



# BEST PRACTICES

## In Risk Assessment and Planning

March 2020

In the following report, Hanover Research presents the results of a benchmarking analysis of international travel policies at nine private institutions, which includes considerations such as travel risk assessments, policies, and institutional protections in place for unforeseen events that can occur while students, faculty, or staff are abroad.



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# EXECUTIVE SUMMARY

## RECOMMENDATIONS

Based on an analysis of international travel policies, risk assessments, and institutional protections for unforeseen events at peer institutions, Hanover recommends that University A:



### DEVELOP LIABILITY LANGUAGE SPECIFICALLY FOR UNFORSEEN CIRCUMSTANCES WITH CONSIDERATION FOR HOW THE INSTITUTION WILL APPROACH REFUNDS AND ACADEMIC CREDIT.

Most reviewed institutions have general indemnity and liability language that provides blanket coverage (e.g., “Cannot guarantee or assure the safety of participants or eliminate all risks from the study abroad environment”). However, it is also important to have language in place that specifically considers cancellation/major modification due to unexpected events. Sometimes, this includes how institutions will address refunds and academic credit depending on how much longer a program was expected to last. It should also recognize that universities cannot compel students to return home, and include specific “Assumption of Risk and Release” language (e.g., “If you refuse to depart, the University can no longer fully guarantee the assistance that is currently being provided [...] you will be assuming responsibility for your well-being”).



### EMPLOY A HEALTH & SAFETY DIRECTOR TO SERVE AS A PERMANENT MEMBER OF THE STUDY ABROAD PROGRAMS OFFICE AND OVERSEE TRAVEL RISK ASSESSMENT.

It is important that risk assessment professionals are consulted during the program approval process and oversee the office’s ongoing risk monitoring, contingency planning, and training. However, only 40 percent of study abroad programs report that a risk management professional was involved in the process. The Forum on Education Abroad recommends that international program offices hire a Health & Safety Director that serves as the institution’s risk management expert and is responsible for establishing safety protocols, monitoring global events, and creating emergency plans and trainings.



### MAINTAIN A WRITTEN EMERGENCY PLAN THAT OUTLINES STEPS THE UNIVERSITY TAKES BEFORE, DURING, AND AFTER A STUDY ABROAD PROGRAM.

Having a robust risk management policy is one of the best ways for institutions to protect themselves and their students and staff during an emergency. Written emergency plans for study abroad can be incorporated into broader university-wide plans, or stand alone. Either way, they should address policies and protocols for before, during, and after the program. This includes mandatory pre-departure orientations for all students, faculty, and staff, communication plans with local governmental entities, and importantly, guidelines for preparing an after-action report in the wake of an emergency.

# EXECUTIVE SUMMARY

## KEY FINDINGS

According to a national sample, most study abroad offices at private institutions employ, on average, less than one individual (FTE) dedicated to health and safety. Conversely, overseas providers employ nearly three such individuals. Given that crisis and risk management is the top concern among study abroad professionals, institutions should consider hiring full-time dedicated personnel to manage their study abroad office's health and safety protocols.

International study offices should have emergency plans specific to study abroad, possibly building off of existing university-wide plans. It is important that there be a written copy of this emergency plan that details pre-departure and return policies, including a mandatory orientation that details safety protocols and practices and requirements for an after-action report in the case of emergencies that includes lessons learned and proposed updates to the university's crisis management response.

Risk assessment professionals are not typically involved in program vetting or oversight, but experts recommend having a dedicated risk assessor/manager who can oversee policy development, monitoring, and training. Indeed, only 40 percent of study abroad offices indicated that a risk assessment professional helped vet a program. These professionals should be closely integrated into the program selection and oversight process, and can provide ongoing support for program staff by leading trainings and student orientations, liaising with in-country entities, monitoring potential risks, and updating emergency response policies.

Reviewed institutions generally have high-level liability and indemnity policies, as well as specific language around cancellation or modification due to unforeseen events. For the most part, most peers reviewed for this report maintain standard language around program cancellation or modification, and have specific release and assumption of risk language for unforeseen circumstances.

**"All decisions concerning the cancellation (or required modification) of a Dickinson College program will be made by the Center for Global Study and Engagement in consultation with responsible authorities on campus and overseas. These decisions will be based on, but not limited to, State Department warnings. In the unlikely event of an emergency program cancellation, every effort will be made to accommodate the academic needs of program participants by offering an alternative to enable students to complete their course work."**

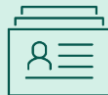
*-From Dickinson College's Education Abroad Office*

## FAST FACTS



64%

Percentage of study abroad personnel who are "very concerned" about "crisis and risk management," the top concern among respondents



0.6

Average number of FTE staff that private institutions dedicate to health and safety concerns for study abroad programs



5 of 9

Number of benchmarked institutions that provide publicly-accessible liability language regarding program cancellation due to major events

# RESEARCH QUESTIONS AND METHODOLOGY

## METHODOLOGY

To assist Institution A as it develops and formalizes its international travel policies – which include considerations such as travel risk assessments, policies, and institutional protections for unforeseen events – Hanover Research (Hanover) conducted a benchmarking study to determine how private institutions address these concerns formally and how this may influence policies.

The following analysis is based on a review of information drawn from institutional websites as well as publicly available data sources including IPEDS and the *US News and World Report* (USNWR). Hanover selected the nine institutions included in this analysis based on enrollment numbers, as well as having study abroad programs [ranked by USNWR](#) and/or the [highest percentage](#) of 2018 graduating seniors who participated in a study abroad program per USNWR.

## REVIEWED INSTITUTIONS

Institution	Location	Undergraduate Enrollment (Fall '18)	Total Enrollment (Fall '18)
Arcadia University	Glenside, PA	2,160	3,662
Calvin University	Grand Rapids, MI	3,625	3,732
Carleton College	Northfield, MN	2,097	2,097
Colgate University	Hamilton, NY	2,958	2,969
Dickinson College	Carlisle, PA	2,399	2,399
Lewis and Clark College	Portland, OR	2,087	3,396
Macalester College	St. Paul, MN	2,174	2,174
Pacific Lutheran University	Tacoma, WA	2,836	3,207
Susquehanna University	Selinsgrove, PA	2,393	2,396

## RESEARCH QUESTIONS



# RISK ASSESSMENT STANDARDS

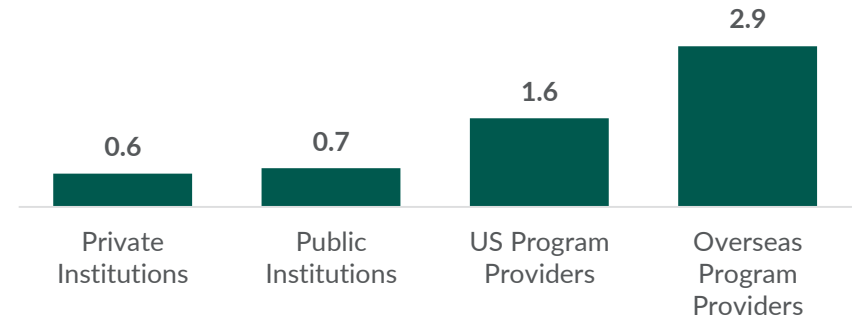
## STANDARDS OF GOOD PRACTICE

The Forum on Education Abroad (FEA) serves as a membership organization for more than 800 US and overseas institutions that are committed to study abroad experiences. It maintains the *Standards of Good Practice for Education Abroad* to help colleges and universities ensure that its overseas programs maintain effective academic, financial, and safety protocols and standards. [Standard 8](#) pertains to health, safety, security, and risk management. It comprises three key tenets:

1. The organization prioritizes health, safety, and security in program development, implementation, and management, conducting appropriate **risk assessments** for program sites and activities, maintaining **written emergency plans and protocols**, and identifying and leveraging relevant authorities, networks, and resources.
2. Staff are trained to anticipate and respond responsibly to student health, safety, or security issues; students are trained to responsibly manage their own health, safety, and security while abroad; and measures are in place for **ongoing monitoring** of and advising on health, safety, and security issues.
3. The organization maintains appropriate kinds of **insurance at recommended levels**, operates in compliance with local laws, and follows best practices in reporting critical incidents.

To develop the highest-caliber risk assessments, the FEA [recommends](#) that both internal offices and external agencies be included in risk assessment and mitigation. This should include legal counsel, risk managers, health care providers, insurance carriers, and government and non-government agencies. Risk planning protocols should clearly outline the specific roles and responsibilities of each staff member and of students for specific types of emergencies and detail the specific steps required to assess and respond to the (potential) risk.

Average Number of Education Abroad Staff (FTE) Dedicated to Health & Safety, 2017



Source: [The Forum on Education Abroad](#)

## STAFFING RECOMMENDATIONS

As of 2017, [only 40 percent](#) of US institutions with study abroad programs reported that risk management professionals were involved in program approval. More often, academic entities such as deans (60%) or department chairs (57%) make approval decisions. Likewise, most domestic institutions staff less than one individual (FTE) on average who is dedicated to health and safety concerns for students and faculty abroad.

The FEA recommends that study abroad offices all maintain a dedicated **Health and Safety Director**. This [role](#) should oversee “the development and management of a comprehensive travel preparedness and response strategy to promote and protect the well-being of the organization [...] and its students, faculty, and staff.” Individuals in this position establish safety protocols, monitor global events, make recommendations based on risk assessment policies, and create emergency plans and trainings for high-threat situations.

# RISK MANAGEMENT AND EMERGENCY PLANNING

## CRISIS AND RISK MANAGEMENT

Most study abroad offices' concerns relate to academic preparation and student supports (shown right). However, the [top concern](#) by a wide margin is crisis and risk management for study abroad programs (64 percent reported feeling "very concerned"), with concerns about general health and safety also a top-10 priority for respondents (32 percent are "very concerned" and 49 percent are "somewhat concerned"). The [Ravi Thackurdeen Safe Students Study Abroad Act](#) has currently been introduced in both the House and Senate to help address these concerns, and would require universities to "maintain a health and safety plan for credit-bearing study abroad programs" and includes numerous reporting and orientation requirements to track student experiences and safety.

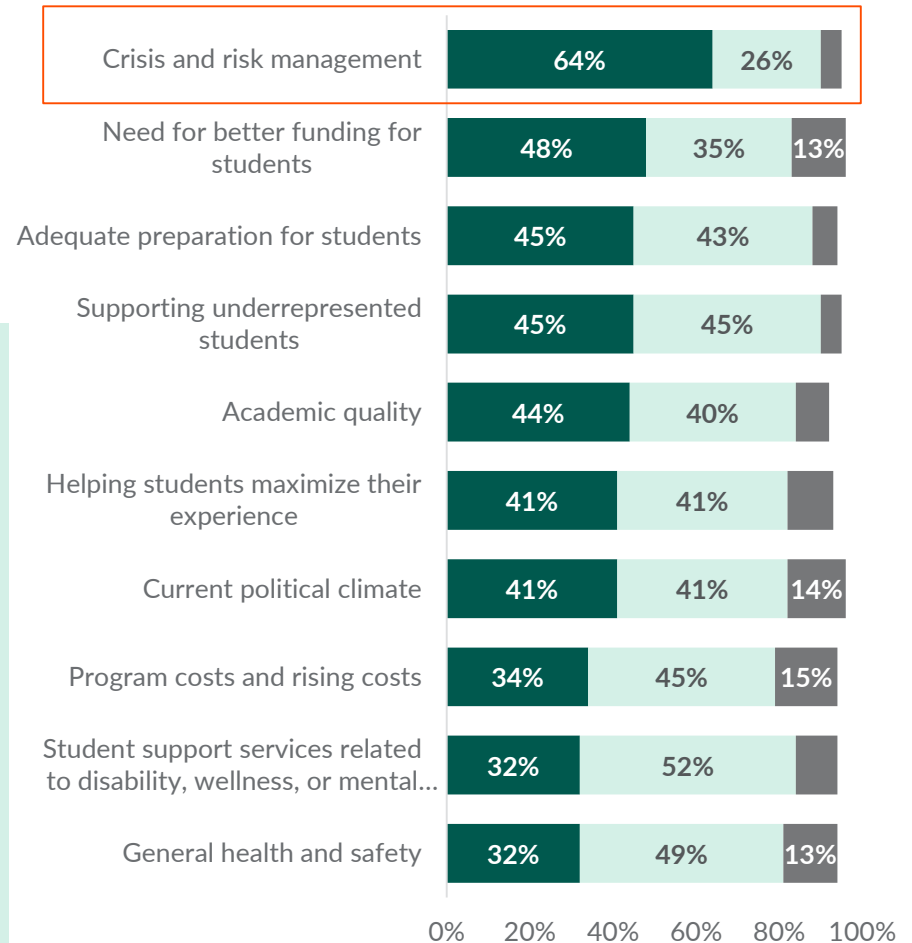
## EMERGENCY PLANS

Currently, there are a lack of clear standards in developing safety protocols and emergency plans. To minimize student and institutional risk, however, [experts](#) urge study abroad offices to construct a "robust risk management policy." The [FEA](#) recommends that the following information be included in [written](#) emergency plans:

- ✓ Entry, exit points, and group assembly points
- ✓ An evacuation plan
- ✓ Emergency response contact details for: ambulance services, hospitals, and doctors; police; program staff and administration; and relevant government agencies (embassy, consulate, local immigration)
- ✓ Alternative methods of communication when reliable telecommunications fail
- ✓ A plan in case of the inability to communicate between designated emergency leaders and contingency plans for situations involving the loss of a program leader
- ✓ A system for accessing emergency health and consent information for program participants

## Top Concerns in Education Abroad

■ Very Concerned ■ Somewhat Concerned ■ Neutral

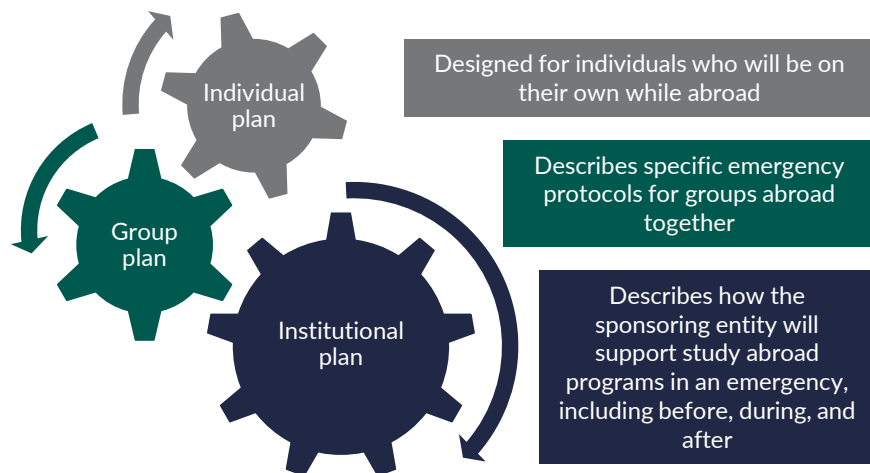


Source: [The Forum on Education Abroad](#)

# RISK PLANS

## EMERGENCY MANAGEMENT ABROAD

Most emergency planners agree that considerations for international travel and study abroad can and should be integrated into broader university-wide emergency planning. The Readiness and Emergency Management for Schools (REMS) center recommends emergency planning for travel abroad across three levels: the institution, the group, and the individual.



Source: [Readiness and Emergency Management for Schools](#)

Pre-trip recommendations most deal with orientations for students and communicating emergency and contingency plans to all participants. During an international emergency, REMS recommends that institution-level responses adhere to the pre-established emergency plans, closely monitor local emergency notifications, contact local embassies or consulates for logistic and safety support, and regularly communicate with all stakeholders. Once stakeholders are safely back in the United States, **institutions should be prepared to provide recovery support** (academic, physical, social/emotional) **and conduct an after-action report** that details lessons learned and suggested revisions to emergency plans for future liability coverage.

## SPOTLIGHT: LIABILITY LANGUAGE

The University of Wisconsin-Madison (UW-Madison) operates [nationally recognized](#) study abroad programs, ranked second across all US colleges and universities for semester-long study abroad participation and first among the Big 10. UW-Madison's International Academic Programs (IAP) unit provides clear liability language for both the general safety and welfare of its students as well as for specific travel advisories.

### POLICY LIMITATIONS ON THE SAFETY AND WELFARE OF PARTICIPANTS

The IAP:

- ☐ Cannot guarantee or assure the safety of participants or eliminate all risks from the study abroad environment
- ☐ Cannot monitor or control all of the daily personal decisions, choices, and activities of individual participants
- ☐ Cannot assure that US standards of due process apply in overseas legal proceeding, or provide or pay for legal representation for participants
- ☐ Cannot assume responsibility for the actions of persons not employed or otherwise engaged by the program sponsor for events that are not part of the program or that are beyond the control of the sponsor
- ☐ Cannot assure that home country cultural values and norms will apply in the host country

### INTERNATIONAL TRAVEL ADVISORY: ASSUMPTION OF RISK AND RELEASE

If your program is taking place in a country or region which the US Department of State has designated as a Travel Advisory Level 3 or 4, or which the Center for Disease Control and Prevention has designated a Warning Level 3, you electronically sign an **International Travel Advisory: Assumption of Risk and Release**. A copy of this signed waiver can be found in your MySA account.



# EMERGENCY RESPONSE UNITS

## CENTRALIZED EFFORTS

It is **important** for an institution's study abroad office to have a central unit or body that handles emergency planning and responses. Ideally, this entity would exist under the purview of a dedicated Health and Safety Director. Shown right, the University of Georgia maintains an Emergency Response Committee for overseeing related needs.

The [National Center for Campus Public Safety](#) conducted focus groups of key international safety and risk personnel at colleges and universities across the country. The organization found that most study abroad programs view risk management and mitigation across five categories: program management; institutional risk; participant behavior; geographic risk; and risks to participants. Key recommendations that emerged from the focus groups pursuant to emergency, centralized planning include:

- ✓ **Map out resources** and **require pre-travel training** for students, faculty, and staff members that is needed to release funding
- ✓ **Build a health care provider roster** that identifies English-speaking health care providers across areas of specialization
- ✓ **Develop protocols for when to bring stakeholders home** after a crisis
- ✓ **Vet the emergency-response abilities** of faculty and staff in global programs, and create a compendium of after-action reports

At Elon University, emergency planning is organized and updated via the Isabella Cannon Global Education Center ([GEC](#)). The GEC organizes emergency protocols into “proactive” and “reactive” measures. Proactive protocols, for example, include thoroughly vetting in-country partners to ensure they meet the University's standards of academic quality, student support, and risk management and crisis response. They also include receiving twice daily email updates from the US State Department and iNext (as well as use of its [SAFEY](#) system for real-time warnings and alerts), and working with private risk management organizations (Drum Cussac and WorldAware).

## SPOTLIGHT: EMERGENCY RESPONSE PLANNING

The University of Georgia (UGA) [ranks](#) 13 in the nation for the number of students who study abroad, and is one of only two SEC institutions to be ranked in the top 20. UGA maintains a robust set of guidelines – the [Handbook for Developing and Maintaining Study Abroad Programs](#) – for emergency response planning and protocols for its study abroad programs that addresses reactions to “real and perceived emergencies.” Some key practices and recommendations for other institutions include:



**Create a study abroad Emergency Response Committee (ERC)** with individuals from the following offices: study abroad, dean of students, public safety/campus police, counseling, institutional legal counsel, communications/public relations, and the provost



**Develop a standard Emergency Response Plan (ERP)** that provides an institution with the “who, what, where, when, and how” needed to handle situations that require notification, consultation, recommendations, and action; ERP materials should be easily accessible to all parties in the form of both a printed and electronic handbook



**Suspend or cancel a program in extraordinary circumstances (e.g., political unrest, pandemic, natural disaster, etc.),** a decision that should be made by the study abroad administrators in consultation with on-site program/faculty directors, legal counsel, ERC committee members, and university officials at partner institutions; if the emergency happens before or towards the beginning of the program, every effort should be made to refund costs to participants, and if the emergency happens towards the middle or end of the program, coursework could be continued through other means (e.g., online learning, independent study) rather than outright program cancellation






## CONTACT

David Sale  
*Content Director*

E: [dsale@hanoverresearch.com](mailto:dsale@hanoverresearch.com)

P: 202-559-0032

 [hanoverresearch.com](http://hanoverresearch.com)

