

## 2.11 Limiting and avoiding risk



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- Why do Links need to do a risk assessment?
- How to do a risk assessment?
- Risk management documents
- Insurance as a way to mitigate risk
- Professional liability, indemnity and registration

**Setting up and implementing a Link programme exposes individuals and organisations to risk. Risk is part of everyday life but it is important to understand, assess and mitigate against these risks.**

**This Chapter provides a brief introduction to the subject of risk and due diligence. It suggests issues and documentation which need to be considered. It is advisable to involve those within your organisation who have expertise in this area to carry out the Link risk assessment.**

Colour coding has been used throughout the Manual to highlight the sections which are most relevant to each:

-  green for the UK
-  and yellow for the Developing Country (DC) partner.

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### Why do Links need to do a risk assessment?

As a Link is an organisational partnership, it is vital that due diligence and duty of care are demonstrated during the planning and implementation of the Link. Identifying risks and briefing participants in appropriate emergency procedures will ensure that vulnerability to these risks is reduced.

Organisational and individual risks need to be identified, assessed, and mitigated against. It is the responsibility of both the management and the Link Committee to ensure that safe working practices are agreed and adhered to during visits to the overseas partner organisation. It must be clear in advance what the organisation is responsible and liable for, and what the individual Link participant is responsible and liable for.

While issues of risk and due diligence will apply to both the UK and the DC partners, some risks will be greater in the DC and will be of greater concern to managers in the UK organisation. If concerns exist around the potential risks, it can be helpful to have someone from a successful Link, particularly at the UK end, to talk with the Board to discuss how benefits of the project can outweigh risk.



### REMEMBER!

Follow the “If it has not been written down, it has not been said “rule”. Ensure you create clear risk management and duty of care documents.

All people involved in visits should be fully briefed and aware of safe working practices, with the important information recorded as being read and understood by those involved in the Link.

### How to do a risk assessment?

Managing risk need not be a daunting or cumbersome process. All NHS organisations and some universities have governance departments and risk assessment policies. Working with these existing structures will help strengthen the assessment because you involve individuals that have expertise in this area. It will also serve to develop ownership for the Link by involving the organisation in the risk assessment and extending opportunities for engagement in the Link to those working in these areas. The rest of this Chapter provides a brief introduction to some of the things you may wish to consider.

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### DID YOU KNOW?

#### A beginners guide to risk

Risk is the extent to which we are vulnerable to threats or:

#### **Risk = Threat x Vulnerability**

Threats may be related to security, health and safety or legal issues. Threats cannot be influenced but vulnerability (exposure or the likelihood of encountering the threat) can be managed. Security policies and practices (addressing how Link participants conduct themselves, the processes and procedures for implementation of Link activities and personal conduct) and insurance, are all methods of reducing vulnerability to risks. By reducing vulnerability to threats, we reduce risk:

**Risk** ↓ = **Threat (External) x Vulnerability (Internal)** ↓

As vulnerability decreases, so does risk.

Risk assessment and analysis helps you identify the most likely threats you will face, and how to avoid them. These can also include threats to do with liability and litigation as well as threats related to security and safety. Good knowledge of the operating environment will give you the contextual knowledge you need to complete a risk assessment. Risk assessments can be carried out in five simple steps:

- 1. List existing threats**, both in terms of organisational threats and those that could affect staff while overseas. Knowledge of the threats overseas can be gained from previous visits, from your partner organisation and through research or context assessment.
- 2. Look at patterns and trends.** Where have previous incidents occurred? Are things changing over time? Are certain incidents occurring more frequently? Are certain areas becoming too dangerous?
- 3. Assess vulnerability.** Identify the priority threats; namely those that pose real risks to your staff, assets and operations. The key question to ask is: 'Where is our particular exposure, and why? What are the factors that leave us 'at risk'?''
- 4. Identify ways of reducing vulnerability.** Having identified the factors that make your Link vulnerable, you can then reduce your exposure by adopting appropriate risk management strategies, policies and procedures.
- 5. After looking at measures to take, and how to put them in place, assess whether the remaining level of risk is acceptable.** Risk is something we face all the time in our daily life, but it is important that this risk is proportional to the expected gains.



### EXAMPLE

#### Five steps to conducting a risk assessment:

1. List existing threats, for example 'vehicle accidents'.
2. Look at patterns and trends; are certain routes, types of vehicles (e.g. local taxis/buses) more prone to be involved in an accident?
3. Assess vulnerability. Where will your staff be travelling by vehicle? Will they be using roads with high accident rates? Who could be affected?
4. Make it **less likely** that such an event will affect your staff. Ways to do this might include:
  - Driving more slowly
  - Avoiding unnecessary travel especially through 'accident black spots'
  - Using road-worthy vehicles
  - Using skilled drivers

You also need to look at reducing the potential **impact** of a threat. Ways to do this might include:

- Wear seatbelts
  - First aid training and kits
  - Take out travel and medical insurance
  - Have a charged mobile phone with emergency contact numbers to alert assistance quickly
5. If these measures to reduce likelihood and impact are taken at the organisational and individual level, has the risk been reduced to a level which the organisation and individuals are willing to accept? If not, are there other measures to take that will further reduce the level of risk to an acceptable one?

If still not, this particular risk could mean that you need to rethink the Link programme, or this aspect of the Link programme.

### DC

### REMEMBER!

Risk assessment is not just for the UK partner.

It is important that risk assessments, and actions to mitigate risk, are also considered for those visiting the UK. While the risks may be fewer, travelling to the UK can be bewildering for those from other locations and cultures, and there are particular threats that apply. This is particularly true for inner city environments.

Visitors should be provided with tips for living, working and adapting to the UK, and receive an appropriate briefing on arrival. Health and travel insurance needs to be considered. Overseas visitors will only be covered by the NHS in medical emergencies. (Chapter 2.5 looks at ways you might make these preparations).

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### Risk management documents

In addition to your organisation's risk and security guidelines, consider creating your own Link-specific guidelines which could be incorporated into your Link Induction Pack. All staff involved in the Link should read and understand the assessments and their implications, and have them to hand should an incident occur.

Good risk management policies and procedures include:

1. Key organisational principles and responsibilities for risk and security.
2. Methods for assessing the potential risks you face, including provision for regular review of risk assessments.
3. Actions to be taken at an organisational level to minimize risk. This may include training, written procedures, checklists and key areas of responsibility of individuals on the Link Committee, as well as on the Board/ Deanery.
4. Actions to be taken by each individual to minimise risk.
5. Arrangements with regard to liability insurance, including measures to take with regard to professional indemnity insurance and professional registration.
6. Appropriate travel, professional indemnity and medical insurance provision.
7. Security and conduct of staff and other stakeholders when involved in travelling overseas as part of the Link.

8. Specific measures with regard to key threats identified as high or medium in the risk assessment, that need to be enforced at a policy level.
9. Procedures for briefing staff on risk and risk management.



#### FIND OUT MORE

THET's *Risk and Security Guidelines for Links* can be found on THET's website: [www.thet.org.uk](http://www.thet.org.uk)

### Insurance as a way to mitigate risk

Appropriate insurance provision is a key measure in reducing the impact of a whole host of threats. In advance of any activity and visits overseas, your Link should look at what insurance provision is appropriate.

**Beware of standard travel insurance.** Many individuals will have their own 'worldwide' travel insurance either directly, or through bank and credit card companies. These are unlikely to cover staff adequately on Link visits as these are designed for travel and tourism. Either take out specific insurance cover for individual trips or, if your Link is planning several trips a year, take out a Group Travel Policy which covers all travellers. Having a standard insurance policy for everyone simplifies procedures in the event of an emergency.

**Areas to ensure are covered by your travel insurance,** whether group or individual, include personal accident, medical expenses, war cover and political evacuation insurance.

It is also advisable to select an insurance policy which is linked to a medical evacuation service such as CEGA who provide dedicated air ambulance services, medical assistance and repatriation services.

If the Foreign and Commonwealth Office (FCO) advises against travel to a particular country, this may mean that some insurance companies will not cover travel to these countries. This does not necessarily preclude working in this country, but does mean that **specific insurance may be needed** for these locations (and the premium is likely to be more expensive). Check with your insurance broker for exclusion areas.

**Specialist kidnap and hostage Insurance packages** do exist and are advisable if you are working in areas with a high risk of this. They can be extremely complex and costly but usually include provision of skilled advisors to assist in managing incidents of this nature.



#### FIND OUT MORE

Advice on insurance can be obtained from British Insurance Brokers Association (BIBA) [www.biba.org.uk](http://www.biba.org.uk) who can provide details of specialist insurance brokers. Many insurers also provide guides and frameworks for conducting risk assessments.

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Non-European residents will only be covered by the NHS in the case of an accident or emergency. For additional coverage such as private health care, repatriation costs and loss of personal effects, it is advisable to get appropriate travel insurance. You can get information about this from local insurance brokers or travel agents.

### Professional liability, indemnity and registration

As well as considering travel and medical insurance, it is important that issues related to professional practice - including liabilities - are considered and appropriate steps taken. The following table highlights some of the issues that Links should consider.

<p><b>Vicarious Liability</b></p>	<p>This is a legal concept that exists in the UK and means that the employer is vicariously liable for the acts or omissions of an employee for work undertaken during the course of that employment (since the employer has authorised the acts of the party who is at fault). This concept does not apply worldwide. Health professionals should therefore check the indemnity arrangements before they leave the UK to determine whether they need to make their own arrangements for indemnity.</p> <p>Those visiting the UK should be covered by the NHS Trust in which they are working, if registered (see below). Those that are not registered will only be able to observe. Please check this with your UK partner organisation.</p>
<p><b>Professional Indemnity Cover</b></p>	<p>It is advised to contact your usual provider of professional indemnity cover prior to departure to ensure that you have adequate cover. The provider will usually be able to provide cover but this may vary depending on location and professional grade.</p>
<p><b>Students</b></p>	<p>Students involved in Links should only be there on placement for observation purposes. Students should be supervised and working under the direction of a trained professional who is both responsible and accountable for their actions. For this reason, and if this is strictly observed, indemnity insurance should not be necessary.</p>
<p><b>Registration</b></p>	<p>Depending on the activities they will be carrying out, practitioners may be required to register with the regulatory body for the country in which they intend to work. The General Medical Council (GMC) can provide UK doctors with contact details of most overseas regulators (details on their website <a href="http://www.gmc-uk.org">www.gmc-uk.org</a>). Similarly, the GMC provides information packs for doctors from overseas who are intending to work in the UK. For nurses, most countries have their own nurse registration authorities. Where there is no system of nurse registration, Nursing and Midwifery Council (NMC) registration is valid. As nurses working for the armed forces and voluntary organisations are exempt from this, we advise Links to contact the NMC to ascertain if registration is required for their specific programme circumstances.</p> <p>For the UK, if a visiting doctor is to be practising, including prescription or invasive procedures, they must have registration with the GMC. For other professionals, the advice is to check with the relevant professional body for up to date information. This is often very difficult to obtain so most Link visits to the UK just involve observation.</p>

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### Briefing

It is vital that written documents on risk and security are supported by an appropriate briefing and induction. When staff travel overseas (whether this is from the Developing Country to the UK or vice-versa) they should receive a pre-departure and arrival briefing that covers risk and security issues.



### FIND OUT MORE

- ECHO security review and guidelines designed for humanitarian agencies, with some relevance for Links.

[http://ec.europa.eu/echo/policies/evaluation/thematic\\_en.htm#security](http://ec.europa.eu/echo/policies/evaluation/thematic_en.htm#security)

- Further resources on risk and security management from leading NGO Security Training Provider. Please note the web based resources are quite out of date. More up to date resources are available by contacting RedR.

RedR also maintain a register of risk and security consultants, with an NGO background who can be contracted to assist with risk assessment.

[www.redr.org/redr/support/resources/trainersResources/index.htm](http://www.redr.org/redr/support/resources/trainersResources/index.htm)

- The following companies provide specialist risk assessment services, and have some experience with the NGO/Health sector. THET provides these details for information, but is not endorsing these providers over others that may exist.
- Centurion Safety  
[www.centurionsafety.net](http://www.centurionsafety.net)
- Control Risks Group  
[www.crg.com](http://www.crg.com)
- Armor Group  
[www.armorgroup.com](http://www.armorgroup.com)



### CHAPTER CHECKLIST

- ✓ Involve those within your organisation who have expertise in this area to create a Link risk and security policy. Get this signed off by your Board and Link Committee.
- ✓ Ensure that information on managing risk is given to staff. Written documents should be supported by briefings.
- ✓ Take out appropriate medical and travel insurance.
- ✓ Ensure that staff inform their current provider of indemnity insurance before going overseas.
- ✓ For more detailed advice see THET's *Risk and Security Guidelines for Links*, available from [www.thet.org.uk](http://www.thet.org.uk)



**Health and well being  
- worth taking a few  
managed risks for this.**