

LUTHER CENTER FOR GLOBAL LEARNING

Study Abroad Risk and Security Issues

All travel involves some element of risk. 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.

Prior to departure, students are required to participate in a pre-departure orientation session to review health, safety, and security issues abroad. 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 this 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.

Steps Taken by Luther College to Reduce Risks

Risks in study abroad, similar to life in general, cannot be completely eliminated. Luther College takes participants' safety seriously and has designed the following policies to reduce risk.

- A variety of resources, including professional risk analysts, are consulted to assess safety and security conditions. 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.
 - Government reports from the foreign ministries of Britain, Australia, and Canada.
 - 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.
 - Consultation with study abroad staff at our sister colleges and consortia partner institutions.
 - The Center for Global Learning follows travel advice and information distributed through the Overseas Security Advisory Council (OSAC). OSAC is a public-private partnership within the State Department's Bureau of Diplomatic Security that promotes cooperation between American private/non-profit companies and the U.S. government on security issues.
 - Two national organizations serve as clearinghouses for study abroad security issues. They are NAFSA: Association of International Educators and SAFETI (Safety Abroad First—Educational Travel Information).
 - For assessment of health conditions we continue to monitor the Centers for Disease Control and Prevention, the World Health Organization, and the U.S. State Department. We strive to update participants as needed.
- 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.
- We seek to work with service providers and agents that are licensed and reputable.
- Policies regarding student behavior, conduct, and risk reduction have been developed; students sign an agreement stating they accept and will follow these policies.
- Students are required to attend a pre-departure orientation session on health, safety, and security. 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. 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 travel and sickness insurance policy, offered through Chubb/ACE 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, it includes provisions for travel-related coverage, such as security evacuation, trip cancellation, trip delay, trip interruption, and quarantine coverage.

- CGL develops and maintains travel itineraries for all Luther-run programs, and encourages students to share itineraries for personal travel on our long-term programs.
- 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).
- All program leaders have working phone plans in-country.
- All program leaders are provided with basic first aid kits and introductory CPR information.
- All travelers are encouraged to register travel with the U.S. State Department's *Smart Traveler Enrollment Program*.

Health and Safety Information and Resources

We offer webinar information sessions for parents/guardians prior to each study away semester. Moreover, 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.

- Luther Counseling Service: <https://www.luther.edu/offices/student-life/wellness/health-counseling-services>
- Luther Health Service: <https://www.luther.edu/student-life/health-wellness>.

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.gloaled.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.google.com/url?q=https://www.luther.edu/wp-content/uploads/2025/06/Title-IX-Packet-Fall-2025.pdf&sa=D&source=docs&ust=1782833015264566&usg=AOvVaw1hRA006B629-OtoAySFI6b>
- Luther College's Bias Incident, Hate Act, Hate Crime, Discrimination, and Harassment Policies and Procedures:
https://www.google.com/url?q=https://www.luther.edu/wp-content/uploads/2022/10/Bias_Incident__Hate_Act__Hate_Crime__Discrimination__and_Harassment_Policy_and_Procedures.pdf&sa=D&source=docs&ust=1782833015265966&usg=AOvVaw3nDLDeIXLZT17OukdTcrsW
(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, etc.)
- Dress in ways that do not immediately identify you as an American
- Avoid flashy dress, expensive or valuable jewelry, and conspicuous behavior; attempt to 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, Provost's office representative, Dean for Student Life, V.P. for Finance and Administration, V.P. for Communication, 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 incidents and issues. Program leaders/directors travel with this plan and emergency Luther contact numbers while on abroad programs.

Procedures and Criteria to Modify, Suspend, or Cancel 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 composed of CGL staff, Provost, Associate Provost, 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 Provost 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, epidemic, or pandemic 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 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 Engagement 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 the most secure location possible 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 a secure location and maintain a low profile. The priority will be to arrange immediate 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 Engagement 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 the most secure location possible 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 from a program that has not been officially cancelled. 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 a documented 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), Zika virus, COVID-19 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 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 and program 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 our current international insurance provider. 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.
- Quarantine coverage for medically necessary isolation
- 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 delay benefit
- Trip interruption benefit
- Quarantine coverage benefit

The policy does **not** cover trip interruption or cancellation if it is an individual decision (for example, not wanting to travel due to concerns over contracting an illness) or if the interruption or cancellation is related to common or endemic or epidemic diseases or

global pandemic diseases as defined by the World Health Organization. See “Cancel for Any Reason” and “Interrupt for Any Reason” below.

Finally, the insurance policy provides for 24/7 global travel assistance for enrolled individuals. Travel assistance is provided through AXA Assistance.

The Luther international accident and sickness insurance policy is designed by our international insurance provider to provide coverage for the time period of the actual study abroad program. In general, students engaged in independent travel during the coverage period for the study abroad program are covered for their independent travel. If students extend their independent travel beyond the study abroad program insurance coverage period (generally 7-10 days before/after), they will need to purchase the additional days of coverage. CGL staff members are available to discuss options.

Note: “Cancel for Any Reason” and “Interrupt for Any Reason” Insurance Coverage

The Luther accident and sickness insurance policy mentioned above is **not** a “cancel for any reason—CFAR” or “interrupt for any reason—IFAR” policy. Some students and families may decide that they want to pay for additional coverage which does allow for greater flexibility and coverage. With CFAR/IFAR coverage, cancellations and interruptions are covered if you cancel or interrupt your trip for any reason (including fear of contracting COVID-19 and/or COVID-19 related cancellations or disruptions); subject to the terms of the plan. If you are interested in exploring the benefits, limitations, and costs of CFAR or IFAR policies, we suggest you contact your insurance provider who can help you explore various options.