



FERRIS STATE UNIVERSITY

SAFETY, HEALTH, ENVIRONMENTAL AND RISK MANAGEMENT

Study Abroad Risk Management Guidance

A *Travel Risk Management* program includes training, monitoring, traveler tracking and feedback from recent travelers/others in the travel area. The program components include Duty of Care, Duty to Disclose and Standard of Care.

Duty of Care is a legal responsibility of the study abroad leader to do everything “reasonably practical” to protect the health and safety of university travelers. Examples include:

- Safe hotels, airlines, rental cars, transportation, tour operators, etc.
- Providing training, information and instruction on potential hazards.
- Providing sound travel advice.
- Monitoring travel conditions around the world.
- Vetting travel suppliers prior to travel.

The *Duty to Disclose* reinforces the need of the study abroad leader to monitor and disclose potential travel safety risks. The traveler must be able to make an informed decision even if the information is not readily available to the traveler. Examples include:

- Monitoring civil unrest in a region.
- Utilizing State Department announcement, advisories and warnings.
- Communicating travel supplier and/or tour operator deficiencies to travelers.

The *Standard of Care* is constantly evolving. The study abroad leader is measured by this doctrine and expected to adopt new practices within the industry. The office of International Education assists study abroad leaders in the development of these procedures. Examples include:

- Monitoring and tracking traveler itineraries.
- Providing pre-trip information and training.
- Explaining disclaimers and waivers.
- Keeping travelers informed of ongoing or developing risks.

Insurance and Risk Transfer- even the most seasoned and careful study abroad leader can make a mistake or have something bad happen. The university maintains a comprehensive program of insurance to help protect the study abroad leader and university travelers. The Ferris program is made up of the following coverages:

- Travel assistance programs
- Foreign liability coverages
- Traveler medical expenses

Michigan Universities Self Insurance Corporation (MUSIC) is the University’s risk transfer facility. It protects the University from claims of bodily injury and property damage caused by executive officers, board members, employees, volunteers and students **while performing authorized duties within the scope of their employment** on behalf of the University. Enterprises outside of the scope and mission of the university are excluded. I.e: exposures not shared by all MUSIC participants, SCUBA diving, non-academic related programs, athletic events, etc.

University Employees who are study abroad leaders have access to:

- World Risk Assistance Card**
 - Medical Assistance and Travel Medical Emergency Services.
 - Personal and pre-trip services.
 - Legal assistance.
 - Emergency cash from personal funding source.
 - Lost baggage or passport assistance.
 - Insurance coordination.
 - Evacuation and repatriation.
 - Emergency message center.
 - Other general assistance.
- Visa Commercial Card
 - Travel and Emergency Assistance – employee responsible for cost of goods or services provided.
 - Auto Rental Collision Damage waiver (check exclusions and limitations)
- MUSIC Foreign Casualty**
 - Provides liability coverage to protect the University from claims.
 - University Business property not to exceed \$50K total value.
 - Foreign Workers Compensation.
 - Accident Travel and Sickness coverage.
 - Crisis Response.

****Coverage excludes claims** occurring in a territory or country, which is in violation of an applicable US treasury Department economic, trade or “OFAC” sanctions, enforced by the US Treasury Department.

Entitled Persons defined as: Active students, faculty and staff who are participants in the program sponsor’s (FSU) Study Abroad Program, for whom the fees have been paid, may access travel medical insurance coverage.

- Geo-Blue Study Abroad Plan – **Fee paid by the traveler.**
 - Medical Expenses. (foreign medical insurance)
 - Accidental Death and Dismemberment.
 - Repatriation of Remains.
 - Medical Evacuation.
 - Emergency Family Travel.
 - Entitled Persons shall include students who were participating in a study abroad program and who have graduated, but may continue to be involved in school related activities. I.e: study abroad in summer semester after graduation.
 - Entitled persons shall also include a chaperone or family member of any student, faculty and/or staff accompanying other Entitled Persons involved in the study abroad program.
 - Entitled persons shall also include a spouse, domestic partner or dependent of any student, faculty and/or staff involved in the study abroad programs, for whom the fee has been paid.

All coverages described in this document are subject to change and conditions of the coverage contracts or policies – **this document is informational only** and not a guarantee of coverage.