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. 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 risk identification, loss prevention and mitigation of 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, 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 Risk Management. 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 and individuals, animal and human subject research and technology transfer.

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

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 program 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 (URM) website</u> and campus URM representatives 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 Travel 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 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 and URM.

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 University 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 INSURANCE PROGRAMS

International Medical and Evacuation Insurance: The university program is a blanket insurance policy designed to cover all University of Colorado faculty and staff (employees) during international travel meeting the following criteria:

- travel outside of US and its territories
- travel for less than 180 consecutive days
- travelers up to age 85
- travel to Afghanistan, Burkina Faso, Central Africa Republic, Cuba, Democratic Republic of Congo, Iran, Iraq, Libya, Mali, Nigeria, North Korea, Pakistan, Russia, South Sudan, Sudan, Syria, Ukraine, Venezuela or Yemen requires campus approval. For travel to any of these countries please contact your campus international contact with the countries to be visited, the dates to and from, and the purpose and activity during the travel.

CU Faculty/staff employed by the university and traveling as part of their employment can contact URM or PSC-Travel for information to access the insurer's website. The information includes group access code, access to ID card and emergency contact information.

CU Faculty/staff traveling on a study abroad program must coordinate their coverage by contacting their campus global education or study abroad office managing the program.

Students must contact their campus global education or study abroad office for guidance on purchase of international medical and evacuation insurance.

For **non-employees** URM recommends purchasing travel medical and evacuation insurance for your trip. Your personal health insurance may not cover foreign medical treatment, copayments, co-insurance, or out-of-network charges. Faculty/staff family members on approved travel can purchase coverage through the university provider.

Workers' Compensation: the university workers' compensation program apples to employee's work related injuries and illnesses while in the course and scope of their employment on official university business.

- For immediate medical response and guidance contact your university international medical and evacuation insurer as referenced above.
- Report work related injuries or illness on the <u>University Risk Management (URM) website</u> as soon as possible. Contact URM at <u>riskmgmt@cu.edu</u> or 303-860-5682 with worker's compensation questions and guidance.

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 Auto and Liability Insurance

- Liability: university employees are covered while acting within the course and scope of their employment. Exclusions include medical malpractice. Contact Professional Risk Management at 303-724-7475 for additional information on medical malpractice insurance.
- Auto: international car rental does <u>not</u> trigger liability or physical damage coverage through the State of Colorado Auto Rental Agreements. The university travel card may <u>not</u> provide physical damage in some countries and has various restrictions/limitations. You must purchase country- specific compulsory auto insurance if you rent a vehicle. This expense is eligible for reimbursement. 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 <u>URM website</u> (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 URM Claims at 303-860-5682 or <u>riskmgmt@cu.edu</u>.

TRAVEL ASSISTANCE PROVIDER

Preparing for international travel and potential emergency situations outside of the U.S. may be very different than in the U.S. The university has a membership with a travel assistance provider

called International SOS to provide the following services. You can access the <u>provider hosted</u> website with the university membership number 11BCAS000006 (login number).

- Pre-travel country specific information: provides information on medical, security and travel
 to prepare for safe travel. The travel guidance is accessible on the hosted website and/or is
 emailed to travelers booked through the university travel agency or who manually register
 their reservation.
- Database of university travelers: traveler reservations booked through the university travel agency are uploaded to assist in responding to emergencies. Travelers can manually enter travel reservations.
- 24/7 travel assistance: travelers can call for pre-travel and during-travel inquiries.
- Real time global intelligence reports (email or mobile app): changes in medical or travel conditions will trigger alerts to travelers.
- Emergency/crisis responder: your **international medical and evacuation insurance carrier** is your first call for medical and evacuation needs. The university uses the travel assistance provider for additional guidance in emergencies.

WAIVERS, RELEASES AND CONSENTS

<u>Risk/Waiver templates</u> 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.

RISK ASSESSMENT AND EMERGENCY PLANNING CHECKLIST

The <u>International Travel Risk Assessment and Emergency Planning Checklist</u> 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.