

UNIVERSITY RISK MANAGEMENT

# **International Travel Guidelines**

#### PURPOSE

The University of Colorado (University) recognizes that international study and work experiences are integral to students, faculty, and staff by broadening their perspectives on intercultural diversity and relationships. It is also recognized that such travel poses unique and increased risks to participants and to the University. This Guideline is intended to assist departments, faculty, staff, students, and volunteers acting on behalf of the University in minimizing the risk related to University sponsored international activities.

#### SCOPE

This document applies to University-sponsored international travel. Examples include Study Abroad programs, faculty-led study tours, faculty research, attendance at conferences and other meetings, recruiting, Semester at Sea, independent study and internships.

#### **RESPONSIBILITY/ACCOUNTABILITY**

These guidelines provide information and tools to assess and manage unique risks associated with international travel.

#### Campus/Departments/Units

The University and its campuses have various policies and procedures addressing international travel.

Each campus has an office with responsibility for coordination of academic travel and international education (see RESOURCES), which is an excellent resource for specific international travel questions and safety concerns. They provide international travel orientation and other health and safety information for both students and faculty. Faculty planning to lead trips abroad can contact these offices for support and guidance.

# International Risk Management Committee

Campus International Risk Management Committees assess the University's international risk, recommend policies to enhance university international risk management and risk mitigation, develop international risk management services and protocols, and provide oversight and review of international risk. They develop and maintain the campus international crisis response plans and assist departments with emergency response and business continuity plans for international emergencies.

Campus committees may consist of representatives from Study Abroad/Global Education and/or Office of International Education, Office of International Affairs, and <u>Risk Management</u>. Representatives from various Colleges and disciplines including Communications/Public Relations, Student Affairs, University Counsel, Faculty, Finance, Public Safety and others may be invited to participate as needed.

#### University Employees and Authorized Volunteers

Faculty, staff, student employees and authorized volunteers of the University are expected to comply with University policies, rules and regulations when planning for and traveling abroad.

Regulatory compliance may include export controls, government sanctioned nations, animal and human subject research and technology transfer. Refer to the RESOURCES for your campus contact.

Faculty planning to lead trips abroad can contact campus study abroad offices for international information.

International travelers can utilize URM's <u>International Risk Assessment and Emergency Planning Checklist</u> to assist in identifying and addressing international risk issues.

# Students and Participants

In the interest of individual and group safety and overall positive learning experience, students who are traveling abroad as part of a Study Abroad, International Education or other University-sponsored programs should follow their campus-specific policies and educational programs that include orientation, sexual harassment policies, health insurance packages/information, travel warning websites, and return transition/debriefing. Students and participants traveling as part of a University-sponsored program should be aware that they are responsible for their own behavior and any resulting consequences.

# University Risk Management

The <u>University Risk Management</u> (URM) website and <u>campus URM</u> can provide information regarding international travel insurance and assistance programs provided by the University. URM representatives serve on campus international risk management committees and consult on risk assessments. URM provides the <u>International Risk Assessment and Emergency Planning Checklist</u> to use as a risk identification and mitigation tool.

# TYPES OF INTERNATIONAL TRAVEL

# University-Sponsored Programs

University-Sponsored programs are programs organized, financed, operated, and/or maintained by the University with minimal or no third party (vendors, contractors, travel agencies, *etc.*) assistance. These programs follow all University and campus policies and work with campus offices, URM, using the International Risk Assessment to address risks.

# Third-Party Programs

The University may outsource certain international programs by contracting with third parties. Travelers follow all University and campus international policies, and the third-party requirements. Contact Campus Counsel and URM to review contracts for appropriate hold-harmless language, indemnification agreements, insurance and waivers.

# Elective Travel (Non-sponsored)

This travel is not endorsed or under the auspices of the University. The University does not offer academic credit, coordinate travel or fund these activities. Travelers are encouraged to review general travel information that is available from campus international programs or URM regarding safety and health information.

# UNIVERSTY ASSISTANCE AND INSURANCE PROGRAMS

# Workers' Compensation

For work related injuries and illnesses workers' compensation covers University **employees** while in the course and scope of their employment, while on official University business. The Travel Assistance Program and Foreign Workers' Compensation Insurance provide emergency medical guidance, including evacuation if necessary, while traveling abroad. Report work related injuries or illness on the University Risk Management (URM) website as soon as possible.

# Travel Assistance Program

Dealing with an emergency situation outside of the U.S. may be very different than in the U.S. The University has a membership with International SOS to provide emergency assistance to University **faculty, residents, staff and students** traveling internationally. The program applies to medical, political and other travel emergencies.

International SOS can be contacted on a 24 hour basis for travel assistance. Please review the following information and go to the website for details on our membership.

# International SOS

- The University's travel agency uploads your international travel itineraries to International SOS when booked. You must manually register your itinerary with International SOS if you purchase your international tickets on the internet or your travel is a no-cost trip. Please review Procurement's <u>step-by-step</u> process for international travel.
- International SOS will email you initial medical, security and country information on your destinations as well as alerts if there are changes during your travel.
- The membership card is available through your campus <u>Risk Management office</u>. The membership card provides the <u>website</u>, membership number 11BCAS000006 (login number) and the 24 hour contact information for International SOS. Please log in and set up your profile. If you are not required to use the University travel agency, register your trip on the web site to automatically receive **Travel Alerts** for your destination. The web site can be used throughout your travels.
- International SOS provides assistance; it does **<u>not</u>** provide supplemental health or medical insurance.

# Personal Health and Medical Coverage

The travel assistance and workers' compensation programs apply to situations arising out of the course and scope of employment. Therefore, we recommend purchasing travel medical insurance for your trip.

- **Personal Health Insurance:** Your personal health insurance may cover non-work related foreign medical treatment. Co-payments, co-insurance, out-of-network charges, or other limitations may vary. Please check with your plan to determine how or if coverage applies internationally.
- **Travel Medical Insurance:** You can personally purchase separate travel medical insurance that can cover those amounts that may not be covered by workers' compensation or your personal health insurance. There are many programs available that include evacuation and repatriation coverage. Contact your campus health or international office for information.

# Property Insurance

University property is insured through the URM program. A \$2,500 deductible may apply to theft losses. Your personal property is **not** insured by the University. Please review security measures that apply to your travel destination.

# Foreign Liability Insurance

University employees are covered while acting within the course and scope of their employment. Exclusions include medical malpractice. This insurance does not replace auto insurance. You must purchase country-specific compulsory auto insurance if you rent a vehicle. Regulations and laws vary from country to country, making car rental and driving a high-risk choice in some countries. Consider the various transportation options for your destination.

#### Incident/Claim Reporting

Any incident should be reported as soon as possible through the URM website (if access is available at your location). Please provide international contact information, as we may need to contact you prior to your return.

For emergency guidance or additional claim information contact University Risk Management Claims 303-860-5682 or toll-free 888-812-9601 (NOTE: TOLL-FREE CALLING MAY NOT BE AVAILABLE AT ALL INTERNATIONAL LOCATIONS).

#### WAIVERS/RELEASES/CONSENTS

<u>Assumption of Risk, Releases, and Waiver</u> guidelines and templates are available on the URM website. The templates are used to advise participants (students, volunteers, non-employees) of the anticipated hazards for the specific trip; advise participants of their responsibility; advise the University does not provide medical insurance; obtain their written consent and document international health insurance and emergency contact information.

#### INTERNATIONAL TRAVEL RISK ASSESSMENT AND EMERGENCY PLANNING CHECKLIST

The Risk Assessment is a tool to identify country-specific risks and assist with emergency planning.

International emergencies can range from petty theft to terrorist acts, psychological or bodily injury, and even death. Distance, limited communications, and unfamiliar laws and customs can further exacerbate these emergencies. Trained group leaders and participants who have prepared and been oriented on a written crisis response plan are best prepared to respond to a variety of emergencies. Use of the Risk Assessment can assist in utilizing University and non-university resources to effectively prepare for travel emergencies.