

LUTHER CENTER FOR GLOBAL LEARNING

Study Abroad Risk and Security Issues

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. **If you are participating in a program administered outside of Luther College, you also will be expected to know and understand the expectations of the external program provider.**

Prior to departure, students are required to participate in a pre-departure orientation session, addressing health, safety, and security issues abroad. In addition, partner programs, as well as Luther 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 are location-specific. 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, Suspend, or Cancel 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. Luther College 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.
- Luther College 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.
- 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 Clinic staff work with

program leaders and students, to explain health and disease-related information and to 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. 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 Chubb/ACE Insurance Company, is included in the program costs (see “Accident and Sickness Insurance Policy Summary of Benefits” below).
- 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. 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 Engagement On-Call Contact (563-277-7781).
- 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 are provided with instructions on how to register themselves, including their independent travel.

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 geographically-specific. 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 encourage students traveling on a partner program to use these resources themselves.**

- We regularly monitor travel updates from the U.S. State Department. The State Department issues a **Travel Advisory** for each country of the world. Travel Advisories follow a consistent format and use plain language to help U.S. citizens find and use important security information. Travel Advisories apply up to four standard levels of advice, describe the risks, and provide clear actions U.S. citizens should take to help ensure their safety. The State Department also issues **Alerts** through U.S. embassies and consulates abroad to inform U.S. citizens of specific safety and security concerns in a country, such as demonstrations, crime trends, and weather events.
- 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 follow 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 <http://www.nafsa.org> and SAFETI (Safety Abroad First—Educational Travel Information) <http://www.globaled.us/safeti>.
- 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.
- The Center for Global Learning shares information with study abroad offices at our sister colleges and universities, which often have programs in many of the same locations around the world as Luther.
- 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.
- The college has developed and frequently updates a written International Travel Policy that provides guidance on higher risk locations: <http://www.luther.edu/global-learning/prepare/travel-policy>.

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 Clinic: <https://www.winmedical.org/location/luther-clinic/>.

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://www2.luther.edu/studentlife/student-handbook/?policy_id=678287.
- Luther College's Bias Incident, Hate Act, Hate Crime, Discrimination, and Harassment Policies and Procedures: http://www2.luther.edu/studentlife/student-handbook/?policy_id=678289/.
(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 drugs 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, Associate Provost, Dean for Student Engagement, V.P. for Finance and Administration, V.P for Mission and 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. Students traveling on partner programs should familiarize themselves with the crisis response plan of their particular provider.

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. The Luther College Study Away Risk Assessment Committee 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:

- Specific directives by the U.S. State Department/Embassy
- Declaration of war by the U.S. against the host country and possibly adjacent regions
- Declaration of war by third nation against country hosting program, or an adjacent region
- 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. The goal is to arrange air transportation home within 72 hours. Students traveling on a non-Luther College partner program should familiarize themselves with the evacuation plan articulated by their provider.

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 Chubb/ACE 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.

Partner program providers articulate their own cancellation policies. Students traveling with a partner program should familiarize themselves with those policies.

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 Chubb/ACE 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 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.

- Details on the general accident and sickness medical coverage benefits and the four travel-related benefits may be found online at: <http://www.luther.edu/global-learning/prepare/insurance/>.
- Details on services provided by AXA Assistance and their 24/7 emergency response center may also be found online at: <http://www.luther.edu/global-learning/prepare/insurance/>.

The Luther international accident and sickness insurance policy is designed by Chubb/ACE 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.

"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.

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Student Security, Safety, and Health Risks Form

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/.

In addition, my signature indicates that I will also read and carefully consider the risks associated with the current COVID-19 pandemic as outlined in the document, *Study Abroad in the Context of COVID-19* and return the *COVID-19 Study Abroad Risk Acknowledgment* form.

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: _____