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# What Should I Do?

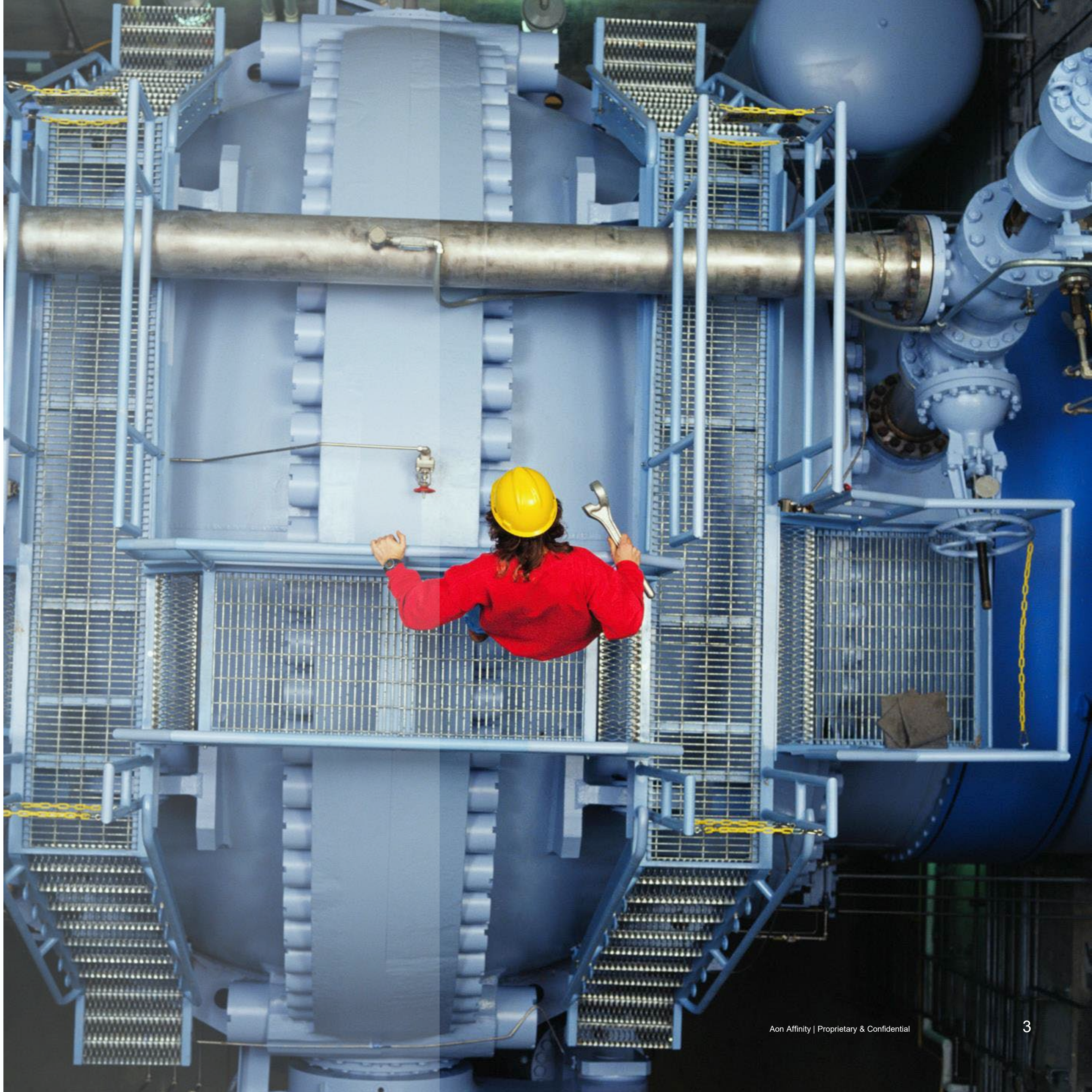
## A Risk Management, Insurance and Travel Law Q & A Session

“They say that mistakes make you wiser:  
That basically makes me a genius !”

“If you learned from it, then it  
wasn't a mistake. It was a lesson”

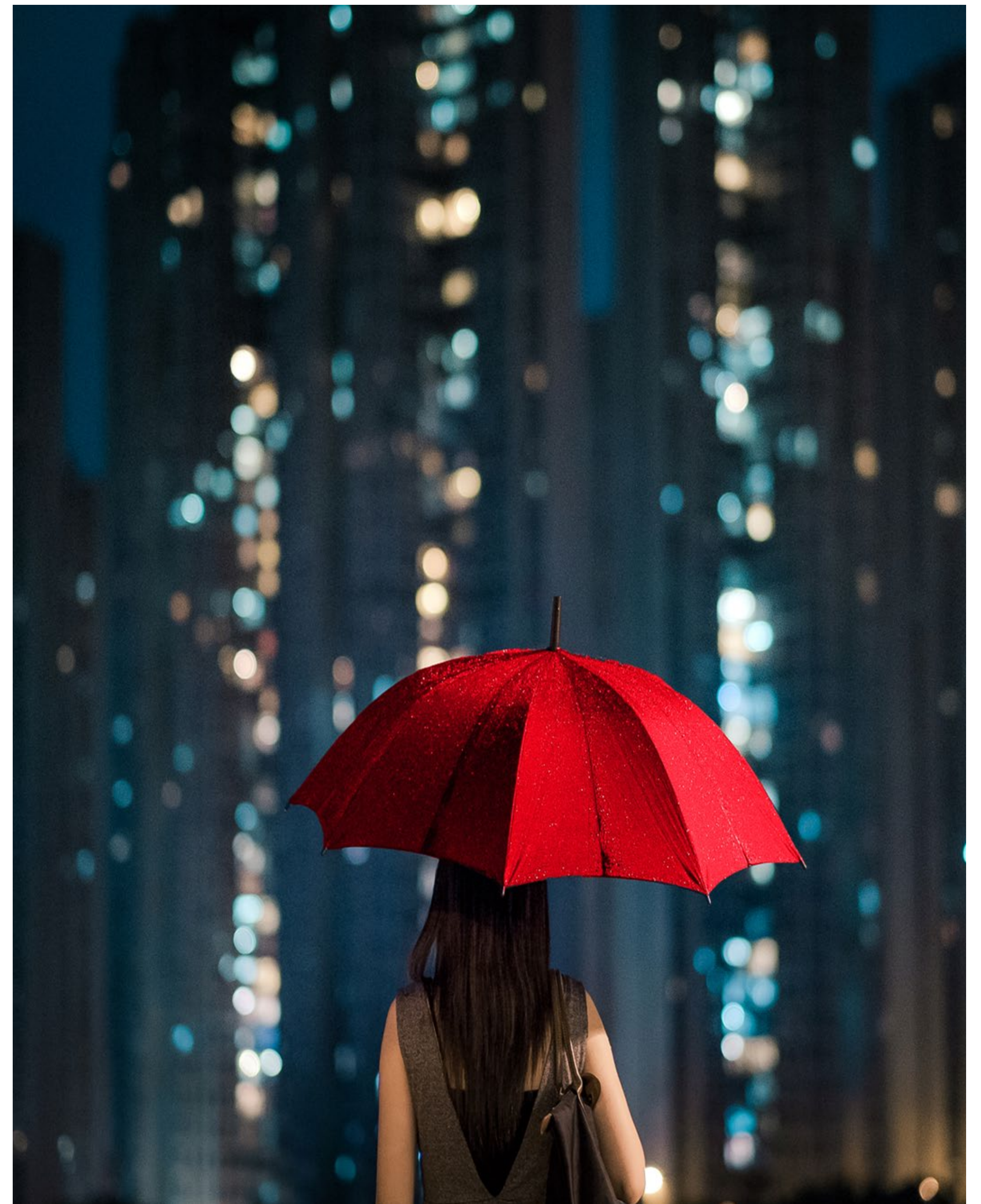
# U.S. Law Is Beneficial To Those Entities That Can Demonstrate Due Diligence/ Appropriate Vetting

- 1) Asking the right questions
- 2) Having a formal, written screening process
- 3) Periodically updating your Vendor Selection Process (VSP) and re-interviewing you vendors
- 4) Using a 3<sup>rd</sup> party intermediary (DMC, Receptive Tour Operator or Transportation Broker) does not eliminate your responsibility to exercise due diligence



# Vendor Selection Questions

- 1) Insurance - Limits/ Policy Types
  - 2) Safety Record – Claims/Accidents
  - 3) Driver's Records – Minimum Experience Requirement/Safety/ Training/Testing and Alcohol & Substance Screening
  - 4) Type of Vehicles
  - 5) Age of Vehicles
  - 6) Maintenance of Vehicles
  - 7) Equipment – Vans with Seat Belts
  - 8) Quality Control and Feedback Plans
  - 9) Crisis and Emergency Plans
- When transportation is secured by 3<sup>rd</sup> party, that 3<sup>rd</sup> party should be notified of and complete your VSP process with respect to that activity.



# Rental Vehicles & Ride Share Applications

- Rental Vehicles (without a driver) – Generally carry State required Minimum Financial Responsibility – Florida \$10,000
- Rideshare Applications – No Vetting or Due Diligence

## Rideshare Headlines:

“x” Hit With 13 New Sexual Assault Lawsuits

“x” admits it recorded 4,000 sexual assault claims in long-awaited report

“y” releases safety data: 998 sexual assault incidents including 141 rape reports in 2020

William Good filed the lawsuit Tuesday and is seeking \$63 million from the rideshare company. Good alleges “Y” was negligent in hiring his driver after discovering the driver had at least 20 citations, The Boston Globe reported.

# Case Studies

1) Van Accident – South America

2) Discharge of Rule Breaker Student

3) Insufficient Supervision of Students

a) drowning incident      b) serious burn incident

**AON**

**Fraud Alert:**

**Supplier Payment Instructions:**

**-Always confirm via telephone  
Conversation !!!**

# Questions?

Please feel free to reach out to me :

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