

## Egypt Security Evacuation



Civilians protesting the regime of Egyptian President Hosni Mubarak ignited a period of civil unrest not seen in decades. The protests erupted in Cairo on January 25, 2011 and were felt throughout the country. The political crisis wrecked havoc on the lives of millions of people, dampening business throughout the region. Cell phone service was disrupted and the government enacted curfews and checkpoints on roads and bridges. In many ways, Egypt was brought to a standstill. Reports indicate thousands were injured and hundreds of people may have died in the political strife.

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Due to the unrest, on February 1, 2011 the U.S. Department of State ordered the departure of all non-emergency U.S. government personnel and family members from Egypt. The airports were flooded with more than an estimated 15,000 people trying to leave the country. Flights were cancelled or delayed and some airlines stopped servicing the country altogether. Travel Guard, a Chartis company providing worldwide travel assistance, took swift action in the days leading up to this announcement by recommending clients keep in close contact and prepare to leave the country.

Since the beginning of the unrest, Travel Guard had on-the-ground support available for Chartis clients caught up in the situation. The call volumes at our assistance centers associated with the travelers doubled at the onset of the crisis. In tandem with our security consultants, Travel Guard staff fielded calls, coordinated communication and facilitated hotel, transport and security escort arrangements. We cleared the way for a safe departure for many students and business travelers. In total, Travel Guard handled the evacuation of over 150 clients leaving Egypt.

### Unrest Upends Travel Abroad

Chartis assisted businesses with overseas employees and students who were participating in study abroad programs at several colleges and universities. With the help of Travel Guard, the organizations made plans to evacuate. Some schools informed parents and advisors that the U.S. embassy in Cairo was telling U.S. citizens who wanted to leave Egypt that the U.S. Department of State was making arrangements for transportation to Europe. For participating citizens, payment was due on a reimbursable basis and only one piece of luggage was allowed per person.

In addition to the civil unrest, curfews and roadblocks imposed on travelers were impediments to safe travel to and from airports or other points of departure. Travel Guard's security consultants advised some clients it was safer to stay at their hotels than join the throngs of travelers at the airport competing to get on flights.

"You guys are good. You said you could do it. I was incredulous when you said, 'We do this all the time!' I am, personally, amazed you could achieve any sense of normalcy in arranging things when all normal channels appear to be non-functional. I am sure that I speak for the other sets of parents of the kids that traveled in sending you a big thank you."

-Peter Rayton

A large group of business travelers, located in Cairo and Alexandria, was split into smaller subgroups and arrangements were made to depart Egypt at different times. The smaller groups met up with Travel Guard's security consultant at a hotel chosen to address safety concerns. The security consultant stayed with the group at the hotel. Travel Guard arranged the dispatch of security escorts to pick up the group and escort them through roadblocks to ensure safe arrival at the airport. For Travel Guard clients, airline arrangements were booked in advance, so flights were reserved.

Following each client's arrival at a safe haven, Travel Guard made personalized travel arrangements for Chartis insureds back to their homes. The students who participated in the embassy-arranged evacuation flights flew to European cities like Athens and Istanbul. For other Chartis clients, Travel Guard arranged for flights transferring through cities like Amsterdam, Paris, and Zurich. Travel Guard confirmed hotel reservations, monitored our client's progress regularly throughout the journey and reported back to employers, university administrators, family and parents.

For U.S. insureds with security evacuation coverage, underwritten by Chartis, Travel Guard coordinated the travel logistics. Evacuation costs from Egypt to the United States, including embassy-arranged flights, were paid up to their policy limits. Clients with the applicable coverage did not have to pay for their plane transportation or hotel accommodation during the evacuation. They were able to submit receipts for incidental expenses, like taxi and food bills, after they were back home. Throughout the ordeal, the Chartis claims organization processed and reimbursed expenses in accordance with the client's policy.

Not all the students were insured for the cost of their security evacuation; coverage was not mandatory at every educational institution. In some cases the educational organization paid for the costs of the uninsured students and later had to seek reimbursement from the student families. In other cases, Travel Guard was notified when the uninsured families sought to make their own arrangements. For students who had security evacuation coverage, Chartis paid the cost of the transport and related arrangements.

The schools appreciated the help and coordination with both planning and communication during the crisis. The safety of their students was of the utmost importance to all parties. The parents were grateful for the student's safe return. And, the students came home to continue their studies. The evacuation experience was another important lesson learned in Egypt. As one school administrator quipped, "Experience is a hard teacher. She gives the test first and the lesson afterward."



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