New Delhi and Mumbai, India
6. Taipei, Taiwan
7. Lima, Peru
8. Sofia, Bulgaria
9. Warsaw, Poland
10. Jakarta, Indonesia

armored cars and vary their routes and travel times.

OSAC's Website lets password holders access travel warnings, daily highlights on events and issues overseas, and significant dates in foreign countries. Another site, for which a password is also needed, is Constituent Service. It offers business intelligence on a broad and regularly updated range of topics such as terrorism, organized crime in Russia, and key legislation affecting American businesses abroad.

Says Proctor, "Nowhere else in government does the private sector have access to professional government analysts, and nowhere else in government does the private sector have access to immediate research. We try to give [people] the best possible information so they can protect themselves." Companies can also access several OSAC password-protected databases to obtain reports on crime activity in particular countries and to obtain unclassified (but candid) information that might include ratings of a country's police force.

Helping businesspeople get comprehensive, timely information is the most important kind of preparation, say HR and security executives. Once people have the right information, how they use it is often a matter of common sense. For example, Judy Mason, global manager of career development for Dow Corning, says, "I try to look competent and confident, and I dress casually so not to draw attention to myself." Mason says that she's especially careful in airports because of frequent thefts.

**Where To Get Information**  
Constituent Service, [www.senate.gov](http://www.senate.gov) or [www.house.gov](http://www.house.gov)

ECA Windham, 212.647.0550;  
[www.Windhamworld.com](http://www.Windhamworld.com)

Kroll International, 800.824.7502;  
[www.Krollassociates.com](http://www.Krollassociates.com)

Overseas Security Advisor Council,  
202.663.0533; email  
[osac@dsmail.state.gov](mailto:osac@dsmail.state.gov)

Pinkerton Global Intelligence  
Services, 800.278.7465;  
[www.pinkertons.com](http://www.pinkertons.com)  
(password required)

U.S. State Department travel  
advisory information,  
[www.state.gov](http://www.state.gov)

Says Alex Kerr, managing director for security at Federal Express, "Education and communication eliminate 90 percent of the problems." FedEx, which has a strong plan in place, sends thousands of employees abroad for short- or long-term assignments every year. Kerr's work group, which is culturally diverse, does much of the preparatory training. A major aspect is making travelers more culturally aware. Kerr's group works with the HR department, which schedules briefings for expats, though he works mostly with the security department. "HR doesn't see the kinds of things we see."

In the training, Kerr describes worst-case scenarios and how to avoid them. His main advice is to keep a "less than low" profile.

Businesspeople are everywhere these days. Some go into new situations with as much knowledge as possible about the country and culture in which they will operate; others just try to make the best of the situation.

The challenge for HR people is to be fully informed about their companies' international objectives and to take the initiative to build a structure for taking care of employees while they're abroad. That includes making sure that they have the information, training, and tools they need. If a company has a security department, HR needs to work with it to ensure that there are appropriate risk assessments and protection plans. HR also needs to work with information systems to ensure computer protection. □

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