

How to revise your travel risk policy during unprecedented times

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Julian Walker: Good morning. Good afternoon. Good evening. And wherever you are, you're very welcome to join us today in this latest installment of looking at how businesses need to adapt to the changing, and evolving needs of travel environment. I'm Julian Walker, this is business travel on the fly. And with me today, I'm delighted to welcome Andy Miller, who is Director of Partnerships for the Americas region at International SOS. And to welcome back Dr. William Hauptman, Medical Director of Assistance for the Americas region. He is also with International SOS. Welcome, gentlemen. It's been about six months since the International SOS joined us for one of these shows. And then we talked through a return to travel strategic framework, which due to the ongoing pandemic, sadly, is still relevant today. However, the focus has shifted, and travel policies have been adapted to deal with the evolving situation in all parts of the world. And indeed, many businesses have reviewed their policies, both from a supplier strategy perspective, and also in terms of resources that they can make available to their employees, as they indeed return to travel. But there is a need to think about a travel risk management policy. And so let's get stuck into the meat of today's session. Without any further ado, and if I may, I'll turn to you first, Andy. So we've seen a change in focus into incorporating a travel risk management policy into your overarching one, please share some thoughts on why this is important. And indeed, how a travel manager could start to implement it.

01:30

Andy Miller: It's a super important topic for the industry, because really, now is the time to be looking at your travel policy and making sure that that travel policy does include pretty strong risk framework. So when we talk about risk framework and travel risk management, I think pre COVID, most organizations, you knew you had to have a travel risk management policy, a lot of that may have been focused on security risk or terrorism, natural disaster risk. And now I think the the world is seeing medical risks was a huge part of that as well. So as you're building out your overall travel policy, when you're looking at your hotel program, your air program, your risk management framework needs to be just as important as the rest of that policy. And really, now's the time to do it. I think we all know, travel is much slower than it was before. And you have a little bit of extra time right now. Use that time productively, use that time to go through your policies, make sure that all of your ducks are in a row, whether you're using a vendor, a lot of this stuff is internally driven as well, really now also as a time for you, as a travel manager to show your value to your organization. Right you in a non revenue generating role in many instances, being able to show value, be able to show risk reduction, to your management when people aren't necessarily traveling and manage and maybe thinking, hey, we're not traveling is his role as important? Providing that updated policy that has the risk management framework to reduce the overall exposure of the organization, now's the time, you really can show your value. So even as we get

into the meat of this presentation, they were going to talk through some of the various aspects of building out that travel risk policy. And we'll also we have Dr. Hauptman on the line as well, you can really talk to what is this in the US a second wave of COVID look like? What do you need to be thinking about in the medical risk side? And how does it all come together? When you come at the outset end of this and you have trouble getting back on the road? How do you make sure that you are meeting your duty of care and that your people are safe and secure? So Dr. Hauptman, anything else you'd like to add on setting the scene?

03:27

Dr. Hauptman: Yeah, sure. No, I think now, everybody is beginning to see the beginning of the light at the end of the tunnel. And everybody's anxious to get back to operations and to get back to travel as quickly but as safely as possible. And given the current circumstances, it really requires, as you stated, a focus on duty of care within travel organizations. Employees and travelers now really expect that they will be supported, and that any risks will be mitigated when they are sent on the road. And this entails determining who is best set up to travel and who maybe shouldn't be traveled and it also hinges upon where travel should be going to with an understanding of destinations and where maybe travel should be deferred today and where it may be safer to travel today.

04:22

Julian Walker: Thanks so much. So Bill, we've seen kind of remnants or rumblings of global vaccines, and they may be seen as the main driver for companies to fully restart their travel programs. So in what ways can businesses adjust their travel policy once a vaccine is widely available? And also, if I may, are there any measures they can put in place leading up to a global rollout of that?

04:48

Dr. Hauptman: You know, every day, this becomes a more and more exciting question to answer. Anybody who looks at the news in most parts of the world, the United States, Europe, South America, pretty much everywhere, but Australia, New Zealand and maybe Southeast Asia, we're seeing tremendous increase that number of cases. And, and that's the bad news. This is the wave that is upon us. However, I think we're well positioned today to emphasize some good news, which I think will be very welcome to all of us in the news about the vaccines that we've been seeing. We've currently seen some very exciting news from Pfizer and Moderna, noting greater than 90% efficacy. And remember, when the vaccines first began to be investigated, the decision at least in the US from the FDA was that they would be approved if they had at least 50% efficacy. Now, everybody is stunned in the most delightful way that the efficacy has ranges from 90 to 94%. For these two, these two vaccines, which has tremendous implications for achieving herd immunity and public health implications. In terms of availability, vaccines, may begin to be available as early as next month. However, it's important to realize that we we can be happy but

we can't jump the gun and get too excited. Because even after vaccination begins, the return to our prior normal is not going to be a fast revolution, it's going to be more of a slow evolution, as we monitor the vaccines efficacy to prevent illness and the effects of public health, as well as the populations willingness to receive the vaccine. Distribution will present some challenges, but I think we're well positioned to overcome that. And of course, at the beginning, prioritization is going to be for frontline workers, essential workers and vulnerable population. So I think we can reasonably expect that general vaccination will take place sometime around June of next year, and continue through to what to the end of next year. The first generation of vaccines may not be perfect, and they may not prevent infection that may just reduce in symptoms. But of course, that will be important, as well. And the good news is also there's so much good news that we're not just looking at one vaccine, the vaccine taskforce now has secured access to the US to six vaccines, all looking at different platforms. And it's not just one methodology, there is the molecular RNA vaccines, the proteins, the inactivated vaccines. So the key is that we don't have all of our eggs in one basket. And in fact, lots of eggs seem to be hatching at the same time. So we're in good position. So it's probable that there's not going to be a single vaccine whether now we're looking at Moderna and Pfizer, and they're gonna come from diverse platforms and technologies that may each offer different strengths in different populations. The supply of one vaccine may be different from another vaccine in different locations. So the questions that we're looking at now is, you know, what is the long term baseline height are going to be? How long life will that be, looking at antibodies, you need a booster. And all of that is going to be looked at. But the news in terms of vaccines now was good. Now, what is the relevance for travel managers and policy makers have all of this good news? Well, the first thing to say is that everybody initially, and I think even now, is primarily concerned about the time on the airplane. And one thing to realize is that the time on the aircraft, in terms of your whole travel experience may be in some ways, the least risk in terms of the number of times that air is recirculated and the turnover and the filtration and the flow and other portions of the trip may actually be more concerning, which also is good, I think, for travel resuming in the future. The question arises, though, of whether the companies will be able to require travelers or in fact, all employees to get vaccinated. And it's going to be an issue I think that's going to be decided, certainly not by governments, I think it's going to have to be a company by company decision. And there's certainly precedent for companies are acquiring say, for example, malaria prophylaxis for employees traveling into malaria zones, and typhoid vaccine. So I think on the agenda of travel managers, given the wildly good news coming from the vaccines is going to be, is this going to be a required part of our travel. Now you raise the second part of your question, which I think is particularly relevant, you know, what is the obligation between now and the time that everybody's been vaccinated, everybody who wants to be, the numbers have dwindled down. When that beautiful dawn is upon us, and we are emerging from this pandemic, it's going to take at least six to 12 months. And as I said before, it's going to be an evolution, we're going to be returning to normal gradually, with the old normal is not going to be with us again, probably until the end of next year, or into the year after. But that's fine, because I think in combination with seeing the gradual benefit from vaccination, we are going to continue to do all of the measures that I talked about on the last podcast to mitigate risks. Still going to be critical for travel managers to understand the destination, what is the COVID risk there? And what is the level of dengue that we're seeing there as well as other diseases, malaria, schistosomiasis, in addition to the COVID activity? What are the requirements for social distancing, for wearing a mask? It's going to be incumbent upon travel managers to continue to educate and prepare their travelers before

they leave, not only about the destination, but to remind everybody about the important mitigation measures that we can take ourselves, personal hygiene, washing our hands, not touching our face, certainly not shaking hands, social distancing issues remain key, masks, of course, are going to remain critical. And now there's information out about what are the better masks and what are the masks that are not so good. And it's going to be important to understand that. Making sure that your travelers leave with a travel kit. For the usual first day, the things that come up, but also for personal medications, realizing that if you're planning on going for a week, the way things change, so suddenly, you may be staying for three months. And it behooves everybody to prepare for that, before they embark upon traveling, you need to understand the steps taken by all of the vendors before before you leave, so that you can choose vendors wisely, preferentially selecting vendors that do the most to mitigate the risk. So in summary, I come before you with good news about the vaccines. And I think it's going to be wonderful, and we're going to begin to vaccinate people, and it's going to go through to the middle to end of next year. But in the interim, especially with case numbers increasing, we can't take our eye off the ball and we have to continue to focus on all of the important mitigating measures that we were looking at previously.

12:42

Julian Walker: Superb, okay, that's very fulsome response to that. Can I stick with you actually, because you touched on a couple of things that you talked about, you know, reminding us about Dengue fever, and malaria and things like that. So this, you know, employees weren't suffering enough from sort of mental health problems due to the pandemic and perhaps anxiety with traveling itself. You know, are there specifics that apart from what you talked about in terms of planning for the future? Are there things people should be implementing to ensure that their policies are robust enough to protect employee wellbeing? So rather than just saying these are some things you can do or prepare for? What are the things they could do to ensure that the company employees feel protected properly and, and boosts that sort of confidence and engagement enough to get over any anxiety they might have about travel?

13:26

Dr. Hauptman: If we were in person, and I asked for a subtle show of hands, you know, who among us is feeling a little anxious and maybe a little depressed, given the life circumstances we're all living through now. And everybody's hand would go up. I think this is now a universal phenomenon. Increased workplace stress is related to so many factors, you know, working from home, if you have small kids, that's not going to be easy, work life balance when you're working from home. Businesses are in turmoil, this fear of being laid off, loss of control of how your work is being done. And of course, fear of getting COVID-19. Even if you do the best you can to protect yourself. So you know, there was a recent study from the CDC that showed a 41% prevalence of mental health conditions and comparing it to 2019. There is in fact four times the incidence of depression, three times the incidence of anxiety, compared with just a year ago. And concomitant with this, of course, we're seeing an increased use of a substance abuse and suicidal ideation as well. And as we know, all of these factors that aggravated now in the pandemic, but they also

increased with travel. We saw that even before the pandemic and this is due to a host of factors, jetlag, changes in time zones, your usual support structure, even unclear when you take your medications. If you we're taking medications for mental health issues, if there's a change in timezone, there's increased stimuli, change in diet and sleep, alcohol use increases, exercise decreases. So in addition to the increased stress and anxiety, and depression from the pandemic, all of these factors are going to be aggravated during travel. So we can all expect calls from travelers, and we're seeing this International SOS, a tremendous uptick in phone calls, from people who are traveling now, who we are able to effectively support. And these may be people who are having symptoms, they are forced into isolation, that may be an unexpected walk down if they went to the UK, and they have to deal with that there may be a quarantine. So anxiety and depression are two of the main manifestations of stress. And they're going to be exacerbated during all of these situations. And in fact, we see that there's a 54% and a 62% increase respectively, in these factors after a 14 nights away for travel. So what does this mean for all of us, you know, for travel managers, but really, for any corporation, any company, anybody who cares about other people, is that we really need to continue to demystify mental health issues, and bring them to the forefront of discussions, both inside and outside of the workplace. Just as a fundamental component of addressing this epidemic, companies really need to build a culture of health for employees, including mental health, you need to destigmatize mental health issues, to allow your employees to feel safe and comfortable to come forward and ask for help. And then when they do this, of course, you need to have thought beforehand about what are the myriad resources that I want to have available to provide to my people when they come to me and they open up about these important mental health issues. These resources can be EAP, through the company, telephone support, FaceTime, Skype, in person support, and you need to make sure that everybody's aware of these resources. And what we see is that even understanding the baseline anxiety and depression that everybody's going through, when people when these issues are addressed, and your employees are comfortable, that they're going to be taken care of. That already goes a long way, that feeling of control goes a long way towards decreasing anxiety. When it comes to travel specifically, we know at International SOS, that mental health resources are going to obviously vary dramatically from country to country, the cultural approach, as well as the medical approach is going to be very different. So I was talking about looking at destinations before thinking about exotic conditions, dengue, and malaria, of course COVID. But we also need to, you know, investigate, you know, every destination for how competent is this destination, going to be in providing mental health resources, including counseling, and medications, medications may need to be refilled while you or your colleagues are traveling? Are there resources to you that it's important that the traveler fully understand the cultural differences in approach and mental health before they go. And furthermore, you know, we add international SOS, we've understanding these issues, and getting as I said, more phone calls for mental health issues. At the same time, we've done more evacuations for mental health issues. And these evacuations sometimes have required a commercial carrier with a medical escort, but sometimes because of the location, and the decreased commercial flights and the decreased ability to get medical escorts from point A to point B. Some of these evacuations now are being done by air ambulance. So we assist all of our members and every company should be thinking about this, anybody with psychiatric diagnosis to ensure that before you leave on a trip, you help ensure that your colleagues, that their mental health is optimized to mitigate insofar as possible, the chances of having any flare while they're traveling, and if necessary, especially if somebody is going to be

going on a long term trip. It's a great idea and we do this all the time to identify psychiatric or mental health resources after destination before the traveler even leaves home, so that you can even have an appointment in place. The home psychiatrist can speak to the psychiatrist in the country, the destination country, records can be transferred, an appointment can be put in place for say one week after the traveler arrived. And again, just the knowledge that all of this is taken care of, goes such a long way towards swaging and awaiting the underlying anxiety and depression that travelers may be feeling now.

20:06

Julian Walker: And Andrew, you built up some a couple of other things which should have would go a long way to assuaging anxiety. That one was the actual cleanliness of airlines themselves and the air quality, but also actually the ability to understand where you're going, what resources they have to ensure that you've got a clean environment in which you're ending up. So I wonder if you could sort of give us an insight into maybe what International SOS is perspective is on how some airlines are actually looking at making. So testing, for example, mandatory prior to boarding, or indeed the country requirements, and how that or those would affect the travel policy, perhaps.

20:43

Andy Miller: I think a lot of this comes down to the concept of duty of care which everyone on the line I'm sure is familiar with. The concept of duty of care is providing the tools and resources needed to keep your travelers safe and healthy when they're on the road. So providing that mental health resource providing PPE necessary providing guidance on destination, all of that it's not new to this conversation. It's just a new application of this. And we're kind of seeing this as well, to your question here on the airlines and the testing around the what the airlines are doing. I think if anyone's taking a look at the Washington Post this morning, they actually had a pretty in depth article on this very topic this morning. And really the point of it was testing breeds confidence and confidence will get people back on the road. So while airlines kind of across the board are doing something a little bit different. Each one of them has different protocols, each one of them has something a little bit different than marketing. The overall kind of theme is the airlines realize to get people back safely on planes and to get people's confidence back up, they need to have some sort of testing protocol in place, or at least offer the testing to their travelers. I think if anyone had noticed, probably two or three months ago, Hawaii really was the first positive pilot of this. So the concept was, if the airlines provided the test, prior to the flight, you would not have to quarantine once you arrived in Hawaii. And there was a pretty strong uptick in that they had very few I think false positives on that. And I think when the airlines saw that, some of the other competitors of United and the ones that were doing that said we should be doing this as well. And I think you'll we saw yesterday, two days ago, American released an app called verify that to help customers read requirements to their destinations, we've actually supported the International Chamber of Commerce with a tool called AOK Pass, which is an app that will track the individual health compliance for people as they cross borders. I think, overall, what we're seeing there and really, confidence is what it comes down to, if people are confident that they can travel safely, they will get back on the road, whether that's via a vaccine, whether that's via a

negative test, whether that's via doing their homework, and making sure that they've researched the cleanliness protocols and the airline, the hotel chain, that they're going to, the rental car, whatever that is all that kind of comes back to the confidence they have to get back on the road, which then ties back into, again, our original point here, you as the Travel Manager, help your people gain that confidence, and provide them with the tools, provide them with the information and the resources they need, that they can feel confident that when you say, Hey, we have a team meeting in New York, do you feel comfortable going to that meeting and staying overnight? And taking this client out to dinner? If the answer is yes, that can be a big win for your company. If the answer's no, if they don't feel confident, then there's still a lot of work to do. And I think again, as we said at the beginning it for all of you in the travel management world where you're looking at your travel policy, make sure that this is part of it, make sure that the risk mitigation is part of it, make sure that the hotel cleanliness tests are part of that make sure that your air policy now has that the cleanliness piece of it that when your people come to you and say Is it safe for me to go into business trip, your answer can be yes.

23:50

Julian Walker: And it did the point about the confidence of the individuals to say no, they're not comfortable. If they're not comfortable, they're good points, so excellent stuff. Thank you very much, Andy, that's great. Now, maybe Bill, if I could just turn back to you very quickly, you touched on, you know, what people can do in terms of repatriation and things like that, but in a medical emergency. In fact, I think the first time I came across International SOS was through a medical repatriation from Algeria in the late 1980s. But this is sort of very different to that, as we see global borders reopening, you know, next year or maybe late next year after vaccines start taking the impact. And what can we please do to prepare for another wave or potential shutdown to avoid issues that we saw firsthand, such as mass repatriation of employees when it wasn't expected at all? How can how can we deal with that?

24:41

Dr. Hauptman: It's already here. I mean, to talk about potential shutdowns. We only need to look you know at Europe, you know, Spain, the UK, Germany, France is on lockdown for a month. So the, you can call it the second wave, you can call it another spike in the first wave, but it is already here. So your question is a perfect one. Because, you know, we don't want to be in the same situation we were last time, where at the last minute, you know, hundreds of people want you to come home, and they couldn't. So, in terms of my answer, I would say, first of all, you need to fully understand the travel destinations, like I was saying before, and you need to understand or, you know, what are the case numbers there? What is happening with the with the medical infrastructure? What is happening with borders opening and closing? And is there another lockdown that's being telegraphed by the Prime Minister of the country, for instance. So you need to anticipate these increases in cases, but there's a shutdowns and all of these lockdowns, you need to have a plan in place. And I was talking before about packing your travel kit with with more medications, you need to be prepared to stay much longer than you're planning. And that includes you know, medications, housing and food. And mostly, you need to think beforehand, about, you

know, what you will do in the event of a shutdown, you need to sort of think beforehand, will I stay? Or will they go, and it sort of makes me think of I don't, I may be dating myself, with the punk rock band, The Clash from the 80s, should I stay or should I go, if I go, there will be trouble. And if I stay, it will be double. I think we can all need to, you know, take a listen to the song, and think about that beforehand, am I going to stay or am I going to go, and I should have a plan for both. If I'm going to stay, you know, there might be double trouble. But if I'm prepared for it, with all the medications I need, with a place to quarantine with the ability to work from home, with all the psychological support that I need, all of that should proceed better. If beforehand, you decide that you don't want the double trouble, and you just want the trouble when you go. And I would implore you to leave as soon as possible. You gotta, you know, get out well to getting out good, because these things change very, very rapidly. And if you're not prepared to stay for the long term, and if you see that there's going to be lockdowns and borders are closing, better to leave today, more flights are available, then to sort of kick the can down the road for a week or so and then have it be very difficult to leave.

27:37

Andy Miller: Part of this as well as defining what is essential business travel, what meets that threshold where you feel comfortable sending someone out on the road, because there are more risks there than there were a year ago. And if you need to go to the UK, there may be a two week quarantine put in place next week, right? It can change every single day. So from the organizational perspective, defining what that criticality point is that this is essential to the well being and the ongoing purpose of our business. And you should travel for this is just as important, right as every other piece of that travel policy. So pre COVID, we saw a lot of organizations, they would have to travel risk ratings, that certain destinations would be a five or a foreign that required pre approval. These days, I think most of our clients would say every business trip requires approval for us internally International SOS, every trip if we were to make it requires approval of the global management team. So defining what that criticality point is on essential business travel will be a major part of that plan.

28:37

Dr. Hauptman: Right. And if I could just add to that we sort of need to think about, you know, we're not in the business of telling people that you know, you absolutely can't travel, because we understand that some travel is critical. So I would say that all travel is possible. But again, we were talking about duty of care, it's critical to if you're going to embark upon travel, to remember to take all of the necessary measures to mitigate the risk.

29:09

Julian Walker: Absolutely.

Very wise, thank you very much both of you. So, I mean, we've touched on a huge amount of stuff today, I wonder if you could sort of summarize some returns and travel kind of guidance that we

might be able to give employees and travel managers. And if there's anything, I know we've had a wide ranging conversation and if there's anything else that you might like to finish on?

29:27

Andy Miller: It is prepare, it's prepare, prepare, prepare, and that they're in this time where travel is slower than you're used to. In this time where in the travel industry, a lot of us are in fear of our jobs. We every single person on this call, I'm sure knows someone who's either furloughed or has lost their position, having the ability to put some time toward that preparation. So when travel comes back, is what you should be doing right now. It's creating that that checklist of when people do get back on the road, what should they do? What does their pre travel training look like? What is their screenings look like, what is there? If there's a vaccination available? What is your plan for requiring that vaccination? When travel is booked? Or when people are out on the road? Do you have a tool that if you found out there was an exposure? In Paris, there's a massive outbreak? Can you say we had nobody in Paris in the past 14 days? Or we had 25 people in Paris, the past 14 days? And where are they now? How do you communicate with them, if they were exposed? How are you even alerted that you might have some exposure there. So having those tools in place, having a plan in place and really building out that travel risk, part of your policy now is what you should be doing? Again, it, it kind of all rolls into what we've always talked about of travel risk management and duty of care. Again, it's going to take an even more prominent role these days than it probably has in the past. I saw a study on our webinars on yesterday that 80% of organizations are reporting that their CEO or their C level are involved in their COVID response. So whereas travel risk management may not have been something that the CEO or the CFO of a Global Fortune 1000 was paying attention to a year ago, it is absolutely something they're paying attention to now. So you as the Travel Manager, again, as I talked about, in the answer the first question, now's the time to really show your value, so that your value to the organization. So how you are reducing the risk, and therefore the financial risk to the organization by creating these policies that take into account all the risks your employees are going to face. And then Dr. Hauptman, I'll hand it off to you as well to speak on the medical side. And I think one of the things you touched on that is really important to our clients, and to those in the call, that mental health aspect, I think is more seeing coming even more to the forefront, as really everyone these days is either a remote worker or a working in a scenario where they weren't a year ago. But Dr. Hauptman, I'm happy to hand it off to you to close this out here.

31:52

Dr. Hauptman: Yeah, sure. You know, thank you, Andrew. I agree fully with everything you said. And it's been a pleasure to participate in this discussion, particularly, you know, as I started off with really some good optimistic news. But in terms of the sort of the final take home messages, I would suggest, as you were saying, that everybody really must have constant access to reliable information. And it means to get this intelligence to your travelers, you know, before they leave while they're away. And even after they come home, information may be important. It's critical for companies now and for travelers to remain nimble. We need to be nimble to respond to not just a changing environment, but a very rapidly changing environment, there's a necessity to be

prepared to respond to significant changes in the situation. It could be disease levels, that health infrastructure lockdown, stay at home orders, public transportation regulations, regarding, you know, travel, social distancing, and masks, they have to have a plan before you leave, you have to expect the unexpected, and of course, having an evacuation plan as well, if that's necessary. But the final point that I want to make, which I really think is, is critical, because, you know, as I said, you know, we could see the light at the end of the tunnel, we have this startlingly wonderful news that we can all feel good about with these two vaccines, and we have other vaccines that we have yet to hear from that may offer some additional options. So we're sort of at the beginning, at the beginning of the end of this war. And I would just want to employ everybody implore everybody to avoid what I would consider COVID fatigue, where we've had it with social distancing, and with wearing masks, and I just can't do it anymore. And now's not the time to do that, because we're so close to a vaccine where we can make everybody healthy. And it would be a shame to have increased casualties now, because of COVID fatigue that we just couldn't do that, you know, couldn't do the social distancing. And especially now with the holiday season upon us, it's going to be extremely difficult. So I think if we can just all bear with it for another six months or so, especially with the knowledge, that a vaccine is coming extremely soon. I think that forbearance will be critical in getting us through this in a safe and healthy manner. Thank you.

34:37

Julian Walker: We've covered a lot of stuff today, I would just like to remind people that International SOS is a resource for that we can all use. And you can let us know if you're interested in finding out more about how they can help you support the travel program by selecting the box that's available on screen and then someone will be in touch with you. So that is very good. But as I say that's been tremendously interesting, very insightful, and I've got a lot to think about, not least of all to reminisce about the Clash in concert, which is one of my favorites, actually. So I have to say until very dated, if that was the case, it's easy. So anyway, we are almost out of time on the phone. So my warmest sincere thanks to our guest today, Andy Miller, and Bill Hauptman, thank you very much, guys. That's it for now. Thank you for joining us, and until next time we meet on the fly, safe travels.