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## Assessing the Risk of Student Foreign Travel



News reports over the past months were filled with accounts concerning terrorist attacks and other unsettling events. Recently, gunmen in Pakistan attacked Bacha Khan University in Charsadda, shooting eighty people. Unfortunately, there is no reason to believe that this trend will disappear as the year continues.

At this time, educational institutions with planned student trips or study abroad programs may be thinking about cancelling or postponing their plans. Requests to do so may have come from students, staff or parents. If this is the case, now is the time to identify the risks associated with your travel plans.

### **Travel Agreements, Arrangements and Insurance**

Check the terms of your travel arrangements - speak with your travel agent or travel company. Determine how the current situation at your destination affects your agenda, accommodations and travel and if there are deadline dates where the itinerary can be changed without being assessed a penalty.

If travel insurance was purchased, check to see what type of coverage is provided in the policy. The level of protection differs between regular trip cancellation insurance (which typically lists a number of specific reasons for reimbursement - such as an unexpected illness or upcoming extreme weather) and Cancel for Any Reason (CFAR) insurance, which provides coverage if the policyholder cancels for virtually any reason. Depending on the terms of the policy, increased threat levels alone may not be enough to trigger coverage. If travel insurance was purchased through a travel agent or tour company, ask them for assistance interpreting the policy terms. If there is cooperative study-abroad agreements with other institutions, review cancellation and postponement terms. This is also true if space abroad was leased for a program or class.

## **Terrorism Risk - When and Where Do Most Terrorist Attacks Occur?**

According to the Global Terrorism Database (2014), the months with the highest number of terrorists attacks were May and July - mostly bombing, explosions and armed assaults. This is disconcerting, since a large amount of student travel occurs during the spring and summer. The majority of the attacks occurred in the Middle East/Northern Africa and South Asia (<http://www.start.umd.edu/gtd/>). The Global Terrorism Index 2015 breaks this down even further. It reports that seventy eight-percent of all deaths and fifty seven-percent of all attacks occurred in just five countries: Afghanistan, Iraq, Nigeria, Pakistan and Syria. (<http://www.visionofhumanity.org/#/page/indexes/terrorism-index>).

According to the U.S. Department of State (State Department), in 2014, twenty-four private U.S. citizens were killed overseas, eight were injured and three were kidnapped as a result of incidents of terrorism. The majority of these incidents occurred in two regions, Afghanistan and Israel, the West Bank and Gaza. U.S. military personnel killed or injured in a terrorism-related incident while on active duty or employees of the Department of State and other federal agencies while overseas on U.S. government orders were not considered private U.S. citizens in the report. (<http://www.state.gov/j/ct/rls/crt/2014/239418.htm>).

## **U.S. Department of State Alerts and Warnings**

At this time, there are forty-seven alerts or warnings listed by the State Department. An *alert* is issued to make travelers aware of short-term events that may be occurring, such as a large-scale labor strike. A *warning* is issued when the State Department wants citizens to carefully consider whether they should travel to a particular country or region within a country. Most of the alerts and warnings are for know trouble-spots around the world. There are also warnings for Israel, the West Bank, and Gaza; Mexico and Turkey.

There is a worldwide travel alert for U.S. citizens. The State Department alerts U.S. citizens to travel risks due to increased terrorist threats, citing current information suggesting that ISIL, Boko Haram, and other terrorist groups continue to plan terrorist attacks in multiple regions. These attacks may employ a wide variety of tactics, using conventional and non-conventional weapons and targeting both official and private interests. The November 2015 Paris and recent attacks in

Turkey, Indonesia and Pakistan reinforce the need to heed this alert.

## Travel to France

The State Department has not issued a travel warning or alert for France.

However, on December 22, 2015 the US Embassy in Paris issued a Security Message for U.S. Citizens addressing the Paris terrorist attacks. It reminds U.S. citizens that in the wake of the November 2015 terrorist attacks in Paris, the French government continues to warn of possible further attacks in France, citing repeated threats by terror groups. The French government is still operating under a state of emergency, which is extended through February 26, 2016. The state of emergency allows the government to prevent the circulation of individuals and to create zones of protection and security. There are reinforced security measures throughout the communes in the Ile de France region, in addition to other actions. You can read the entire message at <http://france.usembassy.gov/>

## Health Warnings for Travelers

The Centers for Disease Control and Prevention (CDC) provides health information for travelers visiting foreign countries. Looking at popular travel destinations for students, here is a summary of information concerning travel health notices.

Country	Travel Health Notices
Austria	None
China	There are two Watch Level One Notices: Lunar New Year, Avian Flu (H7N9) in China
Costa Rica	One for Chikungunya in Central America
Equator	One for Chikungunya in South America
France	None
Germany	None
Ireland	None
Italy	None
Spain	None
United Kingdom	None

Chikungunya is an illness caused by a virus that spreads through mosquito bites. In March 2015, the CDC posted Watch Level One - Practice Usual Precautions for Carnival and Mardi Gras in several countries. This may be repeated again in 2016. For more information and to conduct additional research, visit the CDC website at: (<http://wwwnc.cdc.gov/travel/destinations/list>)

The CDC has posted three Alert Level 2, Practice Enhanced Precautions concerning the Zika virus in Puerto Rico, the Caribbean and Mexico - <http://wwwnc.cdc.gov/travel>.

## Recommendations and References

- Visit the State Department at: <http://travel.state.gov> for information about threats overseas.
- Enroll in the State Department Smart Traveler Enrollment Program (STEP) <https://step.state.gov/step/> With STEP, schools can enroll their trip with the nearest U.S. Embassy. Enrollees will receive information about the conditions in the country, make it easier for embassy officials to contact group leaders and help family members contact travelers when they are in the foreign country.
- The State Department also has information for students who are traveling abroad at <http://travel.state.gov/content/studentsabroad/en.html>
- The State Department website lists information about every country at: <https://travel.state.gov/content/passports/en/country.html>. This site contains the location of U.S. embassies and consular offices. Information about visa requirements, crime and security, health and medical considerations is also included.
- Research the conditions in the countries you plan to visit by monitoring media reports. Risk varies depending on the region. Pay particular attention to the cities or areas on your itinerary.
- The Federal Bureau of Investigation (<https://www.fbi.gov/>) website contains information about threats against Americans.
- Be mindful of increased security measures in foreign countries. Additional roadblocks, increased police powers, curfews, closing tourist sites, cancellation of large-scale events or access to certain districts or neighborhoods can negatively affect travel or force a change in plans.
- Consider GPS or smart phone tracking.
- Stay in touch with your travel agent or tour company.
- When traveling, an emergency response plan is needed. Procedures to address disruptions in transportation, medical emergencies, travel restrictions, lost or missing students, weather emergencies, arrest or detention of a student, chaperone or staff member or political unrest are needed.

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