



END Fund (US) Team Travel Protocols

This document contains supplementary information and guidance to support team members' implementation of the END Fund (US) Travel Security Policy. Additional questions or clarifications regarding how to effectively and fully implement the policy should be directed to the Vice President, Strategy & Operations or the Senior Vice President, Programs.

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All referenced travel-related documents can be found on the Drive [here](#).

Planning Travel

1. Guidance on Completing a Risk Assessment

Per the Travel Policy, there are two types of risk assessments that team members may be required to complete: an initial grading of security risk, potentially followed by a full risk assessment. The following guidance is excerpted from the Travel Policy, with additional instructions to aid employees in completing the assessments thoroughly.

ISOS experts are available to advise team members via email or phone at all times at +1 215-942-8226 or securitysupport@intlisos-cr.com.

Initial Grading of Security Risk to Travellers

The END Fund traveller is responsible for conducting an initial grading of security risk prior to booking any international travel. The traveller must establish risk ratings based on information from three sources: the ISOS portal, the US State Department, and the UK Foreign & Commonwealth Office. The END Fund uses a travel security risk grading with the following “traffic light” system:

ISOS – Risk Ratings

Instructions: Log in to ISOS portal at <https://www.internationalsos.com/MasterPortal>. Select your destination country from the drop-down Location List on the left side of the main page, and review the full contents of the country- and/or city-level information provided. Contact Mariah if you need help navigating the portal. You can also contact ISOS directly (see phone number above) for a specific geography’s risk overview.

- Low
- Medium
- High
- Extreme

US State Department – Travel Advisory Levels

Instructions: Visit <https://travelmaps.state.gov/TSGMap/>. Click on your destination country on the map, and select “More Info” to view detail. Particular regions within a country often have different risk ratings than the country overall, so it’s necessary to read the detail page.

- Level 1 – Exercise normal precautions
- Level 2 – Exercise increased caution
- Level 3 – Reconsider travel
- Level 4 – Do not travel

UK FCO – Foreign Travel Advice

Instructions: Visit <https://www.gov.uk/foreign-travel-advice>. Search for your destination country, then find your specific planned destination(s) on the country map provided. Particular regions within a country often have different risk ratings.

- See our travel advice before travelling
- Advise against all but essential travel
- Advise against all travel

*Additionally, the traveler must note whether a **consulate or embassy** for the traveler's home country is available in the destination geography. If not, it is required for the traveler to bring this to the department head's attention.*

Determining Whether Additional Research is Required Prior to Booking Travel

Any potential trip location that is rated **green** by all three sources -- ISOS, US and UK governments -- does not require a Risk Assessment for travel.

Any potential trip location that is rated **yellow** by one or more sources requires:

- (1) A conversation between the potential traveller and the department head about the importance of the potential trip given the risk environment; if business purposes warrant further research, **then**;
- (2) Completion of a Risk Assessment to formally assess the level of risk END Fund travellers and their activities are exposed to within the specified geography.

Any potential trip location that is rated **red** by one or more sources should NOT be conducted. Travel to these geographies can only be undertaken with the prior express permission of the END Fund's CEO. To propose an exception for CEO approval, a Risk Assessment must be completed.

Completing a Full Risk Assessment

To complete a risk assessment, no more than 20 days prior to the potential departure date the END Fund team member should complete [this tool](#). (If the exercise is completed more than 20 days prior to the potential departure date, it must be reviewed again and updated based on any newly available information within the 20-day window.)

The Excel file, which was designed by expert security firm Drum Cussac in close collaboration with END Fund management as a tool appropriate for staff travelers to complete, contains four tabs: (1) Risk Assessment Template, (2) Example & Instructions, (3) Threat Descriptions, and (4) Control Options. ***It is advisable to review Tabs 2-4 before beginning to fill out the template in Tab 1.***

As noted in the instructions in Tab 2, there are no "right answers" to most questions about the likelihood or potential impact of incidents that may occur while traveling. Rather, the exercise of completing the Risk Assessment Tool is intended to concentrate the traveler's attention on major categories of risk (i.e. road traffic accidents, criminal activity, civil unrest) and the particular circumstances of the trip they propose to take on behalf of the END Fund. The first exercise is to determine which categories of risk the traveler would be most susceptible to, and the likely impact

of such incidents occurring. The second exercise is to determine what actions and preparedness efforts the traveler could undertake to reduce the likelihood or potential impact of the incident were it to occur.

All staff completing the risk assessment tool for the first time are encouraged to contact the SVP Programs with questions about the tool or to review a draft.

Contacting ISOS for Expert Travel Security Guidance

If at any time you would like a more detailed assessment of a country to which you are considering travelling, you can submit a request to [ISOS for an Itinerary Specific Travel Security Briefing](#). This service is offered at no additional cost to the END Fund, and ISOS' security experts are available to assist 24/7. Simply complete the request form, found on the Travel folder [here](#), and email it to philadelphia@internationalsos.com.

2. SOP and Template for a Travel Request

As noted in the Travel Policy, all travel arrangements must be approved by the department head before payment is made. A travel request should include a total costs estimate, including transit (with options, if available), hotel, visa and/or other fees (if applicable), and meals and other anticipated expenses, which managers and/or department heads should consider in the context of departmental budgets and competing priorities. Additional unanticipated expenses will be reimbursable in accordance with the END Fund (US) Team Handbook. In the case of travel from a location other than the usual place of residence, work travel in combination with personal travel, and other similar potential scenarios, please consult the Finance team before making arrangements to determine any potential cost-sharing requirements. The Vice President, Strategy & Operations or Chief Executive Officer may provide travel expense approval in the event that the manager and/or department head is unavailable.

The template for a travel request is available [here](#). A team member may complete the form and submit it via email attachment to his or her department head, or may include the same content in the body of an email.

Booking Travel

3. Guidance on Booking Travel

Booking Travel on the Adelman Platform (see following sections for more information)

- As noted in the following section, it is strongly advised to book business travel through the Adelman Travel Booking Platform. Itineraries booked through Adelman are automatically uploaded to the ISOS Travel Security Platform.
- If you choose to book outside of the Adelman Platform, you are REQUIRED to immediately forward your itinerary to ISOS.

Using Corporate Credit Cards for Travel

- A team member with a corporate credit card is expected to use his or her card for all business- and travel-related expenses; otherwise, an explanation may be required. If using an END Fund corporate card is not possible or safe, however, personal card or cash usage is acceptable.
- When a team member with a corporate card is traveling with a colleague without a card, he or she is encouraged to cover costs for the colleague whenever possible, and to indicate this accordingly on the expense report.
- Employees are encouraged to call the number on back of the card to report upcoming travel to avoid a security hold being placed on the card while traveling.

Reasonable Travel Expenses

Team members should consider the following guidelines while researching travel options:

- **Travel Class:** Air and train travel should generally be booked in economy class (unless a no-cost upgrade is available); the only exception is that economy-plus air travel is permitted for flights over five hours. It is never appropriate to purchase a business class air or train ticket unless in exceptional circumstances with advance approval from the CEO (or the Board Chair, in the case of the CEO's travel). The END Fund does not permit travelling in first class or on charter flights. Team members may earn frequent flyer miles on work-related travel.
- **Travel Route:** The cost savings of travel with multiple stops, versus direct or one-stop trips, should be weighed against the opportunity cost of increased transit time. Whenever possible or practical, a team member should provide options to his or her manager for review and consideration of the cost and time trade-off.
- **Airline-Offered Insurance:** When booking travel on one of the END Fund's corporate cards, insurance for canceled flights, lost baggage, etc. is included and you do not need to

purchase additional airline-offered insurance. Please see Section 8 of this document for more details.

- ***Refundable v. Nonrefundable Flights:*** It is preferable to book refundable flights whenever feasible and when the cost differential is low. Prior to booking a refundable or nonrefundable ticket, talk to your department head about the odds of a trip cancellation and the price differential between a refundable and nonrefundable ticket.
- ***See Section 12 (page 28) for more guidance on reimbursable business expenses while traveling.***

4. Booking in the Adelman Platform: User Guide

Adelman Travel is the END Fund's travel management provider. All END Fund staff are recommended to use Adelman Travel for all travel arrangements including, but not limited to, reservations for airlines, trains, hotels, and car rentals.

Integration with Other END Fund Platforms

Concur: Expenses incurred through the Adelman Travel Platform are automatically synced to the team member's Concur expense reporting account.

ISOS: Itineraries booked through the Adelman Travel Platform are automatically synced to the ISOS security platform.

Contact Information

END Fund Admins: [Mariah Ridge-O'Brien](#)

Adelman Client Advisor: LaShandra Robertson

Mariah is the liaison between the END Fund and Adelman for any account support. Please do not hesitate to reach out with any questions.

Adelman Travel Agent Contact Information

Phone: 800-825-4782

Email: [bdltsc1@adelmantravel.com](mailto:bdlts1@adelmantravel.com)

Hours: 8:00am to 6:00pm CST

24- Hour Emergency Service: 800-231-3999, if outside of the US: 414-410-8399

Adelman Vacations

Phone: 800-749-7116

Email: vacations@adelmantravel.com

Accessing the Adelman Platform via Concur

The screenshot displays the SAP Concur user interface. At the top, there is a navigation bar with tabs for Requests, Travel, Expense, Invoice, Approvals, and App Center. Below this, a dashboard shows a welcome message 'Hello, William' and several key metrics: New (+), Authorization Requests (13), Purchase Requests (01), Payment Requests (02), Available Expenses (09), and Open Reports (09). The main content area is divided into several sections:

- TRIP SEARCH:** A search interface for flights, including fields for departure and arrival cities, and a search button.
- COMPANY NOTES:** A section with a welcome message and a notification about a new filing system for travel expenses.
- MY TASKS:** A section with three task cards: 'Required Approvals' (00), 'Available Expenses' (09), and 'Open Reports' (09). Each card lists specific items with dates and amounts.
- MY TRIPS (2):** A section showing a list of upcoming trips, with one example: 'APR 23-27 Trip from Seattle to Memphis'.

Trip Search: This section provides the tools you need to book a flight, hotel, car, or a combination of these.

Alerts: This section displays international alerts.

Company Notes: Notes from your administrator.

My Trips: This section lists your upcoming trips.

My Tasks: See Required Approvals, Available Expenses, and Open Reports.

Please update your expense profile **before booking your first trip** and update your profile whenever your information changes. You can access your **Profile** page by clicking **Profile > Profile Settings**. You will then see the **Profile Options** page where you can click personal information to review and update your information accordingly.

The following sections should be complete and accurate; these fields are also denoted as **REQUIRED** on the profile:

Your information: Full name (matches traveling documents), Phone Number (mobile number required for Concur Locate), Birth Date, etc.

Travel Settings: Frequent-Traveler numbers, add travel assistants and arrangers (people who can book travel on your behalf)

Booking a Flight

Booking a flight on Concur Travel is similar to using a third party, such as Expedia. When you put the search information into the search engine, it will return options from many different carriers.

The difference is when you confirm the reservation you are booking directly on that airlines systems instead of a third party.

In addition to searching your departure and destination cities, please pay attention to the timeframe, which you are searching. If you have an idea about the timing of your trip please feel free to input that time with a cushion of your choice. For example, ideally I would like to leave around 9:00am, but I will set the time frame to +/-2 hrs. The search results will only return flights leaving between 7:00am-11:00am. If you just want to see the flight options and want to compare the fares, please adjust your cushion to +/-12 hr so the search will return all possible flight that day.

Your search results page will look something like this:

The screenshot displays the Concur Travel interface. At the top, there is a navigation bar with 'CONCUR' and tabs for 'Requests', 'Travel', 'Expense', 'Invoice', 'Approvals', and 'App Center'. The 'Travel' tab is active. Below the navigation bar, there are sub-tabs for 'Travel', 'Trip Library', 'Templates', and 'Tools'. The main content area shows a 'Trip Summary' for a round trip from Seattle, WA to Dallas, TX, scheduled for Wednesday, January 24 to Wednesday, January 31, 2018. The summary includes options to 'Select Flights' and 'Finalize Trip'. A table below the summary shows flight results categorized by 'All', 'Nonstop', and '1 stop', with columns for 'American Airlines', 'United', 'Delta', and 'Alaska Airlines'. The 'Shop by Fares' tab is selected, and the results are sorted by 'Price - Low to High'. A specific flight result for American Airlines is highlighted, showing a price of \$468.60. The interface also includes a 'Flight Number Search' field and a 'Sorted By' dropdown menu.

Note: By default the search will compile results based on schedule, but you can also filter the results by fare by changing the option to the “Shop by Fares” Tab on the results page.

Friendly Reminder: The Concur Booking Tool was set up with the END Fund’s travel policies (Appendix I) in mind. If you need to book something that falls outside of policy you will be prompted to provide an explanation. This will not prevent you from completing the travel arrangements and while it is primarily in place for reporting purposes on the back end, we hope it can help keep everyone mindful when booking travel.

Booking Hotel and/or Car

After booking a flight, you will subsequently be given the option to book a hotel and/or car, if needed. When booking a hotel please always be mindful of the cancellation policy. Also note, that at the end of your booking, it will prompt you that you are outside of policy if you do not book a hotel along with your air reservation. You can just note something such as the following, “An implementing partner is booking my accommodations” or “Will add hotel accommodation later”. With that being said, you have the ability to go back later and add on a car or hotel, as well as modify reservations directly through the online booking tool.

Please note that the END Fund prohibits self-driving on business travel. Cars should only be booked for personal travel.

If you book a nonrefundable flight and need to cancel or make changes after 24 hours it is encouraged to call an agent to ensure you are getting the best price. Unused tickets will be easily stored on your Concur profile for future use.

Make sure you walk through the entire booking process, until you confirm booking to finalize your trip. You will see “Finished” at the top of the screen when your booking as been completed. All travel expenses incurred during the reservation will pre-populate to your Concur Expense Report page.

A detailed trip itinerary with any generic details about the country of travel will be sent via email. This information will also show on your Concur page under “Upcoming Trip”.

Mobile App: Ava

We recommend downloading the [Ava mobile app](#), as well as the [Concur mobile app](#).

The Ava mobile app will be a mobile friendly option for looking at your travel itinerary and gives quick access to relevant travel links. Ava integrates directly with other apps on your phone such as Concur travel, to book travel on the go, as well as Google maps, Uber, etc. Ava also displays real time information on the chances a flight will be delayed to help you think ahead if additional arrangement might be needed in the event of a delay or canceled flight.

Do not hesitate to call an agent directly if you are in need of last minute assistance. You will need to reach out to the 24-hour line if outside of working hours. However, the agents will be able to pull up all of the travel information that is in your Concur account.

5. Booking Travel Outside of Adelman: Uploading Itineraries to International SOS

If a traveler must book a trip outside of the Adelman Platform, he or she is required to immediately upload the itinerary (and any itinerary changes) to the ISOS platform.

When you book a trip through an online booking tool or other source outside of Adelman (i.e. directly with an airline, hotel or via Expedia), you will receive a confirmation email. Forward that email (without making any adjustments or removing attachments) to ENDFundTravel@itinerary.internationalsos.com. This will help confirm your location during a crisis and provide support.

Things you should note for successful processing:

- 1) Forward your itinerary confirmation email directly to the mailbox above. Do not make any changes to the email. Do not remove any attachments from the original message.
- 2) Forward the email from your organization email address. If you received the confirmation email to your personal email, simply forward to your organization's account and forward to International SOS from there.
- 3) Ensure there are no additional email addresses in the 'To' or 'CC' fields. Just the International SOS mailbox.
- 4) Only flight, hotel and car rental bookings can be forwarded to the mailbox. Train bookings are not supported at this time.
- 5) If you make a change to the itinerary, please forward the latest version of the itinerary confirmation email to the mailbox.
- 6) If you cancelled the trip through the vendor, please log in to MyTrips and remove the trip from the trip list.

To include additional profile details or make manual edits/additions to your itinerary, register directly with your traveler MyTrips Page here and select "New User":

<https://MyTrips.travelsecurity.com/Login.aspx?ci=TN1yRsOwntw%3d>

If you are trying to forward an itinerary on behalf of another traveler, please contact your administrator for separate instructions.

Resources for travelers

6. International SOS User Guide

END Fund Administrators: All Senior Leadership Team members, [Mariah Ridge-O'Brien](#)

International SOS is the provider of the Global Risk Management Program providing the END Fund with industry-leading travel risk management. END Fund travelers have 24/7 access to physicians, security experts, and logistics specialists. International SOS integrates directly with Adelman's travel booking system and allows the END Fund to know where employees are traveling at all times and to provide assistance in case of an emergency.

International SOS is partnered directly with Chubb, our travel insurance provider. ***If you experience an emergency while traveling, your first call should be to International SOS.*** They will coordinate directly with Chubb regarding any insurance issues.

Membership Card

Your International SOS membership card should be on you at all times while traveling. It includes the numbers of all 27 International SOS Assistance Centers. You can call any of them, 24/7, for pre-trip advice, medical and travel security questions, and preventative and emergency enquiries, in any language. If it's not the correct Center, they will transfer you to the correct one. Inform friends and family that you are an International SOS member so they can get in touch should they have concerns for your welfare while away.

Assistance App

Download the International SOS Assistance App [here](#). Through the app you can:

- Call for Assistance: Call will be directed to the nearest International SOS assistance center.
- Chat with Experts: Use the LiveChat feature to message the Assistance Center directly.
- Check-In: Allows you to 'check-in' so the END Fund knows where you are in case of an emergency.
- Global Information: Special advisories that affect multiple regions around the world.

END Fund/International SOS Portal

All END Fund staff have access to the END Fund's web portal on International SOS's website. To access it [here](#), simply click "Member Log In" at the top of the screen and enter our Member Number: **11BCPH831041**. Once logged in, you will have access to guides and risk summaries for any country. This information includes:

- Personal Safety
- Unrest/Conflict

- Terrorism
- Transport
- Natural Hazards
- Cultural Issues
- Medical Care
- Disease Risk
- Food & Water
- Vaccinations
- Malaria
- Rabies

Additional practical information such as cultural tips, phone, power, geography, weather, language, current, embassy detail and more is also available. You can create customized take-away reports for any country using the print function and selecting the areas of interest to you.

Available Assistance Prior to Departure

Travelers can call 24/7 for unlimited pre-travel briefings or for real time advice during a trip or assignment. The Global Risk Management Program includes:

Timely Email Alerts/Pre Travel Advisories: Travelers can sign up for pre-travel medical and security information and advice to prepare for their upcoming trip.

Digital Learning: Access to travel risk awareness digital learning on everything from road safety to tips for female travelers is available to educate yourself prior to departure.

Online Country & City Guides: The web portal provides up-to-date medical, security and travel information on more than 410 cities and over 200 countries.

Available Assistance While Abroad

Timely Alerts with Actionable Advice: International SOS provides a variety of timely alert notifications delivered via email and available on our mobile Assistance App, including:

- Medical and Travel Alerts: Travelers receive actionable security advice
- Daily Digest: Summary of events for all regions via email on a scheduled basis
- Evacuation Updates: Updates on evacuation situations
- Special Advisories: Updates on incidents that require immediate attention, sent as they occur
- Regional Security Forecast: A view of potential flashpoints in a region and events that could impact travel
- Risk Rating Change: All changes to risk ratings, travel advice and evacuation levels are notified by email, explaining the reason behind the change and how it affects travelers and those responsible for their safety during travel

24/7 Access to Experts: Travelers can call any of our 26 assistance centers, which are seamlessly linked, for expert advice on everything from finding a dentist abroad to a lost passport.

Assistance App Check-in: Travelers have the option to check-in their location and share profile details through the Assistance App. This data is fed into TravelTracker which allows the END Fund to track where staff are located.

International SOS FAQs

What is the role of International SOS?

International SOS provides The END Fund, Inc business travelers and expatriates with quality health care and medical and security assistance services worldwide 24 hours a day.

How can International SOS help?

International SOS provides you and your family with assurance that you will be assisted during emergency situations that may arise during travel or international relocation. One phone call connects you to the International SOS network of multilingual specialists for immediate help. International SOS services are designed to help you with medical, personal, travel, security and legal problems when away from home. Call International SOS at any time to speak with a physician or security specialist about simple or critical matters.

What do I need to do to use the program?

In order to utilize any of the medical or travel services listed under Membership Benefits, contact any Assistance Center from anywhere in the world by calling directly, calling collect or calling the toll-free number. To ensure a prompt response when calling, you should be prepared to provide the following:

- Your name, location, age, gender and nationality
- Your International SOS membership number: **11BCPH831041** (use this code to access the The END Fund, Inc International SOS web site when using the web site)
- The telephone number from which you are calling (in case you are disconnected)
- Your relationship to the The END Fund employee (if the person calling is not the employee)
- Name, location and telephone number of the hospital, clinic or treating doctor (when applicable)

What if I have pre-trip questions about my travel destination?

In addition to calling the Assistance Center for any pre-trip questions you may have, you can access our Country Guides by selecting a country from the dropdown menu on the left navigation pane. These comprehensive guides provide both medical, security and general travel advice, such as information on the standard of health care, how to pay for medical care, the availability of medications, safety of the blood supply, embassy/visa information, dialing code information, cultural etiquette and financial and voltage/plug information.

Do I need to activate my membership?

No, your membership is already active. Simply carry the card in your wallet at all times while traveling. Whenever you need service, contact one of the emergency phone numbers listed on the back of the card. You do not need to report specific trip dates to International SOS each time you travel.

Are my spouse and children covered under the International SOS program?

Family members are covered under the International SOS program.

What are Email Alerts?

You have the option to sign up for Medical and/or Security Email Alerts. Medical alerts are issued when there is an unusual health risk that, in the opinion of International SOS medical professionals, may negatively impact travelers or expatriates visiting a specific country or region. Security alerts are issued when the combined team of security professionals from a joint venture of International SOS and Control Risks has identified a security risk in a specific country or region.

What do I do if my card is lost or stolen?

You can print the card [here](#).

What if I need a doctor?

The International SOS Worldwide Assistance Centers are listed on the back of your card. Call the International SOS Assistance Center that is nearest to you for a referral to a doctor who speaks your language.

Is the televideo option with a doctor encrypted?

Yes, if you choose to message and/or connect via video with a doctor, the conversation is encrypted.

What if I need a lawyer while overseas?

Call the nearest International SOS Worldwide Assistance Center for legal referrals.

What if I need prescription medication?

We can help if you require a prescription that a local physician cannot obtain, or you need to replace lost, stolen or depleted medication. International SOS will, when permissible by local law, send the medication you need.

What if I am hospitalized?

Call the nearest International SOS Worldwide Assistance Center. International SOS will immediately take steps to evaluate the care you are receiving and determine what actions must be taken to ensure your safe and speedy recovery.

What if local medical facilities are not adequate?

If you are hospitalized in an area where adequate medical facilities are not available, International SOS will obtain approval from The END Fund to evacuate you to a medical facility capable of providing the required care. A physician supervises evacuations, and when necessary, a medical specialist or nurse will accompany you during the evacuation. An air ambulance will be used when required.

What happens when I am released from the hospital and still need help?

When your condition is stabilized and International SOS has determined that it is medically advisable to bring you home or to a facility near your permanent residence, International SOS will again obtain approval from the END Fund and arrange the repatriation under medical supervision.

Will International SOS pay my medical bills?

After approval from the END Fund, International SOS will guarantee and pay all costs associated with your medical care. International SOS will also medically monitor and evaluate your condition and ongoing medical expenses during your hospitalization.

What should I do if I am concerned about my security or in the event of a security emergency?

Contact us and a security specialist will assist you for both urgent and non-urgent situations.

What is security evacuation assistance and coordination?

We will assist you in the event of threatening situations such as civil and political unrest, insurrections, revolution and similar situations by providing information, guidance and resources in the event personal safety and security can no longer be assured.

How do I access up-to-the-minute information about security alerts, warnings and the latest situations?

You can visit [Travel Security Online](#).

Can a member of my family call International SOS on my behalf?

Yes, it is recommended that you share International SOS's information with your family so they are able to call if they are concerned you are involved in an emergency. If something does happen, International SOS will keep them updated.

Can International SOS contact family members outside of the US?

Yes, if International SOS needs to contact your family for any reason, they can call family members located outside of the US. Their experts speak 99 languages.

7. Travel Insurance

The END Fund uses **Chubb** for travel insurance. The Chubb policy covers all END Fund part-time, full-time and fixed-term employees, regardless of country of residence. The traveler must be traveling outside of their country of residence in order to qualify for support. **The END Fund's travel insurance policy number is PHFD37535953007.**

A two-pager on Chubb services, as well as a copy of the wallet card, can be found [here](#). ***All travelers are expected to carry a copy of the wallet card with them.***

Please note: Chubb insurance members receive assistance through Europ Assistance/General Global Assistance (EA USA), so you may hear these company names if you call the numbers listed on the wallet card.

The following exclusions will void travel insurance coverage

1. Intentionally self-inflicted Injury.
2. Suicide or attempted suicide, while sane or insane
3. Pregnancies except in case of major, vital complication for mother and/or baby
4. Service in the Armed Forces of any country
5. Use of any drug unless prescribed by a physician
6. The commission of or attempt to commit an unlawful act
7. Routine or minor medical problems, tests and exams related to pregnancy
8. Transportation for an employee's vehicle involving intercontinental and/or marine transportation
9. Services required as a result of: mild lesions, simple fractures, or mild sickness which can be treated by local doctors and do not prevent the employee from continuing his/her trip or returning home
10. A country that is officially at war (or civil war) coverage for transports including repatriation of remains is considered excluded. However, a transport that is terrorist related will be covered

Travel Insurance FAQs

Are there events or stipulations that void our travel insurance?

Yes, please see the list of exclusions (above).

Does our travel insurance cover war risks?

No, if you travel to a country that is officially at war (or civil war) coverage for transports including repatriation of remains is considered excluded. However, a transport that is terrorist related will be covered.

Does our travel insurance cover employees not based in the US?

Yes, Chubb covers all END Fund employees, including US and Canadian residents and residents of any other country. The traveler must be traveling outside of their country of residence in order to qualify for support.

Do I need to register my trip with Chubb in order to be covered?

No, active employees and their dependents do not have to register when traveling on a business trip* outside of their home country in order to receive assistance. The travelers should supply the employer/company name if they call for assistance. Having the policy number will be appreciated, but is not mandatory for assistance. **Note: There are 14 additional days of vacation travel allowed. These 14 days have to be "incidental" to the business trip (the customer is not covered if on a vacation trip only).*

Does our travel insurance cover contractors, consultants, or other third parties who may be traveling with me?

No, our travel insurance only covers END Fund employees.

If a contractor or consultant asks for guidance around insurance, reach out to Diana. Third parties can not purchase one-time travel insurance through Chubb (only annual coverage is available) as an add-on to our organizational policy. One-time insurance is available through [World Nomads](#); the END Fund has no affiliation with the company. The END Fund will not purchase insurance for contractors.

In case of emergencies, is there a list of locations staff may be evacuated to, if needed?

No, there are no predetermined hospitals/locations for evacuations. Members will be evacuated to the nearest facility that can provide adequate care. The destination will be decided by General Global Assistance's medical team on an individual basis.

8. Corporate Credit Cards and Cash Advances

Team members may be given corporate cards to use for business expenses incurred in the course of work with the END Fund, including travel.

- A team member with a corporate credit card is expected to use his or her card for all business- and travel-related expenses; otherwise, an explanation may be required. If using an END Fund corporate card is not possible or safe, however, personal card or cash usage is acceptable.
- When a team member with a corporate card is traveling with a colleague without a card, he or she is encouraged to cover costs for the colleague whenever possible, and to indicate this accordingly on the expense report.
- A corporate cardholder must sign a corporate cardholder agreement upon receipt of his or her END Fund card. The agreement outlines the expectations of having and using the card and informs each employee as to his or her credit limit. If the credit limits proves to be prohibitively low on a consistent basis, the employee may ask for the limit to be increased with approval from a signatory.¹
- An online portal to manage individual cards and view limits is available for team members upon request. Please direct questions to the Finance team.

If a corporate credit card is lost, stolen or otherwise compromised:

- Employees are responsible for monitoring activities on their credit cards, and any suspicious activity must be reported to both Chase bank and the Finance team. If the card has in fact been compromised, the employee must immediately cancel the card, report fraudulent charges, and request a new card. Cards are sent to the office address as a security measure.
- Employees are encouraged to call the number on back of the card to report suspicious activity, inquire about balances and limits, report upcoming travel, and report lost cards.
- Employees must also notify the Finance team if there are issues with their cards.

When traveling internationally, employees should have an adequate supply of money with them in the form of cash, credit cards/or and travelers checks. For an employee in good standing, a cash advance (in USD only) may be obtained from the Finance team in advance of travel to a location where credit card usage is not feasible, the team member does not have a corporate card, or the employee otherwise prefers to have cash on hand in local currency. Cash advance requests should be made in Concur at least five business days prior to travel. If cash advances are requested outside of mid and end of month cycles, please actively alert the finance team. (See Financial Policies, Expense Reporting and Reimbursements for more information on the requirements for obtaining, reporting against, and returning balances of cash advances.)

¹ 2018 END Fund (US) financial signatories are Ellen Agler, CEO, and Diana Benton Schechter, Vice President, Strategy & Operations.

Information on benefits related to all corporate cards can be found in the [Operations>Travel](#) folder on the Drive, [here](#). To file a claim, call the number provided on the corresponding card's information packet.

9. Travel Security Training

The END Fund works with **Drum Cussac**, a business risk consultancy, for in-person and online travel security trainings. All END Fund staff are required to participate in a travel security training on an annual basis. The trainings will typically cover:

1. Risks to workers/travelers when overseas
2. Travel safety and security
3. Threats from terrorism -- active shooters, bombings, etc.
4. Self-defence and prevention of personal attacks
5. Security planning and incident response
6. Effective management of vehicles and drivers as well as driving overseas (including preventing and/or reacting to road traffic accidents)
7. Natural catastrophes and disasters
8. First aid -- focused on practical skills in remote areas

Additionally, the END Fund may require frequent travelers to participate in e-learning modules via TravelPrepare on topics such as:

1. Travel security awareness
2. Information security abroad
3. Avoiding bribery and corruption
4. Coping with critical events/natural disasters
5. Kidnap for ransom
6. Female travelers

10. Travel Security Protocols and Traveler Expectations

As noted in the Travel Security Policy, the individual traveler has ultimate responsibility for their personal security and for demonstrating maturity and appropriate behavior while traveling on business. Employees are responsible for ensuring that they comply with the END Fund's Travel Security Policy at all times.

The following travel safety procedures, recommended by Drum Cussac, are focused on mitigating against the majority of opportunistic petty crimes and incidents. They are broken down into: Pre-Travel, Airports Arrivals/Departures, Personal Security, Hotel Security, Camp Site Security and Armed Security. The final section is "Actions-on" Incidents.

Pre-Travel

Travelers should prepare themselves as much as possible prior to traveling. Some advisable pre-travel things to think about are as follows:

- Review security updates on Governmental websites (e.g; UK, FCO – US, State Department).
- Travelers review and identify diplomatic support availability in the country of travel.
- Ensure electronic copies of essential travel documentation (e.g; tickets, visas, passports, vaccination certificate and Yellow Fever certificate) are backed up to an accessible online email server (e.g; Google).
- Make hard copies of essential travel documentation (e.g; tickets, visas, passports, vaccination certificate and Yellow Fever certificate).
- Travelers are to ensure their vaccination record is up to date and their 'Yellow Fever' certificate is carried with their passport.
- Carry copies of prescription medications and ensure you know both the generic and brand name.
- Ensure travelers have sufficient prescription medication for the duration of the trip.
- Ensure you are not carrying any prohibited medication for the country of travel.

Airport Arrivals / Departures

Airport arrivals procedures can be daunting and confusing at the best of times. Travelers should prepare themselves by knowing who they have to contact on arrival and not leave the secure airport environment until they have made contact with the person meeting them. Some advisable arrival and departures procedures are as follows:

- Have the number of the person meeting them. Call on landing and do not leave the 'safe' area of the airport (clean side) until the person meeting you confirms they are there.
- Do not leave bags unattended whilst waiting for 'hold' luggage at the arrival carousel.

- If being met by a coordinator / driver, ask them not to show your name on a card – show initials only of you and the company name (e.g; David Smith of END Fund would be DS – EF).
- The airport coordinator should have a list of arriving passengers. Ensure they know who you are.
- Stay awake and alert; make sure the driver is not overly-tired.
- Do not allow the driver to make unscheduled stops or pick up passengers.
- If there is an accident, the driver is to deal with the police and other parties. If possible stay in the car, keep doors secured and do not interact with bystanders.
- The vehicle (and passengers) is most vulnerable when static or in slow moving traffic. Be vigilant when approaching and immediately on leaving the parked vehicle.
- When traveling keep all doors locked and windows closed.

For departures, travelers should consider:

- Allow sufficient time to get to the terminal.
- Check-in and proceed through airport security as soon as possible. Avoid spending time in the departures hall.
- Ensure Journey Management teams and drivers remain at the airport until the flight departs.
- Establish communications with the Journey Management team / driver at the receiving airport (if an internal flight).
- If flights are delayed, ensure your Journey Management profile fits with the arriving time.

Personal Security

It is advised travelers adopt the SAFER approach (S – Situational Awareness; A – Avoid Routine; F – Follow Security Procedures; E – Exercise Common Sense and Initiative; R – Remain Anonymous) to personal security. The following guidelines will help to achieve this:

- Maintain a low profile – clothing, talking, obvious signs of wealth.
- Consider the possessions you carry – disposable phone, wallet and concealed money.
- Only carry sufficient money needed for the task / outing required.
- Do not walk at night, if possible do not walk alone.
- Avoid setting patterns – change routes and times.
- Know your route and destination, do not look obviously lost or blindly following a map.
- Do not listen to music and become unaware of noises around you.
- Walk in the centre of the pavement – not next to the road and away from shop fronts.
- Avoid getting fixed (distraction techniques) and keep moving.

Hotel Security

Insecure bags and belongings may be an attractive target. It is advised to carry out the following:

- Secure all valuables in either the hotel room safe or a robust suitcase (if a safe is not available).
- Ensure suitcases and duffle bags can be locked with a robust padlock (key operated).
- Consider packing valuable items such as passports, money, credit cards in bags within bags (this mitigates the possibility of plying open a bag / suitcase and gaining instant access).
- Avoid loitering in public areas too long (e.g; lobby).
- Do not let hotel staff state room numbers when checking in.
- Use company details and try not to use personal details at check-in.
- Operate a 'clear room' policy – do not leave personal or work documents around.
- Do not use the stairs – stairwells are not covered by CCTV and used by criminals for ingress /egress.
- Do not open the door unless you have arranged for someone – call reception if an unexpected visitor knocks; ideally arrange all meetings in the public areas.
- Unless essential that the room is cleaned, use the Do Not Disturb sign to reduce access to your room – be aware of cleaner exploitation.
- Room card sleeve – destroy or keep separate from card.

Camp Site Security

Opportunistic crime may represent a low level threat when trekking on an “adventure trip”. However, insecure bags and belonging may be an attractive target. It is advised to carry out the following:

- Secure all valuables when not needed in waterproof bags within your main duffle bag.
- Carry copy documents of; passport data page, visa and Yellow Fever certificate in a waterproof bag within your day pack.
- Ensure you main traveling documents are secure and in your personal possession.
- Consider placing items in bags within bags to ensure items cannot be easily prized out.
- Ensure duffle bags are secured with a robust padlock whenever not in use.

Armed Security

Travelers should be aware that weapon handling skills of 'armed scouts' may not be of the highest or safest standards. Immediate contact with 'armed scouts' should be avoided. The following “Do’s” and “Don’ts” should be adhered to wherever possible:

Do's

- Treat all armed security personnel with respect.
- Adhere to the safety / security brief.
- Obey the supervisor in an incident.
- Remain aware of your surroundings.

Don'ts

- Interact with the armed security team.
- Intervene in any confrontations.
- Allow armed personnel into accommodation or vehicles.
- Take photographs of armed security personnel.

"Actions-on" Incidents

Incidents come in all types of shapes and sizes; from scams and pickpocketing to major acts of terror. The following are things to consider in the event of an incident occurring whilst traveling:

Street Crime

- Stay calm and continue to try and think clearly.
- Do not make sudden movements – the attacker may be scared.
- Do not fight for possessions, you must assume you cannot outfight or outrun the criminals.
- You may not be able to see all the assailants – do not assume there is only one (where there's one, there's two or more).
- The attacker is likely to be armed.
- Walk away calmly and find a secure location (hotel, bank, shopping centre).
- Make contact with your Party leader as soon as is feasible.

Civil Unrest

- Avoid high profile locations; e.g: Government / Political institutions, Monuments, High Profile commercial organisations.
- If accidentally caught up in unrest – attempt to turnaround and move away. Do not take photographs.
- If your hotel is in close proximity to any form of unrest follow safety instructions from the hotel, avoids public meeting areas of the hotel and avoid areas that can be seen from outside.
- Government Security Forces reactions can be robust and indiscriminate, so avoid areas of unrest as much as possible.
- Consider relocating from your hotel if too close proximity to any demonstration / unrest.
- Make contact with your Party leader as soon as is feasible.

Act of Terror

- **Run** Move away from the noise / threat as quickly as possible, staying out of sight if possible – a moving target at 50m is more difficult to hit than a static target at 10m.
- **Hide** If it is not possible / unsafe to run then hide. Chose an unobvious place and ensure that your phone is on silent. Do not come out until you are sure that the event is over – do not assume someone shouting is the police.

- **Fight / Tell** In extreme circumstances – if you are unable to run or hide and you believe that the terrorists are killing people; fight to escape. This should only involve an immediate fight (push away terrorist, punch, hit with chair etc...). It is to enable escape and always assume that there is more than one terror event. If you can 'Tell' security force personnel; locations, numbers, descriptions and the direction of travel of terrorists / gunmen – then do so.
- During and Government Security Forces intervention:
 - Follow instructions.
 - Remain calm.
 - Can you move to a safe area?
 - Avoid sudden movements that may be considered a threat.
 - Keep your hands in view.
- Beware you will be treated firmly by Government Security Forces, who may:
 - Point weapons at you.
 - Treat you firmly.
 - Question you.
 - Be unable to distinguish you from the attacker.
- Make contact with your group leader as soon as is feasible.

For Quick Reference

11. END Fund (US) Travel Security Policy

The Travel Policy approved by the END Fund (US) Board of Directors in May 2019 is available [here](#). The policy applies to all staff while traveling internationally on END Fund business.

12. END Fund (US) 2019 Team Handbook Excerpts on Appropriate Travel Expenses

As the stewards of philanthropic resources entrusted to us, END Fund team members must be budget conscious when making travel arrangements. That said, team members are encouraged to use only safe methods of transportation for all END Fund-related activities and should never sacrifice personal safety for cost savings while traveling.

Team members should consider the following guidelines while researching travel options:

- **Travel Class:** Air and train travel should generally be booked in economy class (unless a no-cost upgrade is available); the only exception is that economy-plus air travel is permitted for flights over five hours. It is never appropriate to purchase a business class air or train ticket unless in exceptional circumstances with advance approval from the CEO (or the Board Chair, in the case of the CEO's travel). The END Fund does not permit travelling in first class or on charter flights. Team members may earn frequent flyer miles on work-related travel.
- **Travel Route:** The cost savings of travel with multiple stops, versus direct or one-stop trips, should be weighed against the opportunity cost of increased transit time. Whenever possible or practical, a team member should provide options to their manager for review and consideration of the cost and time trade-off.
- **Change Fees:** Penalties for changing or canceling reservations will be paid for by the END Fund if the reason for the change is work-related or due to a medical or family emergency while traveling on behalf of the END Fund. If the change is made for personal reasons or to accommodate personal schedules, the team member is responsible for any change fees. Given the range of additional scenarios—including travel from a location other than the usual place of residence, work travel in combination with personal travel, and other potential scenarios—please consult the department head and potentially the Finance team before making such arrangements to determine any potential cost-sharing requirements.
- **Departure Location:** If an employee is traveling to a work destination from a location other than their usual place of business (NYC headquarters or other), the increase in cost (if any) for the travel is the responsibility of the employee. The only exception will be if the personal travel was planned prior to the work travel and competing personal and work priorities prohibit any alternative, in which case the department head should decide and pre-approve if the END Fund will cover the cost.
- **Hotels:** Hotels should be reasonable in price (in line with the US State Department allowances guidance), and conveniently located to the purpose of the trip; it is normally appropriate to stay at the location of a hotel-based conference or event;
- **Corporate Cards:** All travel arrangements (flights, hotels, train/bus tickets) should be charged to a corporate credit card (the team member's or manager's card), except in rare, unavoidable circumstances. The END Fund's corporate account offers benefits including Travel Accident Insurance, Emergency Evacuation Benefit, Lost Luggage Insurance, Rental Car Collision Damage Waiver, Hotel/Motel Burglary Insurance, and

more; these benefits are not available to END Fund travelers who purchase tickets or make reservations on a personal card. Furthermore, delays in expense reimbursement by the END Fund to personal accounts are sometimes unavoidable.

- **Tipping:** In locations where tipping is appropriate, employees may expense tips to hotel staff, taxi drivers, or other people on a reasonable basis. Tips should be in the normal range given the location and cultural expectations and should not exceed 20% of the original cost incurred.
- **Receipts:** All expenses exceeding \$50 must have a receipt for reimbursement. This includes any refunds for expenses incurred. For example, a charge of \$100 that was later refunded in full requires a receipt for both the original charge and the refund.
- **Mobile Phones:** As part of the benefits package from the END Fund, employees receive a monthly reimbursement (currently \$80) meant to cover the cost of using their mobile phone for work purposes. When travel necessitates the usage of the employee's mobile phone, the additional costs incurred as a result of the international travel are eligible business expenses. Employees are encouraged to consult with their carrier to find the lowest cost option to use their device for their travel, which may be a SIM card, global travel pass, or other service depending on the circumstance. Employees who travel internationally on a regular basis may consult with the Finance team and present evidence that reimbursement for an ongoing international plan would be more cost-effective than ad-hoc plan add-ons. Additionally, the END Fund may rent satellite phones for use in areas where normal cell service is not reliable, and team members are encouraged to request one at least five days in advance of departure. Employees should never turn off mobile phones while traveling internationally on END Fund business and must communicate with their department head at least once every 24 hours. See the END Fund (US) Travel Protocols document for more guidance in this regard.

Appropriate Expenses

Appropriate travel-related expenses for which to request reimbursement by the END Fund include, but are not limited to:

- Meals; a reasonable standard is USD \$20/pp for breakfast and lunch and \$35/pp for dinner, though costs will vary by location so team members are generally asked to be prudent and cost-conscious;
- Hotel accommodations for nights away required by one's work for the END Fund;
- Fees directly related to performing END Fund work, such as conference fees or Wi-Fi access;
- Transit to and from airports, and to and from meetings or other destinations; use public transportation options whenever feasible and safe options exist, and taxis and ride-sharing apps are acceptable too;
- Laundry or dry-cleaning service; only if the trip is seven days or longer, or unexpectedly extended;

- Modest incidental expenses, such as newspapers and snacks in airports, or emergency toiletries or over-the-counter medications required by the employee while traveling on behalf of the END Fund; in such instances, employees should request reimbursement for only those medications specifically required;
- Expenses incurred due to an emergency while traveling on behalf of the END Fund; and
- Direct costs of immunizations and malaria medication required to keep employees in good health in advance of or during a particular END Fund-sponsored trip.

Inappropriate Expenses

Inappropriate travel-related expenses for which reimbursement will be denied include, but are not limited to:

- Travel upgrades, other than the economy-plus exception for flights over five hours;
- Additional nights in a hotel for personal travel;
- Over-the-counter or other personal medications, other than those noted above;
- Expensive meals not directly related to an END Fund work purpose;
- Hotel incidental charges, such as spa treatments, salon appointments, and in-room movies;
- Other personal nonessential purchases.