

A general guide to Tourism Incident Management

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of responsible tourism by:



Appointed Service Provider to
the SATIB24 Crisis Call Facility



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CONTENTS

What is SATIB24?Page 2

SATIB24 benefits at a glance.....Page 3

About emergency incidents

What is an emergency incident?.....Page 4

Types of losses that can occurPage 5

Legal implications for the industry.....Page 6

Understanding error and its causes.....Page 7

Emergencies and emotions.....Page 8

Human perception of emergencies.....Page 9

The needs of emergency incidents.....Page 10

The phases of an incident.....Page 11

Tips on managing incidents

Getting help during an emergencyPage 12

Aero-medical evacuationPage 13

Minimizing the chances a guest will

complain or suePage 14

Communication during an emergency.....Page 15

Documentation of emergenciesPage 16

Summary.....Page 17

Who will you call in an Emergency?



What is SATIB24?



SATIB24 is a value added service attached to all SATIB client insurance policies to assist them in managing emergency incidents. It consists of access to a team of experts for incident management services and additional financial cover for defined expenses that may be incurred.

In association with International SOS, Africa SAFE-T is the appointed service provider to SATIB's Crisis Call facility. Through this initiative all SATIB clients have access to an operations centre dedicated to the hospitality and tourism industry, which provides guaranteed, 24/7 access to a doctor and operations team with knowledge of the unique conditions, relationships and concerns of the hospitality and tour operator.

SATIB clients receive professional incident management through this centre, removing stress, transferring liability and ensuring that the best decisions are made, the most appropriate resources are utilised and that the situation is defused, thus securing the best possible outcome to an incident.

SATIB24 is more than just a crisis call centre, it also provides:

- 1. Evacuation and Medical Expenses R75, 000**
Incurred in the movement of your guest to a medical facility
- 2. Kidnapping, Hi-jacking, Rape R75, 000**
For medical and trauma counselling costs
- 3. Accommodation/Catering/Travel costs R30 000**
For costs incurred by guest following either 1 or 2
- 4. Communication Costs R5, 000**
For costs incurred by guest following either 1 or 2
- 5. Management Cost R100, 000**
Costs incurred by you for guest trauma counselling



Who will you call in an Emergency?

SATIB24 benefits at a glance

- ♦ Through one number you access crisis help 24 hours, seven days a week
- ♦ The emergency incident is managed by an experienced team
- ♦ They will help you make the right decisions
- ♦ They will organise the help efficiently and effectively
- ♦ Your risk will be minimised
- ♦ Through proper management you will have the best chance of a good outcome

When to access the SATIB24 crisis call centre:

- ♦ A sudden illness or sudden onset of potentially serious symptoms
- ♦ An accident resulting in serious injury
- ♦ An assault, rape, kidnap or other crime that threatens someone's life or wellbeing
- ♦ Exposure to blood, poisons or other hazardous materials
- ♦ A fire or other natural disaster

What is an emergency incident?

An emergency is defined by two variables:

1. **Timing :**
 - a. Occurs suddenly and unexpectedly;
 - b. Cannot wait to be dealt with.
2. **Loss:**
 - a. Will definitely occur.
 - b. May well occur.

At **SATIB24** we believe, it is easier to “downgrade” a response later rather than “upgrade” it – rather err on the side of taking small things more seriously.

Emergency incidents are characterized by:

1. **Emotion** – typically anxiety, fear, anger, stubbornness, irrationality, sadness and other heightened emotions.
2. **Chaos** – time pressures, emotional loads on individuals and the threat of serious loss mean people’s functioning deteriorates.
3. **Inadequate skills** – Emergencies are not common, people do not have much experience with them and are usually pushed beyond their abilities.
4. **Error** – the variables above create a breeding ground for human and system error. Poor decision making is the norm, not the exception. Poor resource management is well documented in studies.
5. **Risk Multiplication** – it is common to see panic and poorly thought decisions which increase risks. This might sound surprising because people desire to help. However paradigms about emergencies are the issue here and someone can do something which he is convinced will help, yet may make the situation worse.



Types of losses that can occur

Losses don't mean money only, although financial losses are some of the most important to operators and insurers. They are also the most common to consider. But other losses must not be forgotten because they can be even more significant and can either lead to some very large financial losses later or in the worst case scenario might result in a business being closed down altogether. In managing incidents, **SATIB24** try to reduce the potential for **all** types of losses.

Losses are at the heart of incident management

- ***Avoid them where you can***
- ***Mitigate them where you can't***
- ***Document them thoroughly when they have occurred***

A broad category of losses:

1. Human Losses
 - a. Death
 - b. Disability
 - c. Pain, suffering and emotional
2. Asset losses
3. Financial Losses
 - a. Direct costs
 - b. Legal costs, awards, settlements
4. Business Interruption
 - a. Loss of income
 - b. Restart costs
 - c. Mitigation efforts
5. Negative market perception
 - a. Media
 - b. Feeder business
 - c. Person to person
6. Productivity decline
 - a. Staff
 - b. Equipment / institutional

Legal implications for the industry

This industry is unique - in most countries, when someone pays you money and sets up a host-guest relationship for financial reward and/or where an operator receives guests onto private property, "Good Samaritan" protection falls away. In other words you have to help an injured or ill guest in your care and you will be accountable if you are inadequately prepared or make mistakes treating them. *The bottom line is - you have a responsibility.*

Put very simply, there are three things that must be proved to win a lawsuit:

1. That a **loss** actually occurred
2. That it has a clearly identifiable **cause**
3. That another party's **fault** is responsible for this cause

Some key judgment deciding factors are:

1. **Quantifying the loss** – how much exactly
2. Clearly establishing a **cause-effect** relationship between actions and loss
3. Establishing to what **degree** a defendant is responsible for the root cause

Tips:

1. Get really good first aid training. You can't fall back on "I tried my best"
2. Let **SATIB24** make decisions and share liability
3. Recognize that indemnity forms are merely the first line of defence, get signed safety talks and get good legal guidance on documents
4. Get assessed – be sure you have enough public liability and similar cover
5. Be sure that guides have general public liability cover
6. Get help to develop modern, role based, emergency response plans
7. Encourage your staff to contact **SATIB24** for advice and support whenever an incident occurs or a guest has symptoms, which could be potentially serious



Who will you call in an Emergency?

Understanding error and its causes

Error occurs because of one of three core failures:

1. Poor situational awareness
2. An incorrect choice or technically unskilled response
3. Communication errors

Poor situational awareness:

- Speaking to the wrong person – someone not at the scene or not a decision maker
- Wrong facts regarding incident either from the source, recorded or heard incorrectly
- Not thinking to ask for some piece of information that makes a big difference
- Being too hasty with situation assessment and getting it wrong before determining a response, jumping the gun, being too anxious, too quick to act or too determined

Unskilled response:

- Making decisions and giving advice outside of your scope
- Getting poor advice from the wrong person
- Letting others make decisions they are not equipped or trained to make
- Letting emotion or people pressure or fear of law suits affect your performance
- Being inadequately trained in first aid
- Having inadequate equipment and first aid kits available – this limits response options
- Being over-confident, not checking your decisions / actions with another person

Communication Errors:

- Misunderstanding what people mean, assuming or not checking

Emergencies and emotions

Kubler Ross described stages of loss; the same emotions tend to occur during emergency incidents whether loss has actually occurred or is threatening to occur:

- a. **Denial**
- b. **Bargaining**
- c. **Anger**
- d. **Sadness**
- e. **Acceptance**

Being insensitive to these will increase the potential for unhappy guests. Don't take emotions like anger and bargaining personally, don't even expect them to be rational. Understand, be calm and allow people to feel.

Stress Response

This is sometimes thought of as a normal human reaction to abnormally stressful situations. People tend to either freeze, run or get angry and fight as an initial reaction. Afterwards almost anything can occur from mood changes, sleep disruption, appetite changes, behaviour changes, physical complaints, productivity decline and relationship strain. If worrying symptoms occur they need to be assessed by a doctor or psychologist. For debriefing to be effective it should be done within 2 or 3 days at most, with **SATIB24** you have access to these professional skills.

What helps?

1. Go easy on yourself, it's OK not to feel OK
2. Sleep when you feel you need to, you do
3. Exercise in between rest periods
4. Talk to people, more than once, it helps
5. Spend time with others, and accept help
6. You don't need loads of advice, just time
7. Find small ways to feel in control
8. Don't make major life decisions now



Who will you call in an Emergency?

Human perception of emergencies

Generally speaking people are very poor at judging incident severity and risk. This is true both before, during and after an incident. Their perceptions are highly influenced by their own experience and paradigms. There are a few common phenomena that are worth knowing about - mainly to understand the value of getting the expert assistance offered by **SATIB24**.

1. **Hindsight Bias** – which means if it turned out OK and no-one died you assume you did it all well, even if in reality you were just very lucky and incurred huge risks on route. Of course if this pattern continues you will get burnt sooner or later. This “risk blindness” is a common problem.
2. **Worse during, better after** – remember the stress reaction we humans undergo colours our perception. Communication and reports during an incident may be different to those when recalling it weeks or months later. Don't let this influence decision making.
3. **Secondary gain or loss** – people sometimes stand to gain something (vindication maybe) when an incident occurs, or lose something (like a job). Their perception of an incident and decision making may be heavily influenced by these secondary factors
4. **The effect of modeling and categorization** – this is a serious topic to understand. Human brains are phenomenally good at putting things into boxes (categories), we need to in order to survive. However if the boxes in our minds are too simplistic, or wrong, then we put an incident into the wrong box, perceive it incorrectly and act inappropriately.

The needs of emergency incidents

Emergencies are complex situations which require a number of things to be in place in order to effectively navigate towards the best possible outcome, incurring the lowest possible risk along the way. People have historically focused on ensuring funds are available (usually in the form of evacuation insurance). Although this is one element, it is not the only thing needed and may indeed be a place of low leverage. Needed elements are:

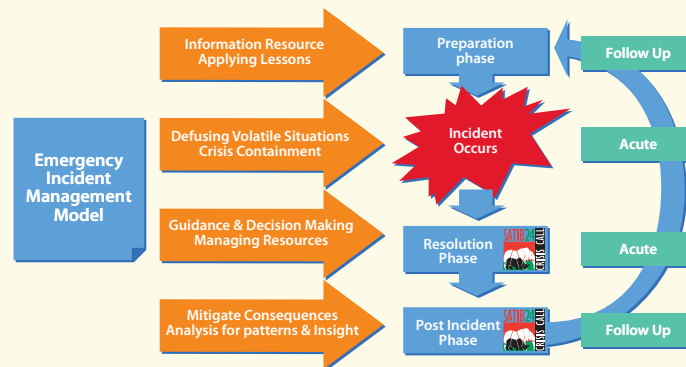
1. **Communication.** Without good communication infrastructure there is very little else that can be done. Individuals are on their own. This is a point of high leverage in determining outcomes.
2. **Resources.** Money is needed, but so are people with good skills, enough of them and with the logistical and emergency equipment to be capable of making a difference. Everything from vehicles, to back up power, to roads, to airstrips to first aid kits and in between can be used and you never know when it may be crucial.
3. **Decision Making.** This is simply crucial – it is the process of making sure the ladder is up against the right wall before we all rush quickly up it, even if our rushing up is very effective, it won't help if the wall is the wrong one.
4. **Team management.** Incidents outstrip one person's capacity. It is very important to work together if the optimal outcome is to be achieved. This takes preparation, practice and a structure like the Incident Command System with ICS based Emergency Response Plans.



Who will you call in an Emergency?

The phases of an incident

You need to be aware of what phase you are in, because the implications, goals and the management strategy vary according to phase.



At **SATIB24** we manage the resolution and post incident phases on your behalf, you are responsible for being prepared.

Preparation phase

It is worth getting well trained, organized, having good strategies and being well prepared. It may be the best way to influence outcomes.

Resolution phase

Defusing and crisis containment are often not dealt with well because those managing situations tend to overfocus on getting resources like ambulances. Containing a crisis means not allowing mistakes that would create yet more losses and stopping processes that would otherwise have further consequences. Similarly people have an incredible aversion for seeking guidance and spending time making good decisions. These are crucial elements.

Post Incident Phase

Over the ensuing days focus on mitigating the fallout and learn lessons to improve the future.

Getting help during an emergency

The following will probably occur in this order but don't force it so, be flexible and get all this covered even if in a different order:

When getting help during an emergency your first call should be SATIB24

The following sequence of events would be the norm should you not place a call to SATIB24.

Accessing ambulance or paramedic response services:

1. Place a call to a call centre. This is often a national centre and they may not know the area you are phoning from.
2. Give the operator details.
3. Specify medical aid or not, the plan and number – this may not be needed in order to send an ambulance, it depends on the provider.
4. They will want a contact number for someone on scene.
5. They will usually hang up and phone back with an ETA and update.

Tips on accessing help more quickly:

1. Get numbers for the local base, bypass national call centres if possible
2. Meet the local service providers before an incident occurs
3. Know where you are exactly and directions to reach the scene
4. Ask the victims if they have medical aid before phoning
5. Ideally have names, sex and ages of people involved unless time a problem
6. Have some idea of what is wrong, enough to quickly communicate how urgent it is. Focus on communicating information on where on the body injuries (or symptoms) occur and the victim's current functioning, i.e. breathing normally or not, lost blood and affected circulation, level of consciousness normal or not, ability to move, walk etc.



Aero-medical evacuation

“Medivac’ing” is what most people want to do –but it may not be the best option. It is:

1. Very **expensive**, guarantees of payment have to be sourced and flight criteria met before dispatch.
2. Limited in **capacity**, meaning only one or two patients can be carried and aircraft can’t fly in bad weather or at night.
3. Subject to **pressure** changes which may be a problem.

As a result aircraft are a **slow** option (often it takes 6-10 hours from time of incident to time reaching hospital) and they may not meet the needs of the situation well.

Sourcing aircraft is a bit different:

1. The call must go to a central call centre.
2. A process of checking the medical condition more thoroughly occurs to ensure it meets “flight criteria.” Usually service providers expect a paramedic or doctor to assess the patient first and provide a report on condition before flying. This can considerably increase times.
3. A guarantee of payment must be confirmed, either from an insurer or by using a credit card etc.
4. The logistics must be assessed by the service provider – can the aircraft fly there, is the landing area suitable, what about weather and time of day?
5. If a cross border flight is needed, the immigration rules must be complied with and arrangements made.

A team must be scrambled and the aircraft prepared, which process takes 1-2 hours before it takes off. Daytime helicopter services are the exception in that they are ready to fly.

One call to SATIB24 will ensure that this process is handled on your behalf.

Minimizing the chances a guest will complain or sue

At **SATIB24** we embrace the concept that incidents are as much about people management as they are about injury, situation or resource management. In fact this is probably the most difficult and most important part of most incidents.

The following things are **usually** going to cause guests to get unhappy in some way and are going to increase the chance of action on their part – either a letter or a law suit:

1. Staff criticizing the company
2. Staff criticizing each other
3. Professionals laying criticism
4. Appearing uncaring or unsympathetic
5. Accepting guilt too easily
6. Being stubborn and refusing responsibility
7. Panic and poorly managed situations
8. Patients suffering and in pain
9. Long delays and frustrations
10. Poor communication
11. Cancelling a trip or other consequences
12. Guests suffering financial burden

The things that help are:

1. Effective, early treatment
2. Good decision making
3. Treat pain well
4. Good coordination
5. A “big enough” response
6. Get the family involved
7. Spend time & empathize
8. Communicate information often and well
9. Make early reparation effort
10. Make a “connection” with those involved
11. Follow up actively after things calm down
12. Salvage a trip if possible



Who will you call in an Emergency?

Communication during an emergency

Information management is crucial and often plays a role in determining the outcome.

Phone Calls

- Always sound calm, people notice this
- Have people repeat back crucial instructions and do likewise for them
- Clarify in this way who will be doing what
- In crisis situations explain a bit less and tell them what will happen, if the situation is not so critical explain a bit more
- Be very sure foreigners understand
- Try get back up numbers in case cell phones go dead

SMS

- They can be more time effective for communicating minor information
- You can't know it is received – don't give crucial information by SMS alone
- They are best after a phone call to send information that is expected and when they will phone back if they don't get it
- Use them to confirm details in writing (eg GPS coordinates)
- Remember confidentiality is an issue
- SMS's are for updates - don't use them to inform family or others about an incident

Radio

- It is not ideal to use, it is error prone – so use standard radio terms – in English only
- Listen then say back what you heard – avoid saying "copy that"
- End that communication with your name and the word "out"
- Wait a moment to allow for the other person to correct you
- Speak slower than on the phone

Documentation of emergencies

People are often intimidated by writing reports, especially where losses have occurred. They are emotional, may well be fearing consequences, even loss of job or career and are out of their experience range. It is important for these things not to creep into reports if they are to offer good defence – unfortunately they almost always do.

A report should be:

1. A simple, factual record of what occurred
2. Written to a structure not a block of text
3. Written with correct grammar for clarity and credibility – someone else can write it and the person involved sign it
4. Written by anyone involved
5. Done on the same day as the incident
6. Signed with the original kept
7. Treated as a legally binding document

Things to avoid are:

1. Any emotional words or content - cut it
2. Irrelevant content and detail
3. Inaccurate facts
4. Anything sounding defensive
5. Any blame passed on others
6. Conclusions you shouldn't be drawing

What to include:

1. Just stick to the facts.
2. Times and dates, when, how long
3. Locations
4. Who was present & their roles
5. What happened chronologically
6. Decisions taken and why
7. Communication – with who, why and what
8. Actions taken – no blame/defensiveness
9. Every relevant detail, even if small
10. Your full name and signature



Who will you call in an Emergency?

Summary

SATIB24 crisis call centre provides all SATIB clients with access to an operations centre dedicated to the hospitality and tourism industry. It provides guaranteed 24/7 access to a doctor and operations team with knowledge of the unique conditions, relationships and concerns of the hospitality and tour operator.

SATIB clients receive professional incident management through this centre, removing stress, transferring liability and ensuring that the best decisions are made, the most appropriate resources are utilised and that the situation is defused, thus securing the best possible outcome to the incident.

SATIB24 are here to support your business and your guests and through their operations centre provide the help you need to navigate tricky and emotionally-charged emergency situations as effectively as possible. We at **SATIB24** find that as an industry, Hospitality and Tourism has not received the focused attention and support that other industries have received. This is an unacceptable situation, given the importance of tourism in Africa and the need to be proactive in caring for and supporting overseas guests in particular. As a result many operators tend to feel that it all depends on them to make decisions, mitigate risks, find solutions and manage serious or potentially serious emergency situations.

It is recommended that you look at your emergency response plans, update them and encourage staff to phone SATIB's dedicated 24-hour Crisis Call line for advice and support whenever an incident occurs or a guest has symptoms, which could be potentially serious. The benefits of transferring legal risks, ensure that timeous low-risk decisions are made and that everything possible is done to ensure that guests leave impressed and satisfied.

SATIB has an innovative and forward thinking approach to hospitality and related insurance, and a sincere commitment to providing solutions that really work. SATIB clients have access to substantial advice, support and management resources in the form of **SATIB24**.

**Your first and only
call in an Emergency!**



**Want the
crisis call number?**

Be sure • Be SATIB insured



Who will you call in an Emergency?

Get Connected
Make the right call in
an emergency



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