

## LUTHER CENTER FOR GLOBAL LEARNING

### Study Abroad Risk and Security Issues

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Luther's Center for Global Learning (CGL) and Luther program leaders/directors strive to analyze, review, and present as accurately as possible a description of the risks involved with international study. This document presents a general overview of Luther College policies related to study abroad risks.

Before we address these policies, we want to reaffirm the value of study abroad as part of the liberal arts experience. The faculty, staff, and administration at Luther are firmly committed to the importance of study abroad. Luther offers a variety of cost-effective study abroad programs and courses emphasizing academic quality and integrity. Over two-thirds of our graduating classes have had an international experience as part of their Luther education. There are many benefits to international study—students gain a better understanding of other cultures, an appreciation for their own culture, increased maturity in their analytical abilities and cross-cultural skills, and an opportunity to examine their personal values. Our study abroad programs seek to promote international understanding and good relations between our students and citizens around the world. Now, more than ever, the goals for which we strive in study abroad are vital if diverse cultures are to live in harmony.

Prior to departure, students are required to participate in a pre-departure orientation session devoted to reviewing health, safety, and security issues abroad. In addition, program leaders/directors also discuss with participants the risks specific to their geographical area of study. Many study abroad risks are similar to those risks found in the upper Midwest and at Luther. Other risks differ because study abroad sites may be located in large metropolitan areas, in regions of widespread poverty, in different cultures and climates, and in heavily populated tourist locations known for unprovoked petty crime. Risks include but are not limited to: traffic accidents (over 90 percent of reported safety/health cases), swimming accidents (second highest number of cases), serious disease or illness, sexual assault, HIV/AIDS, other sexually transmitted diseases, natural disasters, political turmoil, and war/terrorism. Petty theft and minor illness (for example, colds, flu, and traveler's diarrhea) continue to be among the most common risks. The threats of common, endemic, epidemic, and global pandemic diseases continue to exist.

The CGL's advice to students regarding risks abroad is straightforward and clear. Students studying in a new location, host culture, and climate need to **exercise greater care and take preventative measures** to avoid possible negative experiences. **Our expectation is that students follow our safety policies, take all precautionary measures, and use common sense and good judgment when studying abroad.**

Students are required to sign a form confirming that they have reviewed our policies, understand the risks involved with study abroad, and **agree to accept these risks**. Students will not be approved for study abroad if they do not sign this form. We do not automatically assume all students will agree to sign this form, but to ensure that expectations are clear and information on risks have been reviewed, we require this form be signed by all students who wish to participate.

The topics covered in this document include:

- Steps Taken by Luther College to Reduce Risks
- Assessment of Study Abroad Security, Safety, and Health Risks
- Health and Safety Information and Resources
- Recommendations to Students for Managing and Reducing Risk
- Luther Crisis Response Plan and Team
- Procedures and Criteria to Modify, Cancel, or Suspend a Study Abroad Program
- Plan for Evacuation of Student Groups
- Refund Policy: Program Cancellation or Student Withdrawal
- Accident and Sickness Insurance Policy Summary of Benefits

### Steps Taken by Luther College to Reduce Risks

Risks in study abroad, similar to life in general, cannot be completely eliminated. Thus, analysis of security, safety, and health risks is a vital part of study abroad planning and decision making. Luther takes participants' safety seriously. Our policy has been to use common sense and take precautions to manage risk and, when possible, to take steps to reduce risk. The following Luther policies are designed to reduce risk.

- A variety of resources, including professional risk analysts, are consulted to assess safety and security conditions (see next section). We rely heavily on this input in our effort to provide accurate and current information on safety, health, and security issues. When this information suggests that risks are too high, itineraries are adjusted or modified and courses or programs may be cancelled.
- Program leaders/directors are knowledgeable about the program sites. Program leaders may have lived in the region, facilitated previous study abroad trips, taken a pre-program inspection of sites, or in the case of long-term programs, arrived at the program site before the program commences to become familiar or reacquainted with the region and host culture. If a leader is new to a site, he/she is typically paired with a more experienced study abroad leader.
- We seek to work with service providers and agents that are licensed and reputable.
- Policies regarding student behavior and conduct have been developed; students sign an agreement stating they accept and will follow these policies. Many of these policies were developed as a means of helping to reduce risk.
- Students are required to attend a pre-departure orientation session on health, safety, and security prior to participating in the study abroad program. Program leaders/directors also discuss risk issues in their program specific pre-departure orientations. In long-term programs, faculty directors at their on-site orientation and throughout the program are expected to discuss risks.
- In many regions of the world there are increased health concerns and risks. Students are encouraged to read health information provided by the Centers for Disease Control and Prevention and the World Health Organization. The Luther Health Service subscribes to TRAVAX, a leader in pre-travel consultation for educational institutions and businesses. The Health Service staff takes an active role working with program leaders and students, explaining health and disease-related information and administering immunizations. Personal health information is also collected from each student so we are better able to respond to a health problem, should it arise. Finally, students are asked to provide the name of their personal physician or clinic for emergency contact purposes.
- In all Luther programs a specialized \$500,000 study abroad accident and sickness insurance policy, offered through UnitedHealthcare Global/ACE American Insurance Company, is included in the program costs. The policy provides general accident and sickness coverage while abroad, emergency medical coverage, emergency medical evacuation, repatriation of remains, and accidental death and dismemberment benefits. In addition, Luther has selected five supplemental benefits that provide travel-related coverage for security evacuation, trip cancellation, trip interruption for terrorism, trip delay, and trip interruption. For certain courses abroad, students also purchase ISIC cards, which include some medical insurance.
- Program leaders/directors, with the assistance of the CGL staff, develop an itinerary and a list of contact information (phone and e-mail) where students can be reached while participating in off-campus programs. These lists are kept in the Center for Global Learning and the Student Life Office. In addition, general information for J-Term programs is posted on the CGL website. In long-term programs, faculty directors also require students to leave itineraries and contact information with them when they are traveling independent of the group. As much as possible, we suggest that students travel with other Luther students.
- Program leaders/directors are provided with two 24/7 emergency contact phone numbers: Luther Safety and Security (563-387-2111) and the Luther Student Life On-Call Contact (563-277-7781).
- Cell phones are provided to program leaders to be used in case of emergencies. Cell phones enable Luther CGL staff and parents to contact the program leaders in an emergency, the program leaders to contact Luther College, and/or students to contact their program leaders while on the program.
- All program leaders are provided with basic first aid kits and introductory CPR information.
- The CGL registers all short-term program groups with the U.S. State Department's *Smart Traveler Enrollment Program*. Participants in long-term programs register themselves, including their independent travel plans.

## **Assessment of Study Abroad Security, Safety, and Health Risks**

Because of the diversity of conditions found in different regions of the world, our risk analysis has been and continues to be quite country specific and directly related to the local situation. We assess our courses and program locations on a case-by-case basis. We will not hesitate to alter a program itinerary, cancel a program before departure, or bring students

home if we feel their personal welfare and safety are in jeopardy. Below are the sources we monitor and review as we make decisions related to the safety of our students and programs.

- We regularly monitor country reports and security updates from the U.S. State Department. There are two types of advisories issued by the State Department: “Travel Warnings” and “Travel Alerts.” **Travel Warnings** are issued “when long-term, protracted conditions that make a country dangerous or unstable lead the State Department to recommend that Americans avoid or consider the risk of travel to that country.” **Travel Alerts** are issued “to disseminate information about short-term conditions, either transnational or within a particular country, that pose significant risks to the security of U.S. citizens.” In addition, we consult government reports from the foreign ministries of Britain, Australia, and Canada to compare their analyses with those of the U.S. State Department. We continue to monitor situations around the world and will cancel programs when so advised.
- A variety of information sources are consulted in order to gain a more nuanced perspective on local conditions abroad. These sources include onsite contacts, travel providers, program leader local contacts, alumni, parents of current Luther international students, contacts at organizations with whom we work, other college study abroad staff, and third-party study abroad provider programs.
- Study abroad staff at sister colleges and universities often have programs in many of the same countries and locations around the world as Luther. They may have access to immediate input on local conditions where their programs are operating. Staff members at these institutions regularly seek similar information on security and safety and we readily share this information with each other.
- Luther subscribes to a risk analysis service which gives daily briefings of events around the world. The service, provided by iJET Intelligent Risk Systems, gives country security ratings and analysis. The iJET information, also used by government agencies and businesses, has become one of our most important sources of information.
- Two national organizations serve as clearinghouses for study abroad security issues. They are NAFSA: Association of International Educators <http://www.nafsa.org> and SAFETI (Safety Abroad First—Educational Travel Information) <http://www.globaled.us/safeti>.
- For assessment of health conditions we continue to monitor reports from TRAVAX, the Centers for Disease Control and Prevention, the World Health Organization, and the U.S. State Department. We strive to update participants as needed.

## Health and Safety Information and Resources

We encourage students and parents/guardians to review and discuss three Luther study abroad web pages with information on safety/risk assessment and health issues.

- Center for Global Learning: Online Resources on Health, Safety, and Insurance: <http://www.luther.edu/global-learning/prepare/resources/>.
- Luther Counseling Service: <http://www.luther.edu/counseling/>
- Luther Health Service: Study Abroad Information: <http://www.luther.edu/health-service/resources/study-abroad/>.

**In addition, students and parents are encouraged to review the U.S. State Department’s website, “Students Abroad,” for a very helpful overview of health and safety considerations, along with general travel advice: <http://studentsabroad.state.gov>.**

Other helpful resources include:

### Personal Safety:

- U.S. Department of State reports: <http://travel.state.gov> or call 202-647-5225.
- U.K. government travel reports: <https://www.gov.uk/browse/abroad/travel-abroad>
- SAFETI: <http://www.globaled.us/safeti>.

### Health Safety:

- Center for Disease Control and Prevention: <http://www.cdc.gov> or call 1-800-232-4636 for public inquiries.
- Healthmap website: <http://healthmap.org>. The site digests information from a variety of sources ranging from the World Health Organization to Google News and plots the spread of about 50 diseases on a continually updated global map, sortable by source, diseases, and country.

### **Sexual Harassment/Discriminatory Conduct:**

- Luther College's Student Sexual Misconduct Policies and Procedures: <https://www.luther.edu/studentlife/student-handbook/sexual-misconduct/>.
- Luther College's Discriminatory and Harassing Conduct Policies and Procedures: <https://www.luther.edu/studentlife/student-handbook/discriminatory-conduct/>.  
(Note: students should immediately report all incidents of sexual misconduct or harassing and discriminatory conduct to the program leaders/director.)

### **Lost or Stolen Personal Items:**

- Luther College does not carry insurance on personal property of students and is not responsible for loss or damage to such property.
- Students are responsible for personal insurance to cover lost or stolen items and are encouraged to review their family's homeowner's insurance policy for coverage of personal property overseas.

### **Recommendations to Students for Managing and Reducing Risk**

Responsible student behavior plays a critical role in reducing risk. Study abroad students agree to conduct themselves in ways that manage and reduce risks. Recommended behavior includes:

- Learn about and be sensitive to acceptable and unacceptable behavior in the host culture
- Behave in a manner respectful of the rights and well-being of others
- Learn, comply with, and obey host country laws and local codes of conduct
- Abide by Luther's study abroad alcohol and other drug policy
- Stay healthy by eating a proper diet and getting sufficient rest
- Travel with others (three or more) at night, stay in populated, well-trafficked areas
- Plan where you are going in advance and be aware of your surroundings
- Read local newspapers to stay informed about potential civil unrest
- Avoid political demonstrations, especially in politically volatile countries or settings
- Avoid places frequented by Americans and U.S. military personnel (U.S. fast-food restaurants, clubs)
- Dress in ways that do not immediately identify you as an American
- Avoid flashy dress, expensive or valuable jewelry, and conspicuous behavior – blend in
- Protect your valuable documents; carry valuable documents in a money belt or neck wallet at all times
- Do not take photos of military installations, government buildings, or soldiers/police
- Keep your hotel/residence doors locked at all times

### **Luther Crisis Response Plan and Team**

Luther College has a detailed Study Abroad Crisis Response Plan and Team (President, V.P. for Academic Affairs, V.P. for Student Life, V.P. for Finance and Administration, V.P. for Communications and Marketing, and the Center for Global Learning Staff). This plan is designed to address individual crises such as illness, injury, psychological or emotional stress, and cases where a student may be the victim of a crime. The plan also addresses group crises that might result from a natural disaster, political uprising, or terrorism. Program leaders/directors are provided with a step-by-step response plan for a variety of cases. Program leaders/directors travel with this plan and emergency Luther contact numbers while on abroad programs.

### **Procedures and Criteria to Modify, Cancel, or Suspend a Study Abroad Program**

The decision to modify, suspend, or cancel a Luther College study abroad program/course will be based on information acquired through reports from and conversations with the resources listed above. A committee comprised of CGL staff, Academic Deans, Student Life Deans, and the Luther Crisis Response Team will quickly convene to review the information and make a recommendation to the administration. The final decision to cancel or suspend a program will be made by the President and/or Academic Dean in consultation with the Program Leader/Director, and CGL Director.

Criteria for cancelling a program include, but are not limited to, assessment of the following events:

- Specific directives by the U.S. State Department/Embassy
- Declaration of war by the U.S. against the host country and possibly adjacent nations
- Declaration of war by third nation against country hosting program
- Declaration of martial law in program city or area

- Significant terrorist activity in program city or area
- Widespread civil unrest, violence, or rioting
- Endemic health or disease threat
- Disruption of public utilities and services
- Recommendation of program leader/director to cancel/suspend program
- Inability of program providers to adequately fulfill Luther's expectations for the program

## **Plan for Evacuation of Student Groups**

Luther College's Crisis Response Plan addresses evacuation policies. Program leaders and directors consult the crisis response plan and follow the steps laid out for reporting information requested, immediately securing the safety of the group, and then working with the Luther crisis response team (President, V.P. for Academic Affairs, V.P. for Student Life, V.P. for Finance and Administration, V.P. for Communications and Marketing, the Center for Global Learning Staff, and, if appropriate, the college's legal counsel) to evacuate the entire group. Throughout each step of the evacuation period, every effort will be made to keep students, parents, administrators, CGL staff, and the college's communications director informed. A summary of two cases follows.

**Case I: J-term group.** Program leaders immediately contact the Student Life On-Call contact, or Luther officials will contact the leader if there is concern for the group's safety. If the course is cancelled the program leaders in charge will gather and take the group to a secure location and continue to stay in contact with Luther staff for instructions (according to Luther's Crisis Response Plan). The Luther crisis response team, in consultation with program leaders, will determine if travel is advisable or if the group should stay in the secure location and maintain a low profile. The priority will be to arrange immediate air transportation home.

If the airport is open and flights are operating, arrangements will be made with the program leaders and our travel agent for the group to fly to the U.S. or another safe destination within 72 hours of notification that the program is cancelled. If the group cannot fly as a group, they will depart as seats become available. If the airport is closed, the crisis response team will consult the U.S. Embassy to arrange ground transportation to the closest airport for air evacuation.

**Case II: Semester/academic year program group.** Faculty directors immediately contact the Student Life On-Call contact, or Luther officials will contact the director if there is concern for the safety of the group. If the program is cancelled, the faculty director will gather students together as a group. (Those students who are traveling independently will be contacted and given instructions for the proper course of action.) If students are in the program residence they will stay there if it is secure. If not, they will be moved to a secure location. If the group is on an organized excursion outside the program city, the faculty director will take the group to a secure location and continue to stay in contact with the Luther crisis team. The team will determine if travel is advisable. The goal is to arrange air transportation home within 72 hours.

## **Refund Policy: Program Cancellation or Student Withdrawal**

It is Luther College policy (and the policy of most study abroad programs in the U.S.) that student participants/families assume responsibility for paying all unrecoverable costs due to program cancellations caused by factors beyond Luther College's control or when a student withdraws. Luther College does purchase supplemental travel insurance for study abroad participants that covers unrecoverable costs up to \$5,000 due to cancellation resulting from a student's inability to travel caused by sickness or injury, cancellation due to the death of a family member, and cancellation due to terrorism prior to the start of a program.

Most insurance policies—including Luther's insurance policy—will not pay for unrecoverable or additional costs due to program cancellation/modification resulting from common or endemic or epidemic diseases or global pandemic diseases as defined by the World Health Organization. Therefore, unrecoverable and/or additional costs due to program cancellation or modification resulting from H1N1 (swine flu), H5N1 (avian flu), MERS-CoV (Middle East respiratory coronavirus), EBV (Ebola virus disease), and other diseases will be borne by students and their families. Refunds, if any, will be based on recoverable costs only.

### **Luther J-Term Courses:**

- If Luther cancels a January term course after the program commences due to a natural disaster, political turmoil, or a U.S. State Department directive, students will receive all monies Luther is able to recover from program providers. Luther will aggressively negotiate refunds.
- If a student withdraws after the date of the second deposit and before the January term course begins, the student forfeits \$200 plus all costs that Luther is unable to recover from program providers.

- If a student must withdraw for serious health reasons before the course begins, and after the student has been enrolled in the UnitedHealthcare Global/ACE American Insurance Company plan, the supplemental insurance policy will provide coverage of unrecoverable course costs up to \$5,000. A letter from the student's physician documenting the reason for recommending the withdrawal must be submitted to the CGL to ensure a refund.

Typical J-term course losses could include: \$150 to \$200 for airfare cancellation before the ticket is written (which is usually 45 days before departure) and up to the full price after the ticket is written (some airlines will give a credit voucher toward purchase of another ticket at a future date); hotel and transportation deposits (we wait to the last possible date to make these payments); and performance tickets. Course costs may also increase if several students withdraw from a course or security costs are added, causing a recalculation of the course cost. Students will be notified if the course price increases, and if costs become too high the course will be cancelled.

#### **Luther Semester and Year Long Programs:**

- If Luther cancels a program after the program has begun, the refunds are similar to the refunds for withdrawing from the on-campus semester program. Every effort will be made to give students academic credit for the work they completed.
- If Luther cancels a program before it begins due to insufficient enrollment, all monies are refunded.
- If a student withdraws before the program begins, the student will forfeit the \$200 deposit and any non-recoverable airfare costs due to cancellation.

#### **Accident and Sickness Insurance Policy Summary of Benefits**

All Luther students, while abroad, are required to enroll in an international insurance policy. Students on Luther study abroad programs are enrolled in an accident and sickness insurance policy through UnitedHealthcare Global/ACE American Insurance Company. For students participating in partner programs administered by an outside institution or third-party provider, coverage is generally provided by the institution/third-party provider. If partner program coverage is not sufficient, students may enroll in Luther's accident and sickness insurance policy.

The policy covers the following:

- General accident and sickness medical coverage while outside the U.S.
- Emergency medical evacuation benefit
- Emergency reunion benefit
- Repatriation of remains benefit
- Accidental death and dismemberment benefits

In addition, Luther has selected five supplemental benefits directly related to travel:

- Security evacuation expense benefit
- Trip cancellation benefit
- Trip cancellation benefit—terrorism
- Trip delay benefit
- Trip interruption benefit

Finally, the insurance policy provides for 24/7 global travel assistance for enrolled individuals. Travel assistance is provided through UnitedHealthcare Global and their Emergency Response Center.

- Details on the general accident and sickness medical coverage benefits and the five travel-related benefits may be found online at: <http://www.luther.edu/global-learning/prepare/insurance/>.
- Details on services provided by UnitedHealthcare Global and their 24/7 Emergency Response Center may also be found online at: <http://www.luther.edu/global-learning/prepare/insurance/>.

**LUTHER CENTER FOR GLOBAL LEARNING**  
**Student Security, Safety, and Health Risks Form**

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**Student's Agreement**

My signature indicates that I attended/will attend the general pre-departure orientation on risks, that I will carefully read the Luther College policy document on "Study Abroad Risk and Security Issues," and that I fully understand and accept that there are risks associated with international travel, study abroad, and domestic off-campus courses. The Center for Global Learning staff and/or program leaders have, to the best of their knowledge, provided information on the types of risks involved in my study abroad or domestic off-campus course. They have encouraged me to further investigate the risks on my own and to discuss them fully with my parents and/or guardians.

My signature also indicates that I have, or will, discuss my study abroad plans with my parents/guardians. Specifically, I will discuss with them Luther's policies and procedures for study abroad; insurance coverage and limitations; and health, safety, and risk management abroad. I will also encourage them to read and review study abroad information online at [www.luther.edu/global-learning/](http://www.luther.edu/global-learning/).

**With my signature below, I acknowledge that I am willing to accept these security, safety, and health risks and that my safety is, in part, my own responsibility. I accept that responsibility.**

Student's name printed: \_\_\_\_\_

Student's signature: \_\_\_\_\_

Date: \_\_\_\_\_

Off-Campus Program Name: \_\_\_\_\_

**Note:** If you are under 18 years old, we also require a parent/guardian signature.

Parent's/guardian's name printed: \_\_\_\_\_

Parent's/guardian's signature \_\_\_\_\_

Date: \_\_\_\_\_

***Please return this form to the Center for Global Learning. Thank you!***