

# Danger Ahead!

BY JULIE FRIEND

**When it comes to international programs and risk assessment it's best to be informed of possible hazards and be prepared with an action plan in place.**

**G**iven recent political unrest in North Africa and the Middle East, coupled with natural disasters in Japan, New Zealand, and elsewhere, education abroad professionals are appropriately focusing their discussions on crisis management and evacuation. However, any institution or organization seeking a more comprehensive method of evaluating their ability to respond effectively to a crisis should start with the bigger picture—a strategic risk assessment of their international programs and activities to ensure that emergency plans match their worldwide presence.

As a baseline, it is important to understand your institution's tolerance for risk. Without this information, it is difficult to make policy decisions associated with international travel, whether it's permitting or prohibiting activities in countries with U.S. Department of State Travel Warnings or mandating international medical insurance coverage. Risk tolerance will vary by institution and will be based on your unique history, culture, and organizational structure.

## Take Inventory

The first step of a risk assessment should be to define the scope of your study.

- Will you be assessing risk for only study abroad programs, or all of your institution's international activities involving students?
- Will the data collection be limited to undergraduate or graduate students?
- Will it include faculty conducting research or working on development projects, or staff on recruitment or fundraising activities?

Once you have defined your scope, note the type, duration, and location (city) of the activity on a chart or spreadsheet.

The type of activity is important because different activities pose different levels of risk. For example, faculty-led education abroad programs generally pose higher risks to institutions—even though they tend to operate over shorter periods of time than direct enrollment programs—because program leaders are generally ill-equipped to prepare for, or respond to, emergencies. While there may be no “home campus” staff on a direct enrollment or third-party provider program, such operations usually have a full contingent of support staff and student services (such as a health clinic and campus security force) who are ready to respond to a variety of emergencies, particularly regarding natural disasters common to the region. Internship or service-learning projects can vary in risk depending on the degree of supervision as well as the activity involved (such as laboratory

**RISK ASSESSMENT:** 1. the identification, evaluation, and estimation of the levels of risks involved in a situation, their comparison against benchmarks or standards, and determination of an acceptable level of risk. (Businessdictionary.com)

settings with volatile chemicals or rural teaching internships in developing countries).

In addition, short-term recruitment trips to overseas campuses or fundraising activities in capital cities may expose travelers to petty crime or nonlife-threatening-health conditions such as travelers' diarrhea, but the limited duration suggests the risk of experiencing more serious problems is relatively low. Long-term development projects in extremely rural or high-risk locations, like Somalia or Pakistan, may expose faculty or staff to serious health risks, terrorism, or kidnapping; however, if the project is managed by local experts staffed by area residents, integrated into daily life, and of high value to the community, certain risks are diminished.

### Determine Insurance Exclusions

Another important step in a risk assessment is to determine whether or not your institution's insurance carrier restricts or excludes coverage in countries perceived to be of high risk, such as countries with U.S. Department of State Travel Warnings or countries sanctioned by the Office of Foreign Assets Control (OFAC), which enforces economic and trade sanctions based on national security goals and U.S. foreign policy. If your institution or organization sponsors travel in locations with such restrictions or exclusions, you generally have three options: renegotiate your policy wording to broaden coverage, prohibit the travel, or take steps to mitigate risks and be financially and operationally prepared to support travelers in need. Most insurance carriers are flexible and will consider covering travel to "high-risk" countries if they have a thorough understanding of the proposed travel (group size, duration, destination, etc.) and the university's risk management plan includes emergency evacuation and contingency plans.

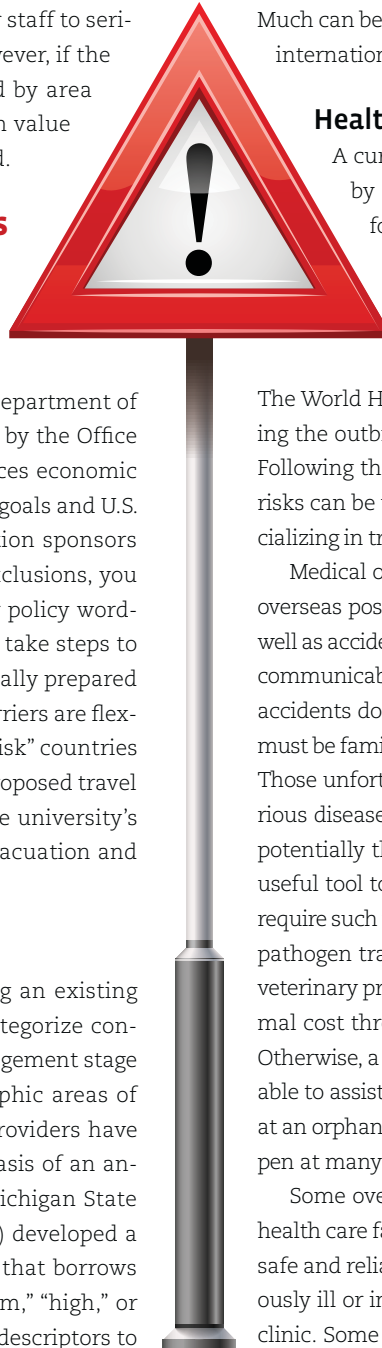
### Use a Rating Tool or Matrix

If your operations are large or complex, using an existing risk-rating tool may be an effective way to categorize concerns. This can help you focus on the risk management stage by identifying activities of concern or geographic areas of heightened risk. Many security information providers have developed rating systems that can form the basis of an annual report, such as Control Risks' *RiskMap*. Michigan State University's Office of Study Abroad (MSU/OSA) developed a rating tool for its education abroad programs that borrows the risk labels of "insignificant," "low," "medium," "high," or "extreme" from *RiskMap*. MSU/OSA then added descriptors to

the *RiskMap* template based on three categories under each label: health, safety, or security. (See the chart titled, "Risk Rating System for OSA Countries/Cities.")

### Assess the Risk From Your Desk

Ideally, you'll be able to visit all of your program sites at least once a year to obtain a true sense of risk; however, this is likely impossible for even the most well-funded and well-staffed institutions. Much can be done at your desk to assess the risk in your various international programs.



### Health Risks

A cursory assessment of health risks need not be done by a health professional. By consulting the Centers for Disease Control and Prevention Travelers' Health Web sites (see "Web Resources" on page 8), you'll be able to view the general health risks and specific risks related to a region or activity, as well as recommended and required vaccinations.

The World Health Organization is the leading source for tracking the outbreak and spread of infectious diseases worldwide. Following these initial steps, a more in-depth review of health risks can be undertaken by a medical professional (ideally specializing in travel medicine) for locations of heightened concern.

Medical or dental students participating in clinical rotations overseas pose special risks. Failure of equipment or supplies, as well as accidents, can result in exposure to bodily fluids that carry communicable disease, such as HIV or hepatitis. Although rare, accidents do occur and individuals on site (students or faculty) must be familiar with the latest postexposure response protocols. Those unfortunate few who subsequently test positive for a serious disease will not only have their health compromised, but potentially their future professions and livelihood as well. One useful tool to mitigate the risk of exposure to bodily fluids is to require such travelers to participate in predeparture blood-borne-pathogen training. At large campuses with medical, dental, or veterinary programs, training may be free or available for a minimal cost through an office for occupational health and safety. Otherwise, a county health department or local hospital may be able to assist. Whether assisting in surgery or changing a diaper at an orphanage, it is important to remember exposure can happen at many different levels and in different ways.

Some overseas locations may have limited or poor-quality health care facilities, and naturally this will increase risk unless safe and reliable transportation exists to quickly transport seriously ill or injured individuals to a better-equipped hospital or clinic. Some locations may be so remote that special arrange-

**Risk Rating System for OSA Countries/Cities**  
**Michigan State University's Office of Study Abroad**  
**(with acknowledgements to Control Risks)**

	Health	Safety	Security
<b>Insignificant</b>	No risks beyond that of normal travel (exposure to common viruses or injuries, such as cold/flu or slip-n-falls). Those with preexisting conditions face no foreseeable additional risks. Access to high-quality medical care is excellent in the vast majority of cities and towns, regardless of size. Excellent specialty care available in nearly all metropolitan areas. Emergency medical services prevalent countrywide.	Little to no crime, safe and sophisticated public transit, highly professional police force. National guard-type force standing ready for disaster response.	Highly functional and stable government. Systematic adherence to rule of law. Supplies of gas, oil, electricity, water, etc., stable and constant. Civil unrest or public protests rare. Nonexistent or very limited political violence or acts of domestic or international terrorism.
<b>Low</b>	Minimal risks beyond that of normal travel, but slight increase in risk for travelers' diarrhea, dehydration, exhaustion (can be due to travel distance or conditions). Some planning required for those with nonlife threatening preexisting conditions. Access to high-quality medical care is excellent. Excellent specialty care available in large metropolitan areas. Emergency medical services prevalent countrywide.	Low-level nonviolent theft crimes (e.g., pick-pocketing and purse snatchings or ATM "stick-ups"—no weapon) occur in select environments (e.g., isolated areas, late night, "bad" parts of town). Some drug-related violence in dangerous, urban areas. Public transit generally safe. Professional and trustworthy police force. National guard-type force or state military standing ready re: disaster response.	Peaceful public protests occur with occasional civil unrest resulting in minimal police action (to disperse crowd). Systematic adherence to rule of law, but occasional identification of corrupt departments or individuals. Supplies of gas, oil, electricity, water, etc., stable and constant. Occasional acts of domestic or international terrorism.
<b>Medium</b>	Some risk beyond that of normal travel, contraction of travelers' diarrhea likely. Environmental factors/rigors of travel may increase likelihood of catching a cold or the flu. Serious communicable diseases present in population (TB, HIV, Hepatitis, etc.). Contingency planning required for those with non-life threatening or serious preexisting conditions. Access to high quality medical care is good in major metropolitan areas—varies in quality in other locations. High quality specialty care limited to largest metropolitan areas. Emergency medical services available in some locations, but speed and quality suspect.	Low-level nonviolent theft crime common in most environments (including public areas in daylight hours). Public transit generally safe during daylight hours, but less so after dark. Taxis should not be taken by individuals traveling alone after dark. Occasional occurrences of serious crimes, such as assault/battery and robbery. Rare occurrences of more violent crime such as rape and home invasion. Some potential for express non-violent, express kidnappings. Drug-related violence is commonplace in dangerous, urban areas, and sometimes spills over into other parts of town. Some threat of sophisticated financial crimes, such as identity theft, relationship deception, art/antiquities fraud, and virtual kidnappings. Military standing ready for disaster response.	Some evidence of organized criminal activities though acts of domestic terrorism (though not usually involving foreigners). Functional system of rule of law, but frequent identification of corrupt departments or individuals. Supplies of gas, oil, electricity, water, etc., occasionally interrupted, especially during periods of peak usage.  Occasional civil unrest or violent public protests, resulting in physical confrontation with authorities, etc. Domestic terrorism may be related to conflicts between indigenous groups and government. Country may experience some acts of domestic or international terrorism.

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ments, such as an emergency medical aircraft, may be needed; these services should be secured prior to departure.

### Safety Risks

Safety concerns may include risks associated with crime—especially crimes targeting victims by sex, sexual orientation/identity, and race or ethnicity—as well as crimes related to transportation risks. The prevalence of financial crimes such as credit card or ATM fraud, as well as identity theft, should also be noted. Fortunately, there are many resources that detail the prevalence of crime in other countries. The most common resource for North American educa-

tion abroad offices is the Country Information Sheet produced by the U.S. Department of State. Also very helpful are country-specific, and sometimes city-specific, Crime and Safety Reports produced by the Overseas Security Advisory Council (OSAC), a division of the U.S. Department of State charged with helping the private sector obtain security information for its overseas operations. Other governments provide similar resources in English including Australia, Ireland, Canada, New Zealand, and the United Kingdom.

Transportation is often a significant concern. In countries where the quality of public transportation is high, travel hubs such as bus, subway, or train stations can be hotspots for petty thieves,

	Health	Safety	Security
<b>High</b>	Significant risks beyond that of normal travel, likely exposure to serious communicable disease or injury, perhaps due to a motor vehicle accident. Contingency planning essential for those with nonlife threatening preexisting conditions. May not be suitable for individuals with serious or complicated preexisting conditions. Access to high-quality medical care varies within capital city and is highly suspect in other locations. Limited availability of standard medications. Blood supply and equipment cleanliness is a serious concern. Evacuation or a transfer should be considered for diagnosis and treatment of minor medical procedures and required for more serious illness or injury. Specialty care likely unavailable. Emergency medical services severely limited or nonexistent.	Low level nonviolent theft crimes prevalent. Serious crimes, such as assault/battery and robbery are common in select environments. Violent crime such as rape and home invasion are on the rise. Express kidnappings occur with some frequency and kidnapping for ransom occur regularly within certain groups or populations. Drug-related violence is increasingly dangerous, urban areas, and may spill over into other parts of town. Some threat of sophisticated financial crimes, such as identity theft, relationship deception, art/antiquities fraud, and virtual kidnappings. Government has limited ability to effectively respond to a natural disaster.	Some evidence of organized criminal activities though acts of domestic terrorism—may involve foreigners and/or organized crime syndicates of foreign governments. Civil unrest/violent public protests common.  Sporadic, regional adaption of rule of law, with corruption commonplace. Supplies of gas, oil, electricity, water, etc., insufficient for population, but provided on a somewhat regular, if rolling, basis. Country may experience repeated acts of domestic or international terrorism.
<b>Extreme</b>	Significant illness or injury is likely through either expected exposure to communicable diseases or an insect- or water-borne disease. Not suitable for travelers most preexisting conditions. Significant barrier exist to obtaining even basic medical care. Evacuations required for all medical needs beyond first aid. No specialty care. No emergency medical services.	Nonviolent theft crimes and violent crimes, including murder, are widespread and prevalent. Foreigners frequently targeted due to presumption of wealth. Constant threat of personal, life-endangering violence including rape, robbery, home invasion and kidnapping. Public transit of any kind (formal or informal), if available, is extremely dangerous. Carjacking commonplace. Drug or weapons trafficking related violence is nearly imminent in all aspects of public life. Financial crimes also commonplace, but less sophisticated in nature due to the lack of access to computer technology. Road accidents can lead to serious injury or even death due to limited driving laws/regulations, poor road conditions, inadequate vehicle maintenance.  Government has little or no ability to effectively respond to a natural disaster.	Government inoperable. No semblance of law and order. Supplies of gas, oil, electricity, water, etc., irregular and inadequate. Active conflict or postconflict zone. Acts of domestic or international terrorism may be regular and commonplace. Civilians may be targeted.

especially late at night. Roads in developing countries, as well as vehicle quality, are also of grave concern but may differ greatly in cities and in the country, as well as regionally. The Association of Safe International Road Travel (ASIRT) produces comprehensive reports on road conditions and specific routes in dozens of countries. They also have convenient wallet guides in many languages with travel-related phrases in translation (such as, “Please slow down”).

## Security Risks

Security concerns are generally less identifiable than criminal activity, which falls under safety risks. Risks under this category may

reflect concerns for the overall functionality or stability of a country’s government. The level to which the rule of a law is established is an important factor in a country’s overall security. The frequency and severity of civil unrest, strikes, or public demonstrations should be noted, particularly if they have the effect of interfering with daily life or result in civilian injuries or death. Another security concern may be the country’s perceived or real financial stability (or instability). If any of these circumstances limits access to services (electricity or water) or resources (fuel or food), this too should be noted.

Other security concerns include the prevalence of public corruption, the expectation of bribes as well as the professionalism (or

### Sample Risk Ratings for Locations of Heightened Concerns Michigan State University (MSU) - Office of Study Abroad

Country	Operational Areas/Cities	Health Rating	Health Concerns	Safety Rating	Safety Concerns	Security Rating	Security Concern	Other (Notes)
<b>China</b>	Beijing Harbin Zhejiang	M	Hep. A/B, malaria,* dengue fever,* rabies,^ typhoid, Japanese encephalitis,	L	Pick pocketing, <b>racial discrimination/ harassment</b> , financial “scams”	L	extortion	NA
<b>Guatemala</b>	Guatemala City, Tikal (tourist crime) Panajachel Routes in/out of Antigua	M for Antigua and Guatemala City, H other areas	Hep. A/B, malaria,* dengue fever,* rabies,^ and typhoid	H	<b>Road travel/banditry</b> and conditions, carjacking, pick- pocketing, armed robberies, home invasion, sexual assault, express kidnapping, drug-related violence, ATM fraud, and other financial “scams,” water safety, “adventure” activities, volcanic activity	M	Strikes, civil unrest (sometimes due to conflicts with/or between indigenous populations). Corruption, bribery, extortion, border with Mexico unsafe.	NA
<b>India</b>	Delhi, Palampur, Muketshwar, Chennai	M to H	Malaria,* dengue fever,* rabies,^ typhoid, and Japanese encephalitis	M	Road travel/banditry and conditions, unsafe public transit (prefer taxis to tuk- tuks), <b>drink spiking</b> , pick-pocketing, mugging w/weapon, sexual assault	L-M	Terrorism, public demonstrations, strikes, religion conflicts, conflict in northern border areas with China	Road transportation of highest concern
<b>Kenya</b>	Nairobi	M	Hep. A/B, malaria,* dengue fever,* rabies,^ typhoid, yellow fever, HIV, blood supply	M (H for Nairobi)	Road travel/banditry and conditions, unsafe taxis, drink spiking, pick-pocketing, mugging w/weapon, sexual assault, water safety	M	Civil unrest/ demonstrations, strikes, <b>past conflict in Rift Valley</b> (western Kenya)	US DOS Travel Warning in effect
<b>Turkey</b>	Istanbul Ankara	L	Hep. A/B, typhoid	L	Pick pocketing/petty crime, crimes targeting females, drink spiking, and increasing residential crime	L	Terrorism, public demonstrations, strikes, religion conflicts, concern for border areas—Syria, Iraq, and Iran	NA
<b>Russian Federation</b>	Moscow St. Petersburg Volgograd	M	Rabies,^ Hep. A/B, HIV, blood supply	L-M	unsafe taxis, drink spiking, pick-pocketing, mugging w/weapon, racial discrimination/ harassment, law enforcement, <b>financial frauds</b>	L	Corruption, extortion, terrorism, conflict in border areas—Caucasus	NA

\*selected locations

^certain activities increase risk

Items in **bold** denote awareness of incident affecting program decision-making or specific occurrence to an student/faculty or staff

L - Low Risk    M - Medium Risk    H - High Risk    E - Extreme Risk

**Disclaimer: This chart does not reflect actual ratings by MSU/OA. It is designed to serve as an example of possible notations.**

lack thereof) of law enforcement, the military, and the judiciary. The severity and frequency of domestic or international acts of terrorism will obviously impact security. Finally, it is important to also identify border conflicts with neighboring states as well as acknowledge any U.S. Department of State Travel Alerts or Warnings.

## Develop Your Action Plan

Policy development is a natural outcome of a risk assessment. After a thorough evaluation of your program site(s), responding effectively to the risks you identify will result in actions that mitigate those risks. In locations where malaria is prevalent, for example, participants may be required to submit to a malaria-prevention treatment scheme that includes prophylaxis medications and other actions (wearing long-sleeved pants and shirts at dusk or sleeping under a mosquito net). To manage risks associated with road travel, leaders may be prohibited from driving students in any vehicle or certain types of vehicles (in those instances, guidance must be provided to help program leaders select safe and reliable transportation services).

Additionally, students may be prohibited from renting cars on their own or driving cars associated with the program. Take care to ensure that any regulations prohibiting activity are consistently applied and consistently monitored for compliance. Violations should be identified quickly and offenders held accountable. If your inventory leads to the discovery of international activities of which you were previously unaware, a process to either register or apply for review of such opportunities may be another outcome of a risk assessment.

Preparing for crises and how to respond during and after such events is sound policy, but having an in-depth knowledge of your risks in advance can make your emergency plans even more effective. Now that you know what to do, it's just a matter of finding the time to do the work!

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**JULIE FRIEND** is a licensed attorney and Michigan State University's international analyst for travel, health, safety, and security. Her last article for *IE* was "Travel Warnings: Developing Effective Response Procedures" in the health and insurance supplement published with the November/December 2010 issue.

The image shows a screenshot of a web browser window. The address bar contains the text "Web Resources". Below the address bar, there are navigation buttons (back, forward, home, search) and a search engine icon (Google). The main content area is titled "U.S. GOVERNMENT TRAVEL INFORMATION" and lists several resources:

- The U.S. Department of State: <http://travel.state.gov/> (where Country Information Sheets can be found)
- Smart Traveler Enrollment Program (STEP): [travel.state.gov/travel/tips/registration/registration\\_4789.html](http://travel.state.gov/travel/tips/registration/registration_4789.html)
- The U.S. Department of State/Students Abroad: [www.studentsabroad.state.gov/](http://www.studentsabroad.state.gov/)
- Overseas Security Advisory Council (OSAC): [www.osac.gov/](http://www.osac.gov/)
- Office of Foreign Assets Control: [www.treasury.gov/about/organizational-structure/offices/Pages/Office-of-Foreign-Assets-Control.aspx](http://www.treasury.gov/about/organizational-structure/offices/Pages/Office-of-Foreign-Assets-Control.aspx)
- Directory of U.S. Embassies and Consulates: [www.usembassy.gov/](http://www.usembassy.gov/)

Below this section is another titled "OTHER GOVERNMENTS' TRAVEL INFORMATION (ENGLISH)" with the following resources:

- Australian Department of Foreign Affairs: [www.smarttraveller.gov.au/zw-cgi/view/Advice/](http://www.smarttraveller.gov.au/zw-cgi/view/Advice/)
- Canadian Department of Foreign Affairs and International Trade: [www.voyage.gc.ca/index-eng.asp](http://www.voyage.gc.ca/index-eng.asp)
- Irish Department of Foreign Affairs: [www.foreignaffairs.gov.ie/home/index.aspx?id=275](http://www.foreignaffairs.gov.ie/home/index.aspx?id=275)
- New Zealand Ministry of Foreign Affairs and Trade: [www.safetravel.govt.nz/](http://www.safetravel.govt.nz/)
- United Kingdom Foreign Office & Commonwealth Consular Reports: [www.fco.gov.uk/en/travel-and-living-abroad/](http://www.fco.gov.uk/en/travel-and-living-abroad/)

At the bottom of the screenshot is a section titled "HEALTH AND TRAVEL RESOURCES" with the following resources:

- Association for Safe International Road Travel (ASIRT): <http://asirt.org/>
- Centers for Disease Control and Prevention (CDC) Travelers' Health: [wwwnc.cdc.gov/travel/default.aspx](http://wwwnc.cdc.gov/travel/default.aspx)
- The World Health Organization (WHO): [www.who.int/en/](http://www.who.int/en/)