

Getting Out

BY JULIE FRIEND



Preparing for terrorism, political unrest, government collapse, and armed conflict in education abroad locations.

RECENT WORLD EVENTS HAVE PROMPTED increased interest in security assistance and evacuation services among education abroad professionals. Previously, such plans were only in place for institutions or organizations operating in locations considered to be high risk, defined perhaps by a history of civil unrest, political instability, or frequent but brief armed conflict with neighboring countries. Institutions and organizations that operate programs in locations considered to be politically stable understandably spend time mitigating more likely risks: road accidents, alcohol abuse, drowning, illegal drug use, malaria, sexually transmitted diseases, and theft. However, education abroad professionals need to think more broadly about student risks. Even if the chance of evacuation is extremely low, all locations must be regularly monitored for security risks. Emergency protocols must address shelter-in-place procedures and/or evacuation plans.

Unrest Overseas and Education Abroad

Just as the tragic events of September 11, 2001, prompted a nationwide conversation about travel and terrorism, the Madrid train bombing of 2004 required us to think differently about security risks all over the world. Locations previously considered “safe” were suddenly under review. Institutions and organizations dusted off their emergency plans, reviewed host family vetting processes, and evaluated building security, but most importantly, they broadened orientation discussions about safety and risk to include acts of terrorism. No serious discussions of pulling students out of Spain were entertained, however, and it was easy to think of the Madrid bombings as an isolated incident until the 2005 London transit bombings in a city where thousands of U.S. students were studying for the summer. Despite parental pressure, few, if any, institutions elected to cancel London programs,

but constituents rightly demanded more transparency regarding risk assessment. In 2006 the armed conflict between Lebanon and Israel highlighted the need for comprehensive evacuation plans, but many institutions and organizations that do not operate programs in countries with U.S. Department of State Travel Warnings dismissed the message.

To illustrate how quickly a location thought to be reasonably safe can become unsafe, recall the August 2008 war between Georgia and Russia. Less than 36 hours after the first reports of fighting, the State Department issued a Travel Warning and began evacuating U.S. citizens. Any institution that had students in Georgia but failed to monitor the situation could have exposed them to unnecessary risks. As the conflict progressed, arranging transportation out of Tbilisi became increasingly difficult.

If this incident did not raise concerns about security monitoring and evacuation assistance, consider

EDITOR'S NOTE

Advice contained in this article is of a general nature and you should consult your campus risk manager and your insurance carrier for specific guidance regarding your needs.

the sudden and serious civil unrest in Bolivia in September 2008. In the span of six days, an American airline temporarily suspended flights to and from the capitol, the State Department issued a Travel Warning, the Peace Corps ceased operations, and the embassy arranged air evacuations for its employees and other U.S. citizens. Any institution or organization that fails to take advantage of opportunities to evacuate under the assistance of the U.S. government is well advised to have a back-up plan that includes private evacuation insurance coverage.

Assessing the Need for Evacuation Coverage

To evaluate the need for evacuation insurance coverage, first identify the cities and countries where students are studying and the number in each location at varying times of the year. Then, determine the relative risk of civil unrest, government collapse, or regional conflict. Formalize an understanding of any expected services from providers or local institutions. Evaluate the quantity and quality of services available from local authorities. Check with sister institutions or organizations to compare risk criteria and assessment. Talk to faith-based organizations in your community that might have members on-site and inquire about their evacuation criteria. Consult with faculty who travel regularly to areas of concern. If your office lacks the time or expertise to make these assessments, a security assistance company can help.

Next, decide how risk tolerant your institution or organization is willing to be. This has both programming and financial implications. Plans must be in place to help students complete academic requirements if they are forced to leave the country early. This may require home campus faculty to provide missed content (online or in person), or you may be forced to grant full tuition refunds. Develop comprehensive refund policies that address return airfare, ground transportation, program fees, and tuition.

Most importantly, understand the conditions under which an evacuation is covered and when an evacuation

will be deemed “fee for service.” Some conditions may be explicit. For example, many policies state that if the State Department issues a Travel Warning, a security evacuation will be covered. Rarely will an evacuation be covered just because the institution or organization wants out due to parental or collegiate pressure if the general assessment indicates no imminent threat. This doesn’t mean that the provider will refuse to carry out the evacuation, only that the institution or organization will be billed for such services after the fact.

If you are contemplating an evacuation, inform your sister institutions/organizations. Those who elect to stay will have to defend





their decision in light of yours, so advance notice of your decision is an important professional courtesy.

Shelter-in-Place Versus Evacuation

Not all institutions or organizations need security evacuation coverage. Although no location is immune from terrorist attack, it is unlikely that students would need to be evacuated from a country with a stable government. Instead, shelter-in-place plans must be ready. For faculty-led programs, this means having enough funds to cover additional nights in a hotel, group meals, and airline re-booking fees. A good formula is to select the location where you have the most students abroad at one time and determine the cost for three to four days of meals and accommodations (double occupancy). Then, if flights home need to be re-booked, add the per-person cost of change fees or, even more prudently, new one-way tickets for all participants in case the original carrier ceases operations. Set this amount aside as a contingency fund.

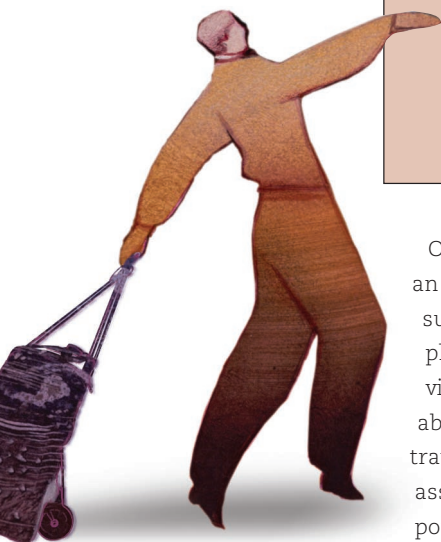
In the most extreme shelter-in-place circumstances, the study center or host institution may wish to stockpile a few days' supply of food and water in case students have to remain in the center or an academic building. Otherwise, host families or residence halls should have their own shelter-in-place plans.

Security Assistance Services

While many institutions and organizations may not need evacuation services, all institutions must regularly monitor safety and security incidents in education abroad locations. For small offices, this can be an unwieldy task. Luckily, monitoring services are a common benefit provided by many security insurance providers. Services may include daily e-mails, news briefs, online newsletters, or more comprehensive reports for specific cities or countries. Such communications can prompt an office to conduct a security evaluation resulting in a change of procedure or itinerary or even in an evacuation.

Questions to ask when considering security evacuation insurance

- Do we have students or programs in locations where the possibility of evacuation exists? If so, how many? If the number of students in higher risk locations is small, is our office capable of organizing an evacuation?
- Are we relying on the U.S. Department of State to evacuate our students? If so, have we discussed this with representatives of American Citizen Services? Are we prepared to reimburse them for travel or accommodations costs? Do we have a plan to assist noncitizens or permanent residents? Have we considered other options (such as private coverage)?
- Do we have shelter-in-place plans?
- What is our threshold of risk? Will we be conservative or liberal? What review triggers will be important to our institution or organization? Do we have the funding to cover evacuation costs not covered in our policy?
- Are we capable of monitoring security and risk in the locations we have students on a daily basis? If not, how do we know if conditions have changed?
- If staff is receiving security reports from a government agency, such as the Overseas Security Advisory Council (OSAC) or a private organization, can we assure constituents they are being read? Do we have a back-up plan for when the recipient of this information is out of the office?
- How does the provider assess risk? How are covered evacuation decisions made, and by whom? What influence, if any, does our institution or organization have in determining a covered benefit?
- Is door-to-door transportation provided, or do my students, staff, and faculty need to get to the pre-designated meeting place to be evacuated?
- If door-to-door transportation in the conflict location is not provided, what do my students, staff, or faculty do if it is too dangerous to travel to the meeting place?
- If our institution would like our students, staff, and faculty evacuated, but the provider does not think the conditions warrant a covered benefit, can we be billed for this service? Can we obtain example costs for a non-covered evacuation recently conducted?
- What advance information does the provider need from our office to be prepared to carry out an evacuation? For example, are passport identification numbers or photos required?



State Department Registry

Register your students, faculty, and staff abroad with the U.S. Department of State at http://travel.state.gov/travel/tips/registration/registration_1186.html

Other services that may fall under an assistance package include site surveys and customized response plans. Site surveys may include a visit to proposed program location(s) abroad, a complete review of the travel itinerary including a visual assessment of all proposed transportation routes, vetting of on-site tour operators and rental vehicles, and an inspection of accommodations and classrooms.

clarify the roles and responsibilities of all involved. If evacuation coverage is obtained, develop a relationship with your benefits representative and be sure to alert them to changes in your program portfolio. Understand the difference between covered and fee-for-service benefits and update emergency plans to reflect new options. In sum, hope for the best, but plan for the worst.

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The Role of the State Department

Relying on the U.S. Department of State as your sole source of evacuation assistance is a mistake. While one of the roles of the American Citizens Services (ACS) unit is to provide assistance to Americans in crisis abroad, it is the organization/institution's and the individual's responsibility to be prepared for foreseeable risks. In some locations, the embassy's staff may not be large enough to accommodate your immediate needs. If your students are located far from the capital city, ACS's ability to help will be limited. Finally, participants that are not U.S. citizens or permanent residents are not technically eligible for ACS's services—including evacuation assistance.

My institution had one student in Tbilisi, Georgia, when fighting with South Ossetia began. He was interning for a local media outlet that had a good relationship with the U.S. embassy. We worked with the Overseas Security Advisory Council to get him on a convoy to Armenia without much fuss, but the experience caused me to worry. What if there had been 15 or 50 students? What if the State Department could not have accommodated that many? I had no other plan. Although we register all our students, faculty, and staff with the State Department, we are now reviewing various evacuation services, particularly for higher risk locations where we have more than a handful of students.

Overview

Acquiring evacuation insurance requires more than just purchasing a policy. It should start with a careful analysis of risks, a determination of risk tolerance, and an assurance that education abroad locations are being monitored for changes in the security environment. If security assistance services are contracted,

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