

Recommendations from ACS International Program Directors to ACS Council of Academic Deans

****Endorsed by Deans May 2003****

The most recent (January 2003) meeting of the ACS International Program Directors included considerable discussion of risk management issues. The following recommendations are a result of that discussion and are offered for your review and consideration.

Risk Management

Recent world events on both health and military fronts continue to underscore the importance of having carefully considered risk management policies and plans in place for study abroad programs. Multiple offices and campus constituencies are involved in creating and preparing students for such study and no single campus office can work in a vacuum to address the many risk management issues that need to be considered.

With this in mind, the ACS international program directors make the following recommendations for all of our institutions.

- First and foremost, every institution should have a **risk management team** specifically for study abroad programs. The team should develop coordinated campus-wide policies and procedures concerning these programs.

In addition, we recommend these specific practices:

- Institutional insurance policies should be periodically reviewed to insure that they adequately cover study abroad programs. (See page 2 for a list of questions for consideration in regard to institutional liability insurance.)
- All students participating in study abroad programs should be required to purchase minimum levels of both health and travel insurance (including evacuation and repatriation coverage)—ideally from a single or limited number of carriers, helping to assure that such coverage is in place and to streamline documentation.
- The international office should be notified of all activities that involve students in international travel. Currently, some activities seem to occur “under the radar” of the international office—the office that could offer the most assistance and expertise. This notification helps to insure that the individuals on campus who are responsible for the organization of the trip are addressing various institutional liability issues, such as the need for waivers, insurance policies, and notification of travel and health advisories.

The NAFSA Workshop *Foundations of International Education: Education Abroad Advising* presents the following questions regarding the importance of institutional liability insurance:

- Have you checked with your institutional attorney or office of risk management to clarify the liability situation for institutional sponsored programs?
- Does your institution have a comprehensive policy?
- Have you carefully examined your insurance policy?
- Has your university/college attorney's office reviewed all of your program documents (which are contractual in nature) for validity, duration, enforceability, exemptions and/or conflicts?
- What exposure to liability extends to program coordinators and faculty leaders?
- Is your application process thorough in investigating the suitability of a student for your program?
- Will you require a release form and waiver form from participants?
- How will you determine any pre-existing conditions?
- Have you considered a health form?
- What are the confidentiality issues for your institution or program?
- Where do you stand on the privacy act?
- Will you require insurance?
- If your program has an unusual or high-risk element (skiing, water activities, area of political instability, health and environmental concerns, etc.), how will you inform the participants of any potential risks?
- How will you ensure participants understand these risks?
- Have you considered adding a disclaimer to publicity and promotional materials to ensure the program is accurately represented, as well as to protect you, the sponsor, against unforeseen changes in program arrangements, such as currency fluctuations, cancellations, etc.?
- Do you have a clear refund policy, both for cancellation of the program or withdrawal (voluntary or involuntary) of the student?
- Have the students received information on the potential risks of your program, its location and structure?
- Do the students know what you know about the program?
- Have you developed an emergency contact sheet, which includes on-campus contacts, the press, student relations and any other necessary bodies like government?
- Do you require written status or progress reports from your overseas partners or staff?