

The expatriate spouse and security concerns when abroad



The target audience of this presentation:

- The spouse accompanying her husband/partner on an expatriate assignment.
 - For the purpose of this presentation a spouse/partner refers to a female who is accompanying her working husband/partner.
 - Expatriation is defined as living in a country which is not the country of permanent residence for a minimum of 3 months.



Security concerns before going on expatriation

- Spouses and families with children should only be sent to “safe” countries but in today’s world a country which is safe one month can become the scene of civil war or rioting the next month.



Security concerns before going on expatriation

- As part of the expatriation process the employee's company should provide clear security information to the spouse and family before departure detailing potential issues of violence.
- The company should have an emergency response plan in place in case of civil war, insurrection, terrorism or rioting and the means to evacuate the employee and his family should the need arise.



Security concerns before going on expatriation

- In extreme cases the company may need to provide secure housing, a safe room, gated compounds, a body guard or armed guards to protect the family members.



Security concerns before going on expatriation

- Before departure, it may be useful for the family to consider certain forms of insurance in addition to health insurance:
 - life and disability
 - kidnap and ransom insurance
 - burglary and other household effects insurance
 - war risk insurance – required for countries designated as war zones.



Security concerns before going on expatriation

- In most cases, day to day issues can be managed by common sense and a few words of advice.
- Certain universal rules **MUST** be followed by all expatriates.



Security when getting around in a foreign country

- Avoid hitch hiking.
- Wherever possible avoid local taxis that often do not:
 - have seat belts
 - follow the speed limits
 - follow the most secure itineraries
 - have all the guarantees of security



Security when getting around in a foreign country

- Avoid unmarked cars which say that they are taxis.
- Local taxis can take the unknowing spouse to dangerous parts of town thus making the spouse a target for criminality, theft, kidnapping and hijacking for ransom.



Security when driving on the road

- Driving is one of the most dangerous activities that a person will do during their lifetime.
- Car accidents are one of the major causes of death during expatriation.
- A road traffic accident in a foreign country can have many unexpected consequences with the local community, the police and the victim's family.



Security when driving on the road

- A spouse driving a car alone or with her children is a target for robbers and thieves.
- Spouses driving alone in a foreign country must think of their security and that of their children.
- A spouse driving a car in a foreign country must make sure that she and her children always wear a seat belt.
- A child should never be left alone in a car.



Security when driving on the road

- A spouse driving a car in a foreign country must ensure that she always:
 - closes windows and locks doors
 - carries a mobile phone or two-way radio
 - gets information on the safest way to get to her destination
 - has an on-board GPS system if possible
 - informs someone of her destination and expected time of arrival



Security when driving on the road

- A spouse driving a car in a foreign country should not:
 - initiate or answer a cell phone while driving
 - text message or use a hands-free device while driving
 - drive at night
 - drive in unknown parts of the city
 - drive in dangerous weather conditions – rain, wind, snow, fog
 - drink and drive



Security when driving on the road

- Ideally, the company should provide a dedicated driver for the spouse or family.
- If this is the case, the company provided driver should:
 - have good visual acuity
 - understand the spouse's language
 - have been trained in defensive driving in order to reduce the risk of accidents
 - wear his seat belt at all times and not drive until all passengers, including children, have buckled their seat belts



Security when driving on the road

Make sure that the company-provided driver also:

- limits his speed
- maintains the car in good working condition
- does not drive when tired
- does not drive under the influence of alcohol or medication
- takes a 15 minute break every 2 hours



Security when driving on the road

- When driving always have the emergency telephone numbers available:
 - police
 - hospital
 - fire department
 - contact person for the husband's company
- Ideally, the company should provide a laminated plastic card with all important emergency phone numbers.



Security when driving on the road

- In addition, the car should contain all of the following:
 - a first aid kit
 - fire extinguisher
 - flash light
 - a spare tire in good condition and inflated
 - a warning triangle (mandatory in many countries)
 - a reflective vest (mandatory in many countries)



Security when walking in the street

- When walking in the street expatriates stick out from the crowd by their:
 - clothing
 - jewellery/ sunglasses
 - language
 - skin color
 - attitude



Security when walking in the street

- Therefore, when walking in the street expatriates should avoid:
 - wearing flashy clothing or clothing that shows a brand name or company logo
 - wearing expensive jewellery and watches
 - drawing attention to themselves by speaking loudly
 - carrying large sums of money
 - using ATM machines in the street
 - walking in very crowded or very isolated parts of town
 - dangerous parts of town
 - going out at night alone



Security when walking in the street

- Maintain a low profile and always be aware of your surroundings and the people around you.
- Check your surroundings by using the reflection of shop windows.



Security when walking in the street

- If you feel threatened or have the impression that you are being followed enter into a shop or location where there are other people.
 - A whistle can be a useful way to attract attention if you feel endangered.
 - Always carry a cell phone and the emergency telephone numbers.



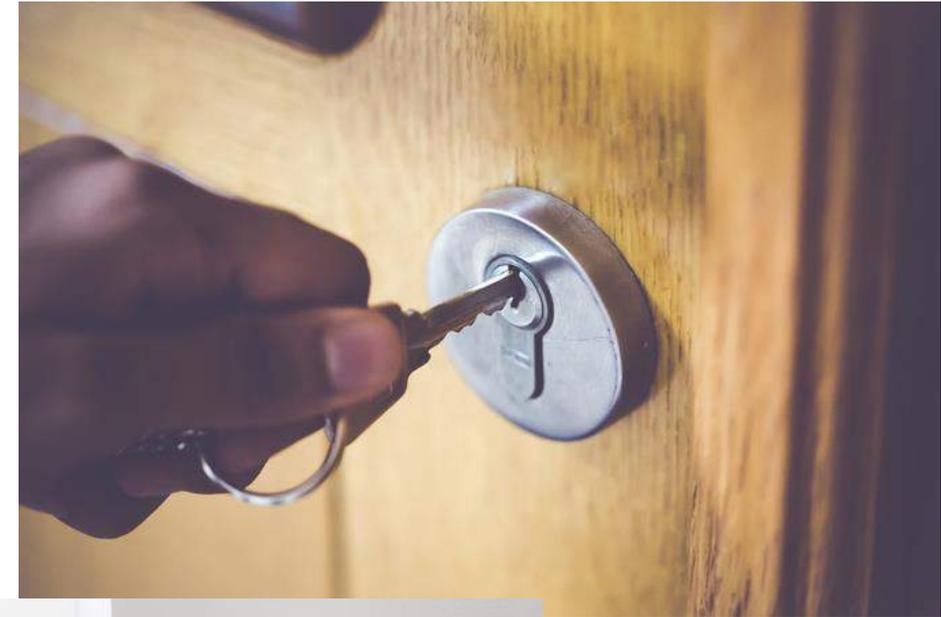
Security at home

- If your home is in a company-owned compound the area is usually fenced in and protected by security guards.
- If, however, your home is outside of a company-owned compound, you are particularly exposed and the following recommendations are important to follow.



Security at home

- When in your home:
 - lock the doors and windows
 - avoid giving keys to maids and local help
 - a “safe room” may be extremely useful in some countries in case of riots or physical attack. It should be equipped with food, water and a two-way radio or cell phone.
 - post the emergency telephone numbers
 - leave some lights on to give the impression that someone is at home
 - use an alarm system if you have one



Security at home

- Ideally, your home should be equipped with the following:
 - a smoke detector
 - a fire extinguisher
 - a fire blanket
 - a first aid kit

Make sure that you have a cell phone or two-way radio with all the emergency telephone numbers.



Security for your children

- Make sure that your children follow the same security rules as yourself.
- Small children should be accompanied to and from school by one of the parents or the dedicated driver.



Security for your children

- Children must:
 - wear seat belts in vehicles
 - be provided with a cell phone and have the emergency telephone numbers
 - avoid strangers and gifts
 - not be left alone in a vehicle (security issues, heat stroke in hot countries)
- Older children should avoid using motorbikes



Security for your children

- If you have small children and your home has a swimming pool do not forget the following:
 - Make sure that pool area is fenced and the gate is latched to avoid access to children
 - Constant adult supervision of children playing near or in water is essential
 - Never leave a small child unattended, even for only a few seconds



Conclusion

Security must be a major concern for every member of the expatriate family.

- Some countries are more dangerous than others.
- The company must provide security information before departure and have an emergency response plan.
- Always wear seat belts in cars and if possible have a company provided driver
- Spouses and children are frequent targets for robbers and thieves particularly when in the street.
- Be aware of your surroundings and do not take unnecessary risks.
- Avoid isolated and overcrowded places and keep a low profile.
- Always have a cell phone and emergency numbers with you.