

How to Handle the Death of an Expatriate or Family Member on Assignment

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While traveling or moving overseas, for some employees, can be a great benefit, tragedy can occur no matter how healthy and safe one tries to be. Each year, more than 6,000 Americans die abroad, according to the U.S. State Department's Bureau of Consular Affairs. Surprisingly, rather than heart attacks or crime, the leading cause of death among U.S. citizens overseas is road accidents (see sidebar on page 10, "Cause of Non-Natural Deaths for U.S. Expatriates").

As the global economy continues to require more international business travel and long-term positions in foreign countries, companies should be aware of the heightened risks their employees face and be prepared to handle an emergency situation or, even worse—an untimely death.

Don't Panic, Plan Ahead

To prevent being overwhelmed and to minimize stress should an expatriate or family member die overseas, human resources (HR) should have a crisis or disaster plan in place to support the company's internal communication and logistical needs—particularly since such incidents tend to occur on weekends or late at night. A thorough crisis management plan outlines the necessary steps in the event of an emergency, beginning with the order of notification when such a situation arises (e.g., CEO, president, vice presidents, HR, public relations staff).

Most companies with employees living and working abroad have a travel and medical assistance provider working for them. Companies that are relatively new to the international scene might not yet have such an established relationship, but should consider one as an alternative to facing out-of-pocket costs for emergency expenses, including medical evacuation or repatriating mortal remains. Beyond money saved, employing a travel and medical assistance provider will ultimately save HR in terms of time and

stress. This provider, which would be involved from the start, would handle the coordination and logistics for the return of remains to the home country.

In the case of a deceased expatriate who may be on assignment unaccompanied, the company's crisis plan should designate the appropriate internal contact responsible for notifying family members in the home country. The plan should also dictate necessary information regarding religious or cultural requirements, whether or not the body should be cremated, and the location of the funeral home when the body is repatriated.

Finally, the plan might also name a company spokesperson for both internal and external communication. The main point of contact for the company will vary, and may initially be the HR director, a host country or regional manager, or possibly the group that handles international compensation and benefits. This contact will serve as the interface for the company in the first few days, providing information and assistance throughout the process.

Manage Family Expectations

Addressing family concerns during this emotional period can be challenging, which makes setting realistic expectations a key factor. For example, international law mandates that a body must be embalmed before being sent home, unless the remains are cremated. Unfortunately, the family may be disappointed, as embalming standards vary from country to country, which could result in the body not being viewable once returned home.

In addition, several factors determine the duration of time that will lapse between the death of an employee (or family member) and returning the remains to family and loved ones. Most likely, the process will not happen as quickly as a family would like. Location, customs, bureaucracy, and even major holidays can affect how quickly the body is

shipped back home. The cause of death will also play a role in timing. For example, authorities tend to release natural death cases quicker than those caused by accidents and crime, where local officials might be involved. Unfortunately, this point could mean that certain religious customs go unfulfilled.

In some cases, the repatriation process may take only a matter of two days, but most often, it takes several days or up to two weeks from locations such as China or Russia. Authorities ship the remains back to the home country as freight, either on a commercial airline or freight-only flight, accompanied by proper documentation (the individual's passport and a temporary death certificate, which can be obtained through the local home-country embassy). A travel and medical assistance provider will already be familiar with the laws and procedures specific to the country involved, helping to expedite the process no matter how remote or exotic the host location.

CAUSE OF NON-NATURAL DEATHS FOR U.S. EXPATRIATES

The following statistics (based on 2,312 deaths*) provide the top causes of non-natural deaths of Americans overseas, as well as the top six countries that reported these deaths.

Cause of Death	Percentage
Vehicle accident	32.0%
Homicide	18.8
Drowning	13.1
Suicide	11.1
Terrorist action	5.7
Drug-related	5.4
Air accident	3.5
Maritime	2.5
Natural disaster	2.3

Country	Percentage
Mexico	28.0%
Iraq	6.1
Costa Rica	4.0
Thailand	3.7
Germany	3.5
Dominican Republic	2.2

*U.S. Department of State, Bureau of Consular Affairs, July 1, 2004 - June 30, 2007

Expense is another concern. The cost to return mortal remains varies, based on weight and distance. As an example, the cost to repatriate a body to the United States from Europe and South America might range from US\$4,000-8,000, and from Asia or Africa, US\$5,000-9,000. These fees include the embalming process, shipping, documentation, coordination of local arrangements, and any ground transportation.

Often, when such an event is poorly handled, family members look to place blame on someone. If the event is well-handled, however, and communication with the family is thoughtful and timetables accurate, it can reduce the chance of a lawsuit for employers, contractors, and other sponsoring parties.

Address the Corporate Community

If the deceased person is the expatriate, HR should work with the spouse or family to tie-up loose ends with benefits and pension plans. In some cases, HR might be responsible for informing the corporate community about the death of an employee. An open line of communication is a good practice to offer support or counseling and keep employees updated with arrangements. If the family requests charity donations, HR might handle the coordination of a corporate gift. Some circumstances also require a prepared statement to the media by someone in marketing or public relations if, for example, the employee was a high-ranking executive.

Preparation Helps All Parties

While no one wants to think about such tragic situations, the fact is that these circumstances are a reality and happen more often than one might think. Being prepared is critical to keeping a cool head and bringing peace of mind not only to the personal—but also to the corporate—family.

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