PRE-DEPLOYMENT COVERAGE REVIEW

Ten checks to run before your people travel.

Most coverage failures are discovered during an incident. Nearly all of them were discoverable beforehand. This review takes a couple of hours with the policies in front of you.

01 Confirm no country is excluded

Check every country of operation against the exclusions in every policy in the stack. Not the region — the specific country. This single check catches more problems than any other.

- List every country personnel will enter, including transit stops
- Check exclusions in medical, life, AD&D, K&R, and evacuation policies separately
- Confirm what happens if operations expand to a country not currently listed

02 Map every personnel category

Any category of person without a clear coverage answer is a gap.

- International staff, third-country nationals, local hires
- Consultants, volunteers, seconded and partner personnel
- Subcontractor personnel at every tier
- Family members where applicable

03 Test the evacuation assumption

Ask the provider directly rather than reading the summary.

- What can you actually arrange from this specific location?
- What is the realistic timeline?
- What happens if commercial aviation has stopped?
- Who decides evacuation is warranted — us, you, or the physician?
- Are locally hired staff included?

04 Read the evacuation triggers

Medical evacuation and political or security evacuation are different coverages with different triggers.

- Identify the defined trigger conditions in policy language
- Confirm whether coverage returns personnel home or only to the nearest adequate facility
- Compare the limit against realistic cost from this region

05 Check life and AD&D for war exclusions

Personal life policies frequently contain exclusions that void in exactly these circumstances.

- Review organizational life and AD&D for war, terrorism, and hazardous-duty exclusions
- Advise personnel to check their individual policies
- Confirm limits align with any contractual requirements

06 Assess K&R response, not just limits

Effectiveness depends more on the crisis response attached than on the limit.

- Which crisis response firm is attached?
- What is their experience in these specific regions?
- How quickly do they mobilize?
- Does coverage extend to local staff and family members?

07 Verify contractual requirements are met

Match what the contract requires against what is actually in force.

- Required coverages and limits
- Additional insured and waiver of subrogation provisions
- Certificate requirements, holders, and deadlines
- For primes: verify the same down every subcontract tier

08 Confirm the Defense Base Act position

For work on overseas U.S. government contracts.

- Is DBA coverage in force?
- Does it reflect all personnel categories, including local and third-country nationals?
- Does it reflect all countries of performance?
- Have certificates been issued to the parties requiring them?

09 Establish incident procedure

Written, distributed, and available offline at the site before anyone deploys.

- Who is notified, in what order, on what number
- What is filed, by whom, within what timeframe
- Carrier and assistance provider contacts available offline
- Site supervisors briefed rather than assumed to know

10 Set a review trigger

Coverage aligned at deployment drifts as conditions change.

- New country added to operations
- Headcount crossing a defined threshold
- Contract modification or scope change
- Significant deterioration in the security environment

Questions about your own deployment?

Outbound Risk Advisory structures Defense Base Act and international coverage for organizations deploying personnel overseas.

Call 1.417.434.8044 · WhatsApp same number · outboundrisk.com

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