

Luther College Policy: Study Abroad Risk and Security Issues

It is the responsibility of Luther College's study abroad staff and faculty leaders/directors 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. It is not our intention to cause alarm, but to provide basic information on our policies.

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 study abroad programs and courses which seek academic integrity and are cost-effective. About 75 % of our graduating classes have had an international experience as part of their Luther education (Open Doors report). There are many benefits: 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.

Each semester one study abroad orientation session is devoted to reviewing health, safety, and security issues with student participants. Faculty 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, regions of widespread poverty and destitution, different cultures and climates, and heavily populated tourist locations known for unprovoked petty crime. Major risks include but are not limited to: traffic accidents (over 90% 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 (i.e. cold, diarrhea) continue to be common risks. The risk of Avian influenza continues to be a serious risk. Should an outbreak of the bird flu occur, international travel may be suspended and students and then families would have to bear all costs associated with the flu. To date there is no insurance which would cover this event.

The major Luther College advice/theme related to risks is: Students studying in a new geographical location, host culture, and climate need to **exercise greater care and take preventative measures** to avoid possible negative experiences. **Our plea is that students follow our safety policies, take all precautionary measures, and use common sense and good judgment when studying abroad.**

After reading this document and attending the general orientation session on risks, 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 insure that expectations are clear and information on risks have been reviewed, we require this form be signed by all students who wish to participate. Parents are also sent this document and are asked to voluntarily sign the form, acknowledging their understanding and support of Luther policies related to risks.

The topics covered in this document include:

- Steps Taken by Luther College to Reduce Risks
- Procedures for Assessment of Security, Safety, and Health Risks
- Resources for Analyzing Security, Safety, and Health Risks
- Recommendations to Students for Managing and Reducing Risks
- Luther Crisis Response Plan
- Procedures for Cancellation or Suspension of Study Abroad Programs
- Plan for Evacuation of Students from Study Abroad Site
- Refund Policy for Cancelled Programs or Student Withdrawal from a Program
- Travel Insurance Options for Program Cancellations

Steps Taken by Luther College to Reduce Risks

Risks in study abroad, like life in general, cannot be completely eliminated. 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 risks and when possible to take steps to reduce them. 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 for providing 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.
- Faculty leaders/directors are required to know the program sites firsthand. They have either lived in the region, 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.
- We seek to work with service providers and agents which are licensed, reputable, and insured.
- Policies regarding student behavior and conduct have been developed and students sign an agreement stating they accept and will follow these policies. Many of these policies were written to reduce risks.
- Students are required to attend the general orientation session on health, safety, and security issues the semester before their course or program begins. Faculty 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 asked to read and follow the health and immunization guidelines distributed by the Center for Disease Control in Atlanta. The Luther Health Service staff take an active role in working with students, explain health and disease-related information and can administer immunizations. Personal health information is also collected from each student so we are better able to respond to a health problem, should it arise.
- In all Luther short-term programs a specialized \$500,000 study abroad health-care and accident insurance (CMI / ACE) is included in the program cost. Students are also asked to have adequate personal health and accident insurance and purchase an International Student Identity Card (ISIC) that provides partial coverage for emergency medical evacuation.
- Faculty leaders/directors, with the assistance of study abroad staff, develop an itinerary and a list of contact information (phone, fax, e-mail) where the students can be reached at all times when they are involved in program travel. These lists are kept in the Study Abroad Office, the Student Life Office, and are available at the Luther information desk 24 hours / day (563-387-2111). In long-term programs, faculty directors also require students to leave itineraries and contact information with them when they are traveling independently. Students are expected to travel in groups of three or with visiting family members.
- Mobile / cell phones are given to program leaders to be used in emergencies. Mobile phones enable Luther study abroad staff and parents to contact the program faculty leader in an emergency, the faculty leader to contact Luther College, and/or students while on the program to contact their faculty leader.
- The goal is to provide all faculty leaders with basic first aid kits and introductory CPR information.
- Luther registers groups with the U.S. Embassy or Consulate in the host nation.

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 programs on a case-by-case and continuous basis. We will not hesitate to alter a program itinerary, cancel a program before departure, or to 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 US State Department. There are two types of advisories issued by the State Department: “Travel Warnings” and “Public Announcements”. A **“Travel Warning”** is issued when the State Department recommends that Americans avoid a certain country. A **“Public Announcement”** is intended to disseminate information quickly about events which pose risks or disruptions to Americans. It is Luther policy to not operate programs or conduct courses in countries or areas under a State Department “Travel Warning”. We also have the option to consult the State Department area desks and US embassies or consulates around the world for the most recent conditions. In addition, we consult government reports from the Foreign Ministries of Britain, Australia, and Canada to compare their analyses with that of the US State Department. We will continue to follow their recommendations and will cancel programs when so advised.
- Resource people and contacts on location provide one of our most important and accurate sources of information. They include staff at universities who know students well, friends of our faculty leaders, faculty leaders who have lived in the regions, alumni, parents of Luther international students, contacts at organizations with whom we work, and contacts made by our study abroad staff over many years. We are in contact with them by e-mail, and their reports provide us with up-to-date information that is location specific. We listen closely to their advice and recommendations.
- Study abroad staff at sister colleges and universities often have programs in many of the same countries around the world as Luther. They may have access to immediate input on local conditions where their programs are operating. Staff at these institutions regularly seek similar information on security and safety and we readily share this information with each other.
- Two national organizations serve as clearinghouses for study abroad security issues. We can monitor the discussions taking place nationwide. They are NAFSA: (the national organization for study abroad staff) <http://www.nafsa.org> and SAFETI (Safety Abroad First Educational Travel Information) <http://www.globaled.us/> Both groups believe the best sources for analyzing risks for student study abroad programs are university contacts and close friends of the college staff and faculty in the program area that know the local environment well.
- Luther subscribes to a risk-analysis service which gives daily (Monday – Friday) briefings of events around the world. The service, provided by jJET 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.
- For assessment of health conditions we continue to monitor reports from the Center for Disease Control and Prevention in Atlanta and the US State Department Fact Sheet on information related to biological and chemical agents and threats of attacks. We will update participants as needed.

Health and Safety Resources Available for Consultation

We ask and encourage students and parents or guardians to review websites on risk assessment and to discuss the information together. This website information can also be found on the Luther Study Abroad home page. (luther.edu – learning – international education/study abroad). Also, please review relevant Luther policy.

Personal Safety:

- U.S. Department of State reports. <http://travel.state.gov> or call 202-647-5225
- U.K. government travel reports. <http://www.fco.gov.uk/travel>
- SAFETI <http://www.globaled.us>
- NAFSA <http://www.nafsa.org/> Follow Knowledge Community Networks and Resources, Knowledge Community for Education Abroad, Education Abroad Network, Practice Resources, Health and Safety

Health Safety:

- Center for Disease Control in Atlanta. <http://www.cdc.gov> or call 1-877-394-8747 for Traveler's Health or 1-800-311-3435 for public inquiries. The new Healthmap website 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 <http://www.kurzweilai.net/email/newsRedirect.html?newsID=6020&m=11905>

Sexual Harassment:

- Luther College's Sexual Harassment Policy: See Luther Student Handbook
- Report sexual assault or harassment incidents to the faculty leader immediately

Theft:

- Luther College's Theft Policy is the same overseas as on campus: See Luther College Student Handbook and review homeowner's policy.
- Students are responsible for personal insurance to cover stolen items

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 personally 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 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 (US fast-food restaurants, clubs)
- Dress in ways that do not immediately identify you as an American
- Avoid flashy dress, jewelry, and conspicuous behavior
- Avoid college/fraternity sweatshirts, torn jeans, and baseball hats
- Protect your valuable documents – carry 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

Luther College has a detailed "Study Abroad Crisis Response Plan." 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. The plan gives faculty a step-by-step response for a variety of cases. Faculty leaders/directors have this plan and emergency Luther contact numbers with them on-site and carry this information with them when involved in program group travel. The campus contact person for study abroad crises is Pam Torresdal, Director of Counseling Service.

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 Study Abroad staff, International Education Director, Associate Dean, and 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 Academic Dean in consultation with the Associate Dean, Faculty Leader/Director, and International Education Director.

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

- Travel warning or specific directive by the US State Department/Embassy
- Declaration of war by the US 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 (i.e. avian influenza pandemic)
- Disruption of public utilities and services
- Recommendation of faculty leader/director to cancel/suspend program
- Inability of program providers to carry out program

Plan for Evacuation of Student Groups

Luther College's "Crisis Response Plan" addresses evacuation policies. Pam Torresdal, Director of Counseling Service, is the contact person. Faculty 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 (College President, V.P. for Academic Affairs, V.P. for Student Life, Director of International Education, V.P. for Finance, College's official spokesperson, and if appropriate 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, study abroad staff, and the college's communications director informed. A summary of two cases follows.

Case I: January term group. Faculty leaders contact Pam Torresdal, Director of Counseling Service, immediately or Luther officials will contact the leader if there is concern for the group's safety. If the course is cancelled the faculty leader in charge will gather and take the group to a secure location and continue to stay in contact with the Director for Counseling Service for instructions (according to Luther's Crisis Response Plan). The Luther crisis response team, in consultation with the faculty leader, will determine if travel is advisable or if the group should maintain a low profile. The priority is to arrange immediate air transportation home.

If the airport is open and flights are operating, arrangements will be made with the faculty leader 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 canceled. 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 contact the Director of Counseling Service immediately or Luther officials will contact the director if there is concern for the safety of the group. If the program is canceled, 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 and their families assume responsibility for paying all unrecoverable costs due to program cancellations caused by factors beyond Luther College's control or student withdrawals. **This policy will also apply to cancellations, due to an avian influenza outbreak or pandemic, and any avian flu related travel restrictions or program modifications. Additional costs related to avian flu will be borne by students and their families.** Refunds will be based on recoverable costs only. We encourage students and their families to use the Google search engine to enter "avian flu insurance coverage" to get the latest information regarding the insurance industry's plans to cover cancellation costs due to the bird flu.

Luther January Term Courses:

- If Luther cancels a January term course after the program commences (due to a natural disaster, political turmoil/terrorism or a U.S. State Department warning), 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 \$100 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, the cancellation fee is 5% to 10% of the course cost. Luther is self-insured to refund most of the program costs. A letter from the student's physician, explaining the reason for recommending the student withdraw, must be submitted to the Director of International Education before money can be refunded.

January term course losses could include: \$50 to \$150 for airfare 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 toward purchase of another ticket at a future date); hotel and transportation deposits (we wait to the last possible date to make payments); and performance tickets. January term 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 canceled. Students may wish to consider trip cancellation insurance (see below), but they must be careful to determine under which conditions it is valid.

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 did.
- If Luther cancels a program before it begins, due to insufficient enrollment, all monies including any deposits will be returned.
- If a student withdraws before the program begins, the student will forfeit the \$200 deposit and any non-recoverable airfare costs due to cancellation.

Trip Cancellation Insurance

Beginning with the 2008 January term study abroad courses, Luther College has added supplementary coverage to the "Premier Group Health Insurance for U.S. Students Studying Abroad" policy that we purchase for each student. The cost is minimal and involves trip cancellation benefits. The first rider is trip cancellation when a student cannot travel due to injury or sickness prior to or during the travel period. It also includes trip cancellation due to the illness, accident or death of a parent, sibling, spouse, or grandparent that prevents travel. The maximum coverage is \$5,000. Travel can also be interrupted (a student can return home for up to seven days) due to an injury, illness or death of a family member. Maximum coverage is \$5,000. The final cancellation benefit occurs if students are prevented from travel as a result of terrorism prior to travel. Coverage for all three-cancellation benefits begins when Luther sends the list of students to the insurance company on December 5th.