

EURO-CENTER
Local Assistance - Worldwide



The Global Insider



Irene Munkholm
COO, Euro-Center Holding

EC Operations teams up in Helsinki

Our clients would not have the high customer service experience, as they do, if it was not for our core team of “superusers,” - the staff at each Euro-Center responsible for systems and operations training.

This energetic group of people gathered for our annual “Superuser Conference” in May, which was held at the premises of our Finish client OP Insurance and also included a stay at our Euro-Center Helsinki offices.

The conference was one of the best we ever had: Energetic and progressive with lots of debates and suggestions for development, strategy and knowledge sharing.

The topics included among other, compliance, country sanction lists and processes. Automations also got significant dedication.

On the commercial side things are moving fast as well. This is partly as a result of our new corporate

assistance service offering. In addition to our core services, we receive many request for services mixing medical assistance with security and/or remote on-site medical services, which is of course exciting. This newsletter contains contributions from our legal team, Euro-Center Cyprus, Istanbul and Cape Town, as well as from one of our security partners Security Exchange.

Enjoy the reading.

Euro-Center Prague to service Slovenia and Croatia as of June 2019

From 1st June 2019 Croatia and Slovenia will be serviced by Euro-Center Prague. Until now, the countries fell under the services of Euro-Center Larnaca.

The transfer has been decided upon because Euro-Center Prague has Croatian and Slovenian speaking assistance coordinators in its employ, and is already responsible for the majority of the Balkan countries.

Euro-Center Prague is available 24/7.



Superuser Conference in Helsinki, May 2019

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Jiří Kopal
Legal and Compliance Officer, Euro-Center Holding

Expatriate employees: How liable are you?

International travel and assignments have increased exponentially with heightened security concerns. Employees have legitimate health and safety requirements towards their employers, and this no longer merely applies to global hot spots where kidnappings and other serious dangers pose a risk.

This liability for employers is increasing and the notion of the employer's duty of care is getting more tangible. Currently, the term "duty of care" towards employees is merely an emerging norm in international law, despite binding conventions of the International Labour Organisation on occupational safety and health.

However, both legislators and courts in several countries have begun to consider employers' obligations and have increasingly taken the opportunity to interpret the meaning of "duty of care" or other definitions of employee protection. While many countries do not refer to the term "duty of care", national laws on occupational health and safety explicitly refer to employers' obligations to take reasonably preventive steps to protect its employees while working abroad. This also applies during commutes and when off duty.

Such laws are now present in the legislations across the EU, in the US and Australia. If not adhered to, employers face severe fines in civil court – and possibly even in criminal court.

In the last fifteen years, many similar court rulings have been issued in favour of the employee, highlighting the responsibility of the employer.

The EU Civil Service Tribunal confirmed the obligations at European Union level in 2006 after an employee of the European Commission and his wife were murdered while sleeping in their apartment during placement in Morocco. The reputation of another

organisation was likewise damaged after a Norwegian court in 2015 ruled that it had not sufficiently provided the training and other support needed for their expatriate employees to assist in preventing kidnapping and other injuries. Similar court rulings have issued in cases against employers from multinational companies in the USA, Australia and the UK, forcing companies to act preventatively to avoid reasonably foreseeable injury.

Companies now, more than ever have to be alert to these expectations when considering their internal duty of care responsibilities.

When disaster strikes in the form of a kidnapping, terror attack or a natural disaster, how exactly is your company prepared to react? Do you know whom to call and how to handle the case? How experienced are you with

security and risk monitoring? Do you track travel, personnel and assets properly?

The needed support is available as part of our Corporate Assistance services where medical-, security- and occupational health solutions are provided as a one-stop service.

Euro-Center's close partnership with a world-renowned security company enables us to provide 24/7 global duty of care services protection. This includes peace of mind with security assistance solutions on site, information alerts and tracking services. But also preventative services including occupational health- and safety services, security risk management, specific country information, training and expatriate services.

Can your company or client afford not to provide these employee benefits?





Anahi Kent

Senior Assistance Coordinator, Euro-Center Cape Town

Women travel trends

The challenge

Solo travel is on the rise. Of the world's travelling population, 11% are solo travellers. Though this may seem like a small number, it is a huge increase from just a few years ago. According to the Adventure Travel Trade Association, solo travel appeared as a growing trend in 2018. More and more people are nowadays travelling on their own, particularly women. Solo female travel grew by 52% between the last couple of years. Travel statistics show that women consumers now drive the world travel economy. They are earning more, spending more and influencing all levels of the travel industry.

Is Africa a safe destination for female travellers?

Travelling alone as a woman can be intimidating. South Africa, Namibia, Zambia, Tanzania and Malawi to name a few are considered safe countries in the African continent for women to travel on their own. However, unwanted sexual attention is yet one of the biggest issues for women travelling alone in Africa. South Africa has one of the highest numbers of sexual assault records in the world. The South African police recorded over 40 thousand rapes in the last two years. This is an average of 110 cases reported each day. However, the reported cases are far from all the tourist areas.

What to do if sexually assaulted?

Euro-Center Cape Town has conducted research in all African countries to find out what is the procedure to follow in case of a sexual assault. It is important to report the assault to the local police straight away. The forensic medical examinations followed by an assault take place at the government facilities. By local laws, the private hospitals have to refer victims to the public facilities. They can however offer counselling sessions and provide laboratory tests, but primarily the government hospitals are the one who can prescribe a patient with a PEP Kit.

PEP Kit

Most public hospitals are also the ones who have access to the Post Exposure Preventive (PEP) kit. The kit is an emergency medical response to reduce the likelihood of HIV infection, after a potential exposure through sexual intercourse. It is a short course of antiretroviral drugs (28 days) that can stop HIV infection if taken ideally within two hours and not later than 72 hours. It takes a few days for the HIV virus to become established in the body following an exposure. The antiretroviral drugs may help the body's immune system to stop the virus from replicating in the affected cells in the blood stream. According to World Health Organization (WHO) if started soon after exposure, PEP can reduce the risk of HIV infection by over 80%.

What is PEP?

- ✓ PEP is a form of emergency treatment taken after possible exposure to HIV, to prevent HIV infection. 
- ✓ PEP is different from PrEP. PEP is taken after exposure and is not for long-term use.

How do you take PEP?

PEP is most effective at preventing HIV infection if you take it within 24 hours of exposure. PEP can't be taken more than 72 hours after exposure.



If you think there's a chance you might have been exposed to HIV, don't delay going to a healthcare clinic.



PEP is taken for 4 weeks.



PEP should be taken at the same time everyday.

It's important not to miss any doses or your treatment may not work. 

The PEP kit also contains emergency oral contraceptives ("morning-after" pill) to prevent unwanted pregnancy and a pregnancy test. If you are taking PEP, you could experience some unpleasant side effects such as tiredness, headaches, diarrhoea and generally feeling unwell. The drugs used in a course of PEP these days are less likely to cause side effects than those used in the past.

Local knowledge

Recently, our local office has had to assist a female policyholder in a sexual assault case in Zanzibar, Tanzania. We managed to secure a PEP starter kit for her as well as further laboratory tests and a counselling session at our preferred private hospital in the city. She chose not to report the case to the police. Our preferred private hospital was able to assist with the first dose of the antiretroviral drug and she returned to her home country to continue with the treatment. It is crucial that, in the event of an emergency, Euro-Center is activated immediately to provide assistance in a timely manner.



General Manager Hanne Smit, Euro-Center Cape Town on the Seychelles



Maria Coul
Regional Manager – Euro-Center Cyprus

Outsmarting creative providers - locally

Euro-Center balances the provision of an excellent health-care network with cost containment on a daily basis. This is not without its challenges, but through systematic monitoring, and preventative and reactive strategies, we ensure first class services to our customers.

Our local offices' engagement with medical and logistical providers coupled with their local knowledge and locally earned respect gives results. Information is continuously fed to our 24/7 assistance hubs to ensure that cases are handled with local eyes throughout and any pitfalls are prevented.

EC TURKEY: GUILTY UNTIL PROVEN INNOCENT

Supervision is a very powerful tool and best results are achieved when coupled with close communication. Not all suppliers are untrustworthy, but this is no reason not to have systematic assessment of claims at all times.

The main problem we see in **Turkey** stems from the fact that the supply of private hospitals is bigger than the demand. This often results in escalation of simple outpatient cases into inpatient care. Here cost control is not just about good price agreements: Real effort goes into controlling the admissions and we need to carefully follow up throughout the treatment, and enforce the invoicing rules of the country.

In **Bulgaria**, where private hospitals are limited, it is a different story. Here we see tendencies to inflate the prices. In essence, one should always avoid suppliers who make the policyholders sign debt documents, as this is a way to present inflated invoices to the insurer. Thus, there are a few companies operating in Bulgaria that have no clinical set up at all, but instead they earn their living as a middleman. They collect invoices from doctors and then mark up the prices. If the policyholder has signed a debt document, they give the case to debt collectors and go after the deductions. In Bulgaria, we therefore take great care when entering into direct payment agreements, and we limit the network to suppliers with clear and straightforward agreements.

EC CYPRUS: MANAGING SUSPICIOUS PROVIDERS

In **Egypt**, during 2017 a pattern surfaced with a particular provider. Policyholders would receive outpatient treatment, and then family members with the same insurance policy would file claims. Euro-Center Cyprus contacted

the provider, but the provider justified the treatment as necessary; we involved our in-house doctor who took up contact with the medical staff.

The eventual outcome was that the provider was removed from the particular insurance companies preferred list. However, unless Euro-Center has blacklisted the provider, an avoid provider cannot be completely ignored. This is especially the case where clients are not cooperating with Euro-Center on steerage to preferred providers. Therefore, regular communication with the provider and other providers in the vicinity is essential, warning them that Euro-Center will not accept this kind of claims frequency.

Over treatment can take many forms. In another example from **Egypt**, a medical facility carried out HIV associated tests on inpatients, while not necessary. We caught this as soon as the first medical reports and lab tests were received. The provider was advised that unless surgery was being carried out, HIV testing was not going to be covered by the insurance company. The provider tried their luck again in another case. We reinforced our message and after a few months we saw that the tests not being conducted, unless necessary. Constant communication was the key and eventually the practice stopped.

Whilst monitoring inpatient cases from the start means strategy, both medical and financial can be carried out, sometimes, patterns can also be spotted when batches of invoices are received from providers. Having a high-level overview of treatment by reviewing various invoices can be a very useful way of weeding out patterns of unnecessary similar testing on policyholders with different symptoms. Unnecessary treatment carried out on policyholders is ethically wrong. The policyholder should never receive unnecessary medical treatment, and in turn, the insurer should not be paying for this treatment.

With regular provider contact and documentation review, overcharging can be stopped early on.

In defence of the medical providers, of whom the majority carry out ethical treatment in a cost effective manner, having a good relationship with Euro-Center and the ability to engage in communication easily, sees excellent relationships continue over many years.

The art of cost containment is a combination of knowledge of the local market, prices and the local laws and regulations about medical invoicing. Good price agreements alone do not necessarily bring satisfactory results. It is imperative to have the invoices with all the supporting documentation thoroughly evaluated with expert eyes who do not overlook the existing local laws and regulations.



Vladislav Skop
Commercial Manager – Euro-Center Holding

Deployment of security personnel to Sri Lanka

Following the terrorist attacks in Sri Lanka in April, a number of our clients' policyholders were directly affected. Some critically.

This was a task, which in itself was extremely harrowing; even more so when the threat of further attacks still loomed and Government forces had severe-

ly restricted the movement of people during daylight hours and imposed a curfew by night. We were therefore pleased to be able to rely on our security partner, Security Exchange ('SE').

The SE team activated their in-country resources, who moved swiftly to provide a se-

curity 'wrap' around our medical staff. This enabled them to concentrate on their difficult mission. Confident that skilled security consultants were watching their backs and ready to extract them to a safe location at a moment's notice if the situation should deteriorate; and to escort them safely to the airport when their work was done.



James Walters – Operations Director
Security Exchange (Euro-Center security partner)

Security support in a Caribbean storm

Whilst traveling through the Caribbean on a business trip, our client was caught up in a major weather related incident requiring urgent advice and assistance. A very slow moving storm was moving Northwards across the region producing rainfall of biblical proportions.

Roads were under deep and, in some cases, fast moving water and rain was continuing to fall. Debris was being washed downstream making all travel impossible. Airports, were closed.

Almost all media reporting failed as people couldn't get to their workplaces; supermarkets were closed and emergency facilities were failing.

Fearing for her safety, our client called the crisis center. She was immediately re-contacted by crisis consultants from Security Exchange who had been monitoring the storm, providing updates through the travel risk portal. With flood levels continuing to rise, random incidents of crime, disorder and looting were being reported. Our client was in a hotel on relatively high ground however she feared that



her safety would be compromised.

With local conditions preventing access or direct assistance, protocols were quickly established to ensure that communications between her and the crisis center were frequent and advice and assistance was given, as well as reassurance.

Liaison with consul personnel, the hotel concierge and the clients' next of kin all provided additional peace of mind to the client who remained safely at the hotel for an additional two days whilst the flood levels subsided.

When safe, arrangements were put into place to assist her to the airport in a taxi and away to safety.

