

# “WE’RE NOT IN KANSAS ANYMORE”

MARCH 5, 2020

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We're not in Kansas anymore...



# Agenda

- Global Risk Landscape – 2020 Perspective
- Mental Health Considerations
- Resources – Where to Go, What's Expected

# The Risk Landscape

- The risk landscape is continually changing
- The international socio/political environment can change at a moments notice
- Climate change evolving but unpredictable
- Governments (populism) and financial sustainability undergoing major swings
- Data integrity (security, theft, fraud, cyber)
- Risks are becoming increasingly interdependent



# Short-term concerns became sharply focused on environmental risks, reflecting a renewed sense of urgency with respect to climate change

## Global and regional risks expected to increase, all regions (2019–2020)

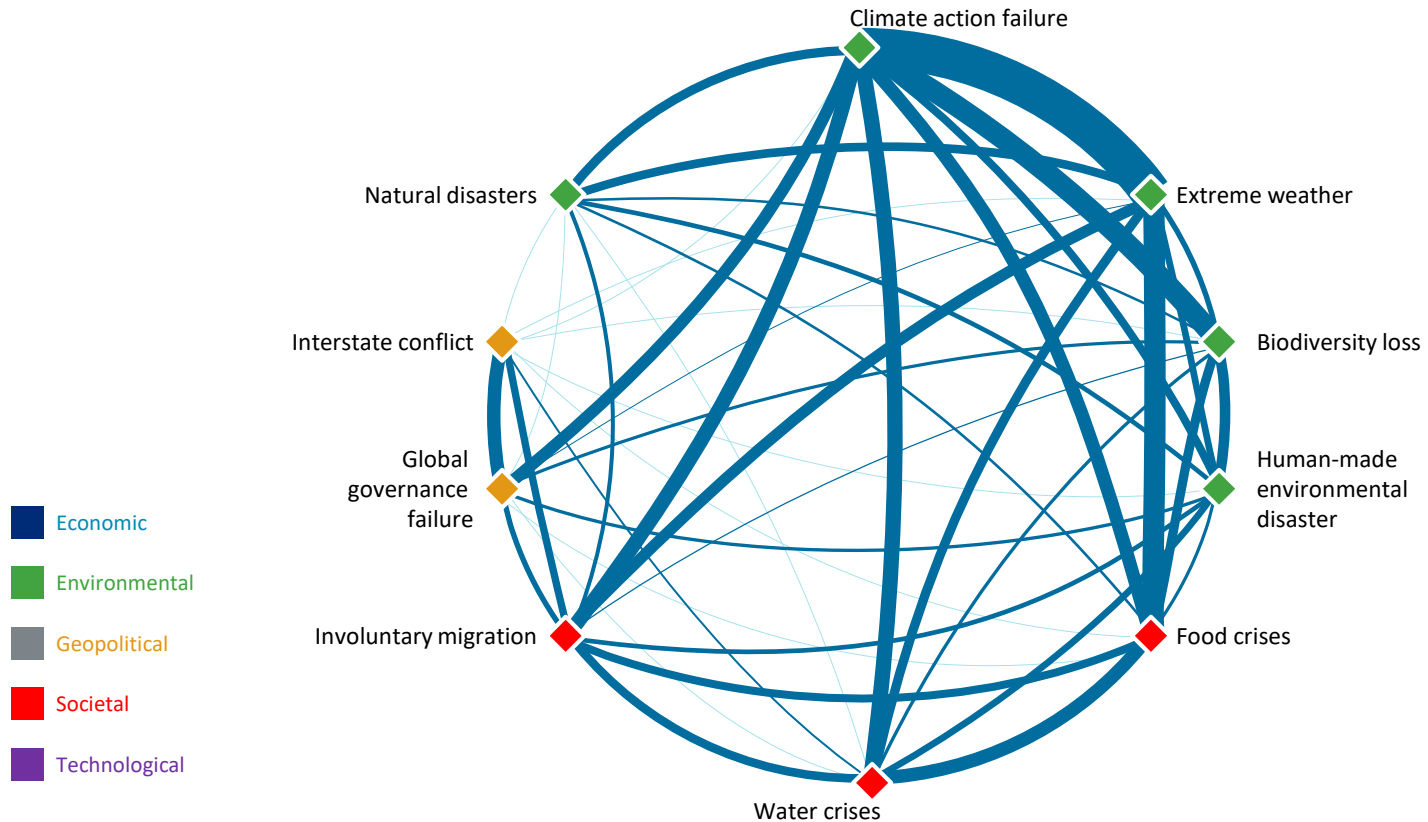
Risk (in order of % increase)

|    |  |       |
|----|--|-------|
| 1  | Economic confrontations/frictions between major powers     | 78.50 |
| 2  | Domestic political polarization                            | 78.40 |
| 3  | Extreme heat waves   | 77.10 |
| 4  | Destruction of natural ecosystems                          | 76.20 |
| 5  | Cyber attacks: Disruption of operations and infrastructure | 76.10 |
| 6  | Protectionism regarding trade and investment               | 76.00 |
| 7  | Populist and nativist agenda                               | 75.70 |
| 8  | Cyber attacks: theft of data or money                      | 75.00 |
| 9  | Recession in a major economy                               | 72.80 |
| 10 | Uncontrolled fire  | 70.70 |

■ Economic ■ Environmental ■ Geopolitical ■ Societal ■ Technological

Note: Global Risks Perceptions Survey (777 worldwide responses to this question). Respondents were asked to predict how risks would change in 2020  
Source: World Economic Forum, *Global Risks Report 2020*

# Risks interconnections map: Multiple dimensions of climate risks



Note: Global Risks Perceptions Survey (630 responses worldwide). Edge width and opacity illustrate intensity of connection between two risks.  
Source: World Economic Forum, Global Risks Report 2020

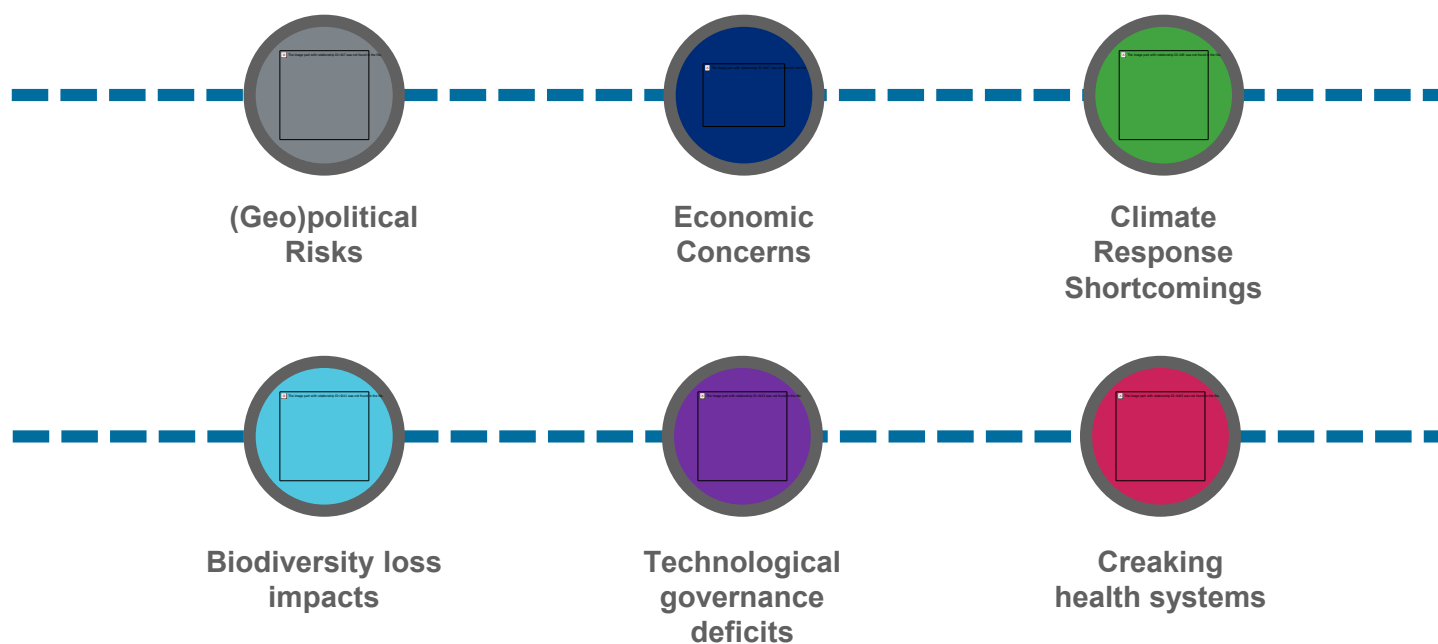
# THEMATIC CONTENT







# Thematic content areas





# (GEO)POLITICAL RISKS

2019 was a year of **intense confrontations**, marked by strong domestic pushbacks and sprawling geo-strategic competition



## Political volatility abounds across regions

- Popular unrests focus on fundamental changes, with frustration stemming from unresolved socio-economic challenges and socio-political resentments
- Growing political, legislative, and judicial efforts to contain inappropriate leadership behaviors and undesirable scenarios.

## Widening arena of geo-strategic competition

- **In trade and investment:** International tensions and domestic politics opened fresh wounds in trade relations (Japan/Korea, Mercosur), while investment flows become more restricted
- **Competing spheres of influence and shifting alliances:** The efficacy of old alliances (e.g. NATO) are thrown into doubt, while mid-sized power struggle to avoid being locked in the orbits of big players, particularly in tech governance.

# ECONOMIC CONCERNS

As economic confrontations between major powers intensify, the global economy shows greater signs of a **concerted slowdown**

## Slow growth across multiple major economies

- The ongoing US-China trade war continues to generate more uncertainty in the global economy, particularly to trade and investment flows
- Trade relations elsewhere, such as Japan-Korea relations, have also fractured; while other major deals, such as the Mercosur FTA, have been stalled due to geopolitical complications

## Limited firepower

Record-high levels of public and private debt in a low-interest-rate environment mean little to no fiscal and monetary fire power for governments to counter slowdown and possible recession

# CLIMATE RESPONSE SHORTCOMINGS

**2020 is a critical year for the climate change agenda, a chance for nations to take stock and accelerate progress towards net-zero emissions goals**

***Squandered opportunity:** Failure to capitalize on this milestone means that global climate ambition may flatline until 2025*

## **Heightened transition risks**

Companies and markets will be forced to adjust more rapidly, leading to higher costs, greater economic disruption, and invites draconian interventions from government

## **International climate regime losing momentum**

Failure could drain political support both domestically and internationally, hindering future progress

# BIODIVERSITY LOSS IMPACTS

Many ecosystems  
are in decline or at  
risk of extinction  
from human  
activities, risking  
irreversible impacts  
on nature and  
humanity

## Rapid decline in biodiversity

The current rate of extinction is tens to hundreds of times higher than the average over the past 10 million years and it is accelerating. E.g.

- Insect decline: **40% decline** in recent decades
- Coral reef collapse: **70-90% gone** if temperature stabilizes at 1.5C increase
- Disappearance of the Amazon: **17% of total size lost** over the last 50 years

## A multitude of direct and indirect drivers

- **Direct drivers**, such as land-use change, climate change, invasive species, and pollution
- **Indirect drivers**, such as population growth, resource consumption, and food demands

# TECHNOLOGICAL GOVERNANCE DEFICITS

**Systemic risks  
arising from new  
technologies  
require effective  
technology  
governance at all  
levels**



Erosion of social discourse



Threats to economic stability



Exacerbation of geostrategic competition



Pressures on national and international security

# CREAKING HEALTH SYSTEMS

Changing societal, environmental, demographic, and technological patterns are **straining health systems globally**

## Changing disease burden

Non-communicable diseases (NCDs) and mental disorders are now the leading threats to health – tough to prevent, costly to treat, gradually crippling the well-being of individuals and societies

## Demand-capacity mismatch

Costs are soaring as systems focused on reactive care fail to prevent ill health. Staff shortages, treatment delays and outcome disparities risk a gradual erosion of people's trust and engagement

## Effects of climate change

Vector and pathogen spread in a warming world, as well as antimicrobial resistance, may roll back decades of gains against infectious diseases. Extreme weather events pose increasing risk of disruption of medical supplies, workers and facilities



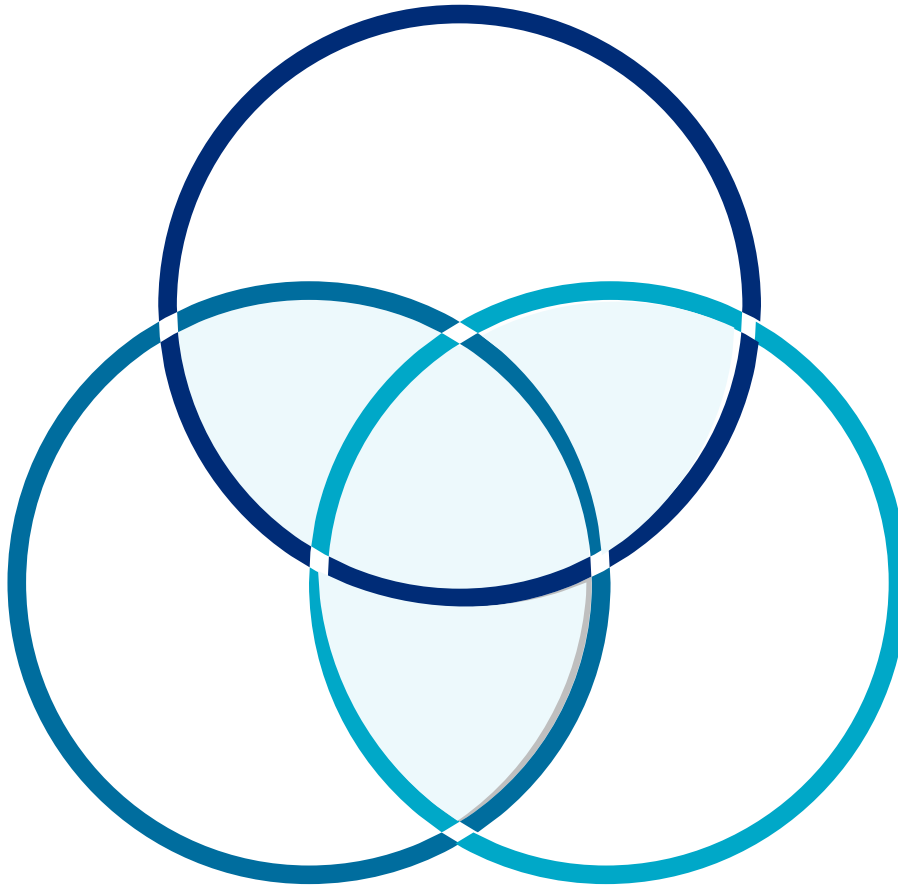
## While transformative technologies, medicines and insurance can improve healthcare, they also bring new risks and trade-offs for health systems and societies

| New technologies   | Potential gains   | Risks and trade-offs  |
|--|---|---|
| <b>Transformative technologies</b> such as AI and machine learning | The right mix of people and technology could bring the best healthcare to everyone, everywhere, at the right time | Patient safety and security risks at a vast scale, driven by historical biases, black-box algorithms, and health data vulnerable to cyber threats |
| <b>Transformative medicines</b> such as cell and gene therapies    | Radically better treatment for previously fatal or devastating diseases   | Very high costs and risk of disparities in access, which could entrench and deepen health inequalities  |
| <b>Transformed insurance</b> powered by big data and analytics     | Personalised risk assessment and pricing could lower premiums for healthier people                                | Healthcare may become unaffordable for those with higher genetic, environmental or lifestyle risks  |



# Increased emotional and psychological distress is primarily driven by the overlapping effect of societal, technological and work-related transformations

## Key drivers of emotional and psychological distress



### Societal stressors

- Political uncertainty/divisiveness
- Demographic change
- Poverty and financial challenges
- Conflict and violence
- Loneliness

### Technological stressors

- Addiction to digital technologies
- Replacement of interpersonal relationships
- Decline in empathy
- Fake news, echo chambers and promotion of unrest

### Workplace stressors

- Poor engagement with work
- Blurring of dividing line between work and life
- Disruption due to automation
- Monitoring and tracking
- Job insecurity and instability

# Delineation Of Responsibilities For Mental Health Issues

- Program directors
- Deans
- Mental Health providers
- Primary care providers
- Emergency assistance provider

## Case Study.....

- 19 year old undergrad calls the college mental health service Thursday afternoon to report that a friend of hers just called to let her know that he is planning on committing suicide. She speaks to the on-call mental health provider.
- They are both participating in a university sponsored work study program in a large city in South America. They live separately with local families.
- She made plans for him to meet her at a café she is at. He will be there in 30 minutes.
- The friend was hospitalized 6 weeks prior at a psychiatric hospital after a suicide attempt. He sees a psychiatrist at the university health service and a psychologist outside the university. Medications for bipolar disorder have been prescribed for him.

## Case Study continued

- What do you say to the student who is in a café in a foreign country sitting alone waiting for her suicidal friend?
- Who gets notified?
  - Dean on call? Parent? Program director? Legal counsel? Chief of Mental Health? His psychiatrist? His psychologist? Insurance office? Emergency Operations Team? Senior management? Director of Education Abroad? Risk management team?
- How to you get help for the student in need? Who speaks to him?
- Should he have gone on that trip??

# Tabletop (Mock) drills

- Create case scenarios that incorporate all stakeholders
  - Dean's office
  - Legal counsel
  - Police / security
  - Insurance
  - Communications
  - Medical
  - Mental Health
  - Emergency operations
  - Title IX
  - Sexual assault response

# Insurance as a Proactive Posture

- Do you require students to be on a comprehensive policy or policies that meet specific coverage standards?
- Does the insurance cover:
  - Preexisting conditions
  - Mental Health at parity with coverage for physical conditions
  - Inpatient treatment of mental and nervous disorders including drug or alcohol abuse
  - Outpatient treatment of mental and nervous disorders including drug or alcohol abuse
  - Medical evacuation for mental health

# Insurance as a Proactive Posture

- Watch for limitations and exclusions including:
  - Outright exclusions of Mental Health.
  - Monetary limitations on the amount of coverage for Mental Health treatment.
  - Expenses incurred for injury resulting from the covered individual's being legally intoxicated or under the influence of alcohol as defined by the jurisdiction in which the accident occurs.
  - Voluntarily using any drug, narcotic or controlled substance, unless as prescribed by a physician.
  - Self-inflicted Injuries while sane or insane; suicide, or any attempt thereat while sane or insane.
- Coverage expectations should be in your RFP and exclusions are negotiable



# Insurance as Proactive Posture

- Identifying resources in the planning stage
  - Do program proposals include access to medical care including mental health in consultation with your coverage?
  - Do partnership or exchange agreements address mental health resources and access in the location?
  - Do agreements with partner education abroad organizations (aka TPP) discuss mental health resources and protocol?
- Do the resources align with your coverage or additional coverage available?

# Role of the International Oversight Committee

- Historical focus on health, safety and security
- Evaluate information presented by responsible party
- Restrict or suspend international travel to countries/regions with heightened health, safety and/or security concerns
- Grant exemptions to decision to restrict or suspend travel due to special circumstances
- Manage/respond to critical incidents abroad, including decisions on emergency evacuations and emergency policies and protocols

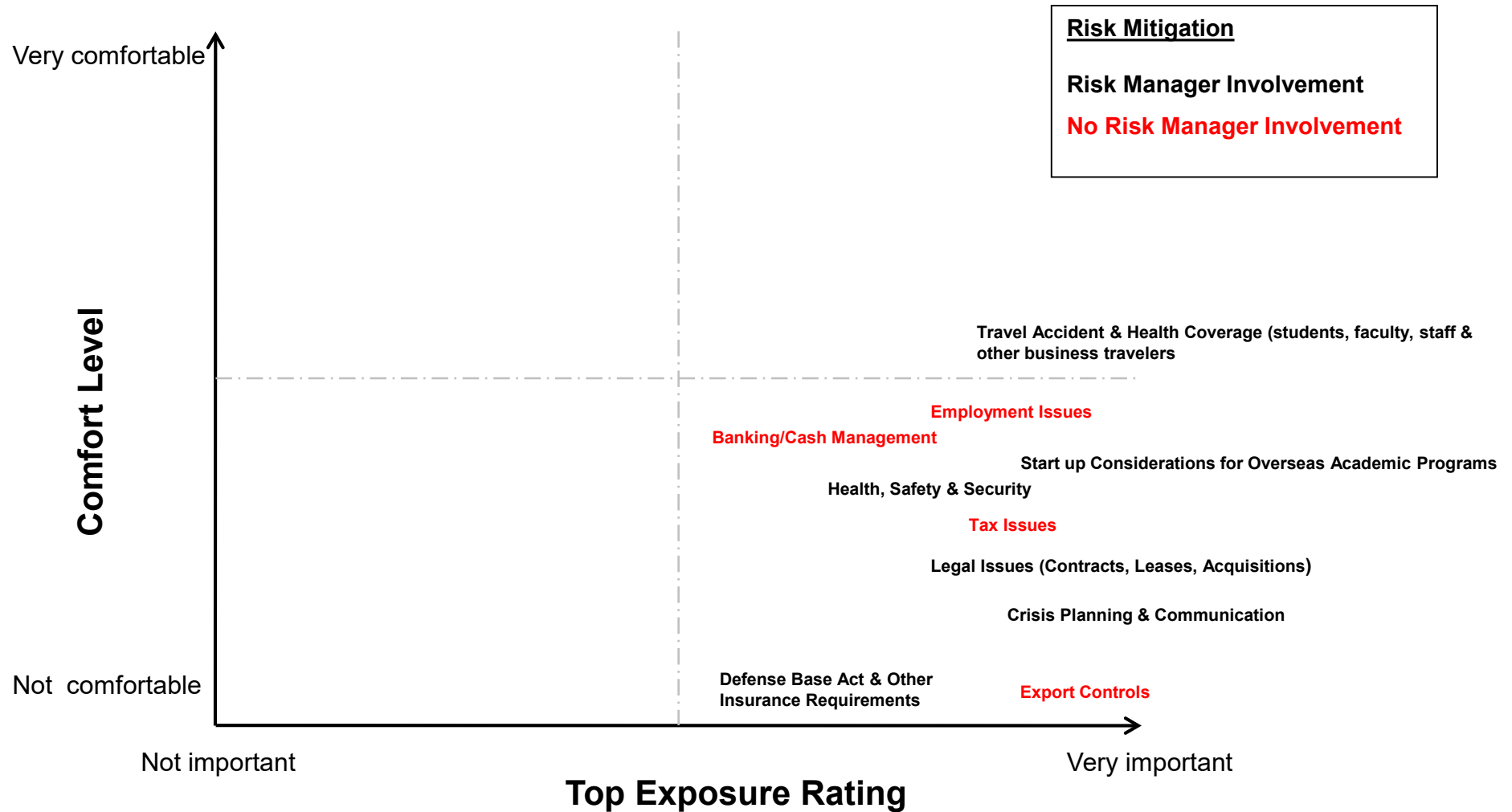
# Composition of International Oversight Committee

- Academic Deans/Associate Deans/Senior Faculty with significant international experience
- University Medical Officer
- Senior Student Affairs staff
- Senior Public Affairs staff
- Senior International Officer
- Director of Travel Office
- Representative from Provost's Office
- Representative from University Counseling Center
- Ex-Officio (*non-voting*) Members
  - Senior Legal Affairs staff / General Counsel
  - Office of Study Abroad Director
  - Risk Manager

# International Key Issues

- Start Up Considerations for Overseas Academic Programs
- Legal Issues
- Tax Issues
- Banking / Cash Management
- Export Control
- Defense Base Act & Other Insurance Requirements
- Travel Accident & Health Coverage
- Health, Safety & Security
- Crisis Planning & Communication
- Employment Issues

# Comfort Level & Importance by Type of Risk



# Organizational Barriers to Risk Management's Involvement

- Minimal awareness of knowledge, risk management function and/or expertise
- Decentralized approach to global initiatives
- Institution perception that risk is “limited” or “bad”
- Faculty resistance (e.g. academic freedom)
- Lack of communication among stakeholders

# Progressive Role of the Risk Manager

- Initiate and implement institution forums and activities on key risk topics
- Expand the role of the International Oversight Committee
- Strategic vs. transactional involvement
- Focus discussion on both upside (*opportunity*) and downside (*protection*) risks
- Facilitator and Leader



# The Forum Abroad: Percentage of Claims by Category

| Outpatient | Inpatient | Evacuation | Death | Unknown/<br>Other |
|------------|-----------|------------|-------|-------------------|
| 94.5%      | 2.9%      | 0.8%       | 0.1%  | 1.6%              |

| Claim Category*                              | Total Claims |
|--|--------------|
| Evacuation:                                  | 27           |
| -- Mental Health                             | 56%          |
| -- Fractures, dislocations or joint injuries | 15%          |
| -- Altitude-related illness                  | 11%          |
| -- Single medical cases                      | 15%          |

\*Source of claims data: HTH Worldwide

LEADING GLOBAL RISKS CONCERNS  
IN PARTICULAR COUNTRIES:  
EXECUTIVE VIEWS



# The specter of a major economic slowdown has returned, while concerns about a range of possible geopolitical shocks are high

## Global overview

### Top 10 global risks for doing business

| Rank | Risks                              | Change vs. 2018 |
|------|------------------------------------|-----------------|
| 1    | Fiscal crises                      | ↑5              |
| 2    | Cyber-attacks                      | ↓1              |
| 3    | Unemployment or underemployment    | →0              |
| 4    | Energy price shock                 | ↓2              |
| 5    | Failure of national governance     | ↓1              |
| 6    | Profound social instability        | ↑3              |
| 7    | Data fraud or theft                | →0              |
| 8    | Inter-state conflict               | ↑4              |
| 9    | Failure of critical infrastructure | ↑2              |
| 10   | Asset bubble                       | ↑3              |

■ Economic

■ Environmental

■ Geopolitical

■ Societal

■ Technological

Note: WEF Executive Opinion Survey (12,879 responses worldwide). Respondents could choose up to five risks which they viewed as being most important for doing business in their country. Aggregation methodology changes may result in minor differences for EOS 2018 comparisons.  
Source: World Economic Forum; MMC analysis

### Key observations

- 2019 saw the resurgence of economic risks as business leaders' primary concern, likely influenced by the protracted US-China trade war and softer global growth projections
- Heightened perceptions of geopolitical fractures, increasingly motivated by state actors, underpins economic risks
- Concerns over social instability rise in correlation to political troubles at home and abroad
- Static headline cyber risks ranking belie executives' growing concerns over a wider range of technological threats
- The lack of environmental risks among the top executive concerns masks the various ways in which these threats manifested themselves across different regions

## Understand Each Countries Emerging Risk Profiles

- **Each participating Country identified key “risks for doing business” in their respective Country**
- **These risks have evolved or broadened in the last 3-5 years**
  - **Critical infrastructure and social instability create dual concerns for pandemic outbreaks**
- **Have your internal risks assessments aligned with those changing risks**
- **“Climate Risks” challenge status quo in travel abroad**
  - **Access to water**
  - **Access to food**
  - **Extreme Weather**
  - **Assess your preparedness**

CLOSER TO HOME



## Standards, Guidelines and Resources from the field of Education Abroad

“If you talk to a man in a language he understands, that goes to his head. If you talk to him in his language, that goes to his heart.”

– Nelson Mandela

# The Forum on Education Abroad

- Recognized by the U.S. Department of Justice and the Federal Trade Commission as the Standards Development Organization (SDO) for the field of education abroad.
- Publishes the Standards of Good Practice for Education Abroad



# Forum – Standards of Good Practice

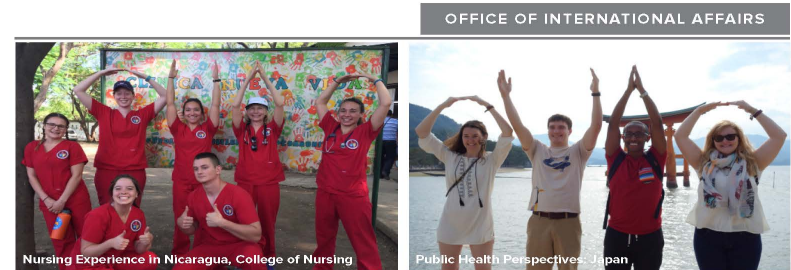
Standard 8. Health, Safety, Security, and Risk Management: The organization prioritizes the health, safety, and security of its students through policies, procedures, advising, orientation, and training.

- The organization prioritizes health, safety, and security in program development, implementation, and management, conducting appropriate risk assessments for program sites and activities, maintaining written emergency plans and protocols, and identifying and leveraging relevant authorities, networks and resources.
- Staff are trained to anticipate and respond responsibly to student health, safety, or security issues; students are trained to responsibly manage their own health, safety, and security while abroad; and measures are in place for ongoing monitoring of and advising on health, safety, and security issues through a range of U.S. Department of State and other appropriate resources.
- The organization maintains appropriate kinds of insurance at recommended levels, operates in compliance with local laws, and follows best practices in reporting on critical incidents



# Forum - Guidelines

- Internships Abroad
- Community Engagement, Service-Learning and Volunteer Experiences
- Undergraduate Health-Related Experiences
- Undergraduate Research Abroad
- School of Record Relationships



OFFICE OF INTERNATIONAL AFFAIRS

## Undergraduate Global Health Experiences

### EDUCATION ABROAD

Many students pursuing a social services, health or medical sciences degree seek service opportunities abroad to gain experience that will help when applying to undergraduate programs, medical school or graduate health programs. In seeking opportunities, students should be fully aware of the ethical, legal and safety concerns that may impact themselves and the communities served. There are a wide variety of factors students should consider before searching for safe and meaningful experiences that provide opportunities to learn and observe, not to provide direct care.

#### DO:

**Research before committing to participate.** Find out as much as you can about the organization and country well ahead of departure.

- Has the organization been previously vetted by The Ohio State University?
- What is the mission of the organization?
- What is the organization's reputation from past participants?

**Ask questions about what you will be expected to do while abroad.** Choose a quality program that adheres to ethical standards of good practice.

- Does the organization promote learning opportunities focused on developing global health competencies versus direct clinical practice?
- Is formal training provided to you before volunteering in the community?
- Does the organization follow accepted international WHO guidelines regarding the donation of medication, technology and supplies?

#### DON'T:

**Don't provide direct patient or client care.** Hands-on experience you are not trained to provide can be dangerous to the individual and to yourself.

- Is the purpose of the organization or experience to obtain "hands-on" clinical experience? Any opportunity that expects undergraduate students to provide direct care to individuals does not adhere to ethical practices.
- Does the organization offer training before you enter a clinical setting to ensure you are not providing patient care?

**Don't do anything you cannot currently do legally or ethically in the United States.** Make sure you are there to learn and observe, not to treat. This includes assisting or otherwise performing a task you have not been trained to do or are uncomfortable doing.

- What restrictions or protections are offered so you are not engaging in activities beyond your level of training?
- Does the organization have a formal MOU or contract with the site(s) at which you will be volunteering spelling out specifically what you can and cannot do?

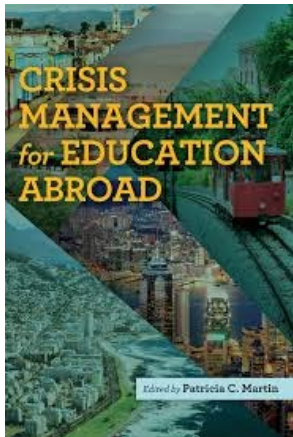


# NAFSA: Association of International Educators

**NAFSA: Association of International Educators is the world's largest nonprofit association dedicated to international education and exchange, working to advance policies and practices that ensure a more interconnected, peaceful world today and for generations to come.**

- Public Policy – advocacy & analysis
- Professional Resources – guidance and best practices
- Health & Safety Subcommittee

# NAFSA – Publications



- Crisis Planning
- Review of U.S. Case Law and Regulations
- Insurance for Crisis Management
- Health Clearance
- ADA, Section 504

[https://www.nafsa.org/ /File/ /ie\\_health\\_safety\\_ea.pdf](https://www.nafsa.org/ /File/ /ie_health_safety_ea.pdf)

## Resources and guidance from government organizations

“I'm from the government and I'm here to help.”  
– Ronald Reagan

# CDC - Centers for Disease Control and Prevention

## Travel Health Notices

Warning Level 3, Avoid Nonessential Travel

Alert Level 2, Practice Enhanced Precautions

Watch Level 1, Practice Usual Precautions

Warning Level 3, Avoid Nonessential Travel

### Health Infrastructure Breakdown in Venezuela

#### Key Points

- CDC recommends that travelers avoid all nonessential travel to Venezuela.
- The country is experiencing outbreaks of infectious diseases, and adequate health care is currently not available in most of the country.
- If you must travel to Venezuela, then protect yourself by following CDC's recommendations (below).

Alert Level 2, Practice Enhanced Precautions

### Zika Virus in Belize

What can travelers do to prevent Zika?

**Pregnant women should NOT travel to areas with risk of Zika.**

**All travelers to areas with risk of Zika should (1) prevent mosquito bites and (2) use condoms or not have sex**

## U.S. Dept. of State Travel Advisory System

### Pre-January 2018

- Travel Warnings
  - Broad-reaching, longer term
- Travel Alerts
  - Issued in response to security events
- Security Messages
  - Statements speaking to risks to Americans in a specific location abroad

### January 2018 - Present

- ~~Travel Warnings~~
- ~~Travel Alerts~~
- Travel Advisory rating now in place for all countries



# Travel Advisory with Regional Advisories

## Panama Travel Advisory

Travel Advisory  
May 7, 2018

Panama - Level 1: Exercise Normal Precautions

Exercise normal precautions in Panama. Some areas have increased risk. Read the entire Travel Advisory.

Do not travel to:

- Parts of the Mosquito Gulf due to **crime**.
- Parts of the Darién Region due to **crime**.

Read the Safety and Security section on the [country information page](#).

If you decide to travel to Panama:

- Enroll in the [Smart Traveler Enrollment Program \(STEP\)](#) to receive Alerts and make it easier to locate you in an emergency.
- Follow the Department of State on [Facebook](#) and [Twitter](#).
- Review the [Crime and Safety Report](#) for Panama.
- U.S. citizens who travel abroad should always have a contingency plan for emergency situations. Review the [Traveler's Checklist](#).

**Parts of the "Mosquito Gulf" – Level 4: Do Not Travel**

The "Mosquito Gulf" is an extremely remote and inaccessible area along part of the north (Caribbean) coast.

Do not travel within 10 miles of the coastline, between Boca de Rio Chiriqui to Cocle del Norte. Drug trafficking and other illicit activities occur in this area.

The U.S. government has limited ability to provide emergency services to U.S. citizens in this region as U.S. government personnel must obtain prior approval before traveling there and face additional restrictions before such travel is approved.

**Parts of the Darién Region – Level 4: Do Not Travel**

Do not travel to the following areas of the Darién:

- All areas south of Jacque to Manene to Yaviza to Lajas Blancas cities to the Colombian border
- The city of Lajas Blancas

### Travel Advisory Levels

- 1 Exercise normal precautions**
- 2 Exercise increased caution**
- 3 Reconsider travel**
- 4 Do not travel**

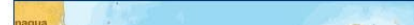
### Assistance for U.S. Citizens

#### U.S. Embassy Panama

Avenida Demetrio Basilio Lakas,  
Building No. 783  
Clayton, Panama

- Telephone** +(507) 317-5000
- Emergency** +(507) 317-5000
- Fax** +(507) 317-5278
- Email** [Panama-ACS@state.gov](mailto:Panama-ACS@state.gov)
- Website** [U.S. Embassy Panama](https://photos.state.gov/libraries/panama/)

### Panama Map



# Travel Advisory Levels + Risk Indicators

The Travel Advisory appears at the top of each country page, with a color corresponding to each level:

- 1** Exercise normal precautions
- 2** Exercise increased caution
- 3** Reconsider travel
- 4** Do not travel

## Risk Indicators

Travel Advisories at Levels 2-4 contain clear reasons for the level assigned, using established risk indicators and specific advice to U.S. citizens who choose to travel there. These are:

- **C – Crime:** Widespread violent or organized crime is present in areas of the country. Local law enforcement may have limited ability to respond to serious crimes.
- **T – Terrorism:** Terrorist attacks have occurred and/or specific threats against civilians, groups, or other targets may exist.
- **U – Civil Unrest:** Political, economic, religious, and/or ethnic instability exists and may cause violence, major disruptions, and/or safety risks.
- **H – Health:** Health risks, including current disease outbreaks or a crisis that disrupts a country's medical infrastructure, are present. The issuance of a Centers for Disease Control Travel Notice may also be a factor.
- **N – Natural Disaster:** A natural disaster, or its aftermath, poses danger.
- **E – Time-limited Event:** Short-term event, such as elections, sporting events, or other incidents that may pose safety risks.
- **O – Other:** There are potential risks not covered by previous risk indicators. Read the country's Travel Advisory for details.



# Travel Advisory - Layout

**Tanzania**  
United Republic of Tanzania  
Last Updated: March 7, 2018

Travel Advisory  
January 10, 2018

**Tanzania – Level 2: Exercise increased caution**

Exercise increased caution in Tanzania due to **crime, terrorism, and targeting of LGBTI persons**.

Violent crime, such as assault, sexual assault, express kidnapping, mugging, and carjacking, is common. Local police may lack the resources to respond effectively to serious crimes.

Terrorist groups continue plotting possible attacks in Tanzania. Terrorists may attack with little or no warning, targeting embassies, police stations, mosques, and other places frequently frequented by Westerners.

Members of the LGBTI community have been arrested, targeted, harassed, and/or charged with unrelated offenses.

Read the Safety and Security section on the [country information page](#).

If you decide to travel to Tanzania:

- Always carry a copy of your U.S. passport and visa (if applicable). Keep original documents in a secure location.
- Be aware of your surroundings.
- Do not leave your food or drink unattended.
- Stay alert in locations frequented by Westerners.
- Avoid public displays of affection, in particular for same-sex couples.
- Monitor local media for breaking events and be prepared to adjust your plans.
- Enroll in the [Smart Traveler Enrollment Program \(STEP\)](#) to receive Alerts and make it easier to locate you in an emergency.

## Risk Indicators:

- C – Crime
- T – Terrorism
- U – Civil Unrest
- H – Health
- N – Natural Disaster
- E – Time-limited Event
- O – Other

C T O


Brief summary, explanation of Travel Advisory and risk indicators

Advice for if the traveler decides to visit the country

# OSAC: Overseas Security Advisory Council

- U.S. Department of State Bureau of Diplomatic Security
- Promote security cooperation between American private sector interests worldwide and the U.S. Department of State
- Common Interest Councils
  - Academia Working Group
  - Regional Councils
  - Country Councils
- RISC (Research and Information Support Center) analysts
- Analysis and Reports

# OSAC – Professional Guidance



### Considerations for Selecting Secure Hotels and Transportation Abroad

Product of the Aviation Security Working Group (ASWG)

July 31, 2018

**Purpose**

Airlines that operate internationally need to manage the security of a very mobile and diverse workforce across a wide variety of countries and differing threat environments. Two key components of that security management function are: (1) selection of secure and suitable hotels; and (2) selection of the appropriate level of transportation and journey management. These concerns are not unique to the aviation community. They are undoubtedly present across most private-sector organizations that support a global, traveling workforce. Likewise, many of the risk mitigation solutions for addressing these security concerns apply across sectors.

This report describes the ways that many airlines approach hotel and transport selection, and some of the factors that may be considered. Given the cross-cutting nature of the topic, non-aviation constituents may find similar approaches useful in their own security planning. This report is not designed to provide best practices for hotel and transportation selection within the aviation sector, nor is it intended to prescribe how other, non-aviation organizations should perform these functions.

**Travel Security/Risk Management & Intelligence**


In most cases, selection of hotels and journey management will largely be intelligence-driven and part of a larger travel security program that also includes contingency planning, and incident management and crisis response. By making informed choices in the selection of hotels and transportation based on the risk at the location in question, air carriers seek to reduce the likelihood of a security incident, or mitigate the extent of the damage should one occur.

For air carriers, as is likely the case in other sectors, intelligence is a key component of this process. The more an airline understands the threat environment in a given location, the better it can assess the potential risk to its crew and select mitigation measures. This report focuses specifically on intelligence-based assessment processes and the available mitigation measures.

**Hotel Selection**

Hotels are the home-away-from-home for airline crews, as they are for many other business travelers. In many parts of the developing world, they are also an oasis from an environment that can be chaotic and sometimes dangerous. At the same time, hotels have inherent vulnerabilities that security managers must address. In many locations, they are the place where foreigners and local elites congregate, a characteristic that makes them attractive to terrorists and militant groups. In November 2015, Islamist militants attacked an international hotel in Bamako, Mali. Among the 20 people killed were six crewmembers of a Russian cargo airline staying at the hotel.

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### Security In Transit: Airplanes, Public Transport, and Overnights

Product of the Research & Information Support Center (RISC)

Travelers are usually well-versed with security precautions they should take in and around their own homes. Many frequent travelers are also familiar with those appropriate at their destinations, or are at least familiar with the resources they can use to bolster their understanding of the situation. But even the most seasoned travelers are often less aware of what the security environment may be while in transit. These secondary locations are not usually the focus of much attention during the travel-planning process, and can present for different situations than your home base or your destination. The level of risk varies from country to country and time to time, so some of the suggested options below may not fit your needs exactly. However, keeping these options in mind while traveling will likely put you near the top of the pile when compared with your fellow travelers.

**Before You Go**

If you plan to stay in one country any length of time while traveling, it is imperative to register through the Smart Traveler Enrollment Program (STEP). STEP is a free service to allow U.S. citizens and nationals traveling and living abroad to enroll their trip with the nearest U.S. embassy or consulate. Registration makes it easier to receive important information from the Embassy about safety conditions in your destination country, helping you make informed decisions about your travel plans. It helps the U.S. Embassy contact you in an emergency, whether natural disaster, civil unrest, or family emergency. And it also helps your family and friends get in touch with you in an emergency.

Make sure you leave a copy of your itinerary, including flights and hotel accommodations, with a contact back home, especially if you plan to venture off the beaten path. You may also consider putting an emergency contact's name on your reservations in the case of an emergency.


It is often safer to take an ATM card with you on your travels than to carry large amounts of cash to exchanges. Small amounts of cash (preferably new and unmarked, if you're traveling to the developing world) may be beneficial, but ATMs generally are the safest way to get foreign funds abroad, and give the best rates as well. Ensure that you notify your bank of your dates and locations of travel so they can monitor any potential fraudulent activity on your ATM or credit cards, and notify your bank once you return and all transactions will have been completed.

Consider creating a separate email address to use while abroad. If not, definitely change your passwords once you return home, especially if you've been using public Wi-Fi (including at hotels and airports). Try not to log into personal financial tools while abroad.

**At an Overseas Airport**

Maintain a low profile, and avoid public areas as much as possible. Check in quickly and do not delay in the main terminal area. Do not discuss travel plans indiscriminately.

The contents of this U.S. report in no way represent the policies, views, or attitudes of the United States Department of State, or the United States Government, except as otherwise noted (e.g., travel advisories, public statements). The presentation was compiled from various open source and U.S. embassy reporting. Please note that all OSAC products are for internal U.S. government use only for security purposes only. Publishing or otherwise distributing OSAC-derived information in a manner inconsistent with this policy may result in the declassification of OSAC support.



### Ethiopia 2018 Crime & Safety Report

According to the current U.S. Department of State Travel Advisory at the date of this report's publication, Ethiopia has been assessed as Level 2: Exercise increased caution.

**Overall Crime and Safety Situation**

U.S. Embassy Addis Ababa does not assume responsibility for the professional ability or integrity of the persons or firms appearing in this report. The American Citizens' Services (ACS) unit cannot recommend a particular individual or location and assumes no responsibility for the quality of service provided.

The U.S. Department of State has assessed Addis Ababa as being a HIGH-threat location for crime directed at or affecting official U.S. government interests.

Please review OSAC's Ethiopia-specific webpage for original OSAC reporting, consular messages, and contact information, some of which may be available only to private-sector representatives with an OSAC password.

The Federal Democratic Republic of Ethiopia is a developing country in East Africa. It is comprised of nine regional states and two city administrations (Addis Ababa, Dire Dawa). Tourism facilities can be found in the most populous regions, but infrastructure is basic. The overall security situation has been affected by internal unrest.

**Crime Threats**

While statistics on crimes against Westerners are not publicly available, anecdotal reports suggest that petty crimes against Westerners remain elevated. Crime is generally opportunistic and non-violent/non-confrontational. Foreigners (foreigners) can be targeted for crimes, as it is assumed that they possess valuables and are more susceptible to becoming victims. Pedestrians and foreigners unaware of their surroundings are targeted most for crimes (pickpocketing, snatch-and-run thefts (including from occupied vehicles), and other petty crimes). Petty crimes (pickpocketing, purse snatching, and harassment by gangs of youths) occur at random in Addis Ababa. These incidents are more common in areas where there are large numbers of pedestrians. Travelers should exercise caution in crowded areas, especially in the Mercato open-air market.

Physical violence is uncommon but does happen. If you are threatened with violence over money/belongings, RSO recommends complying with demands and attempting to end the confrontation as quickly as possible.

Residential burglaries in areas populated by embassy personnel and expatriates are not common but do occur on an isolated basis. Valuables are best kept locked in a secured area at work. Only give your keys to a trusted person; do not leave them in possession with others (guards). Identify a secure lockable area away from windows where you can hunker down in case of an intruder. Alarms, guards, and dogs are outstanding deterrents to criminals.


1

- Selecting Secure Hotels and Transportation Abroad
- Security in Transit: Airplanes, Public Transport and Overnights
- Crime & Safety Report

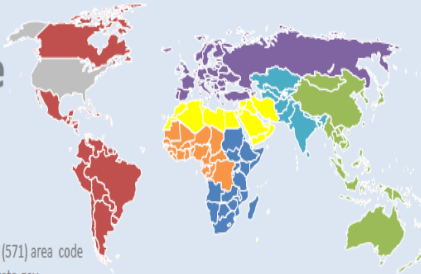
# OSAC – Analysts

**RISC Chief**

**James Weston**  
345-2219  
WestonJam@State.gov



**RISC Coverage & Contacts**



All telephone numbers (571) area code  
All email addresses @State.gov

**Research & Analysis – RAU analysts**

| Team Lead                                  |   |  |   |  |   |   |   | Health   | Cyber                                       | Projects                                    |
|--|---|--|---|--|---|---|---|--|---|---|
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## How OSAC's RISC Analysts Can Benefit Your Global Security Operations

- What are you able to tell me about the ongoing security situation in \_\_\_\_\_?
- What are other organizations doing in response to the security situation in \_\_\_\_\_?
- What are the factors that I should be monitoring as part of my contingency planning?

Discerning and categorizing the prevalence of risks in education abroad.

“Because we focused on the snake, we missed the scorpion.”

– Egyptian Proverb

# What are the risks?



# For every person killed by a poisonous snake, 10 are killed by a poisonous scorpion.

## Snakes?

- Terrorism = 8
- Armed Conflict = 2
- Natural Disaster = 2

## Scorpions?

- Transportation = 264
- Homicide = 159
- Drowning = 122
- Suicide = 106

Combining resources for effective risk management program for study abroad programs.

“Having just a vision's no solution,  
Everything depends on execution:  
Putting it together- That's what counts!.”

– Stephen Sondheim



# Forum: Standard 8

- ...measures are in place for ongoing monitoring of and advising on health, safety, and security issues through a range of U.S. Department of State and other appropriate resources.
- The organization maintains appropriate kinds of insurance at recommended levels...

# Transportation

## Ghana U.S. DOS Country Information

Ghana International Travel

Secure | <https://travel.state.gov/content/travel/en/international-travel/International-Travel-Country-Information-Pages/Ghana.html>

Apps | New Tab | Imported

### Entry, Exit and Visa Requirements

### Safety and Security

Avoid political rallies and street demonstrations and maintain situational awareness at all times. Even demonstrations intended to be peaceful can turn confrontational and escalate into violence.

West Africa, to include Ghana, faces an increased threat from transnational terrorist groups. Terrorists have carried out attacks and/or kidnappings targeting Westerners in Cote d'Ivoire, Burkina Faso, Niger, and Mali..

There are a number of ongoing chieftaincy disputes in Ghana that generally involve competition over limited resources. Several of these disputes have erupted into violence and unrest during recent years. Exercise caution in rural areas and remain alert to outbreaks of unrest.

Refer to the [U.S. Embassy Accra website](#) for the most updated safety and security information.

**CRIME:** Street crime is a serious problem, especially in Accra and other larger cities. Pickpockets and thieves carry out crimes of opportunity such as "snatch & grab" attacks on city streets in crowded areas, as well as from vehicles idling in traffic. Violent crime, including reports of armed robberies is on the rise. Residential robberies are also on the rise, especially after dark, and resisting robbers can lead to serious injury. Robbers may wait outside houses to ambush residents as they enter or exit the property. Vehicle theft and thefts of items from vehicles are very common. Armed robbery is common on highways.

Please see Travel & Transportation section for more information.

Be safe:

- Travel in groups
- Avoid travel at night and in poorly lit areas
- Do not use highways after dark
- Don't use shared taxis or communal mini-buses (locally called "tro-tro")
- Limit your display of jewelry
- Handle cash discreetly
- Pay close attention to those around you or following you
- Carry limited amounts of cash and only photocopies of key documents
- Store expensive valuables in your hotel safety deposit box or room safe
- Consider increased safety measures, such as a security guard, for your home
- Lock your vehicle
- Do not leave items in plain sight in your vehicle
- Park your vehicle in well-lit areas

The theft of luggage and travel documents occurs at Kotoka International Airport in Accra and in hotels across Ghana. Keep your documents secure at all times and don't leave your baggage unattended. Be wary of all offers of unsolicited assistance at the airport from anyone other than uniformed porters or officials.

Armed robbers have targeted travelers leaving Accra's Kotoka airport. A common tactic is to deliberately cause a minor road traffic accident to stop a car, and to then rob the occupants. If your car is hit by another car it is best to drive to the nearest police station and report the incident.


For information about crime trends in Ghana, the Criminal Investigations Department (CID) of Ghana Police Service issues advisories on the [Ghana Police Service site](#).

Credit card fraud is common. Exercise caution when using credit and ATM cards in Ghana. It is very common for credit card terminals to be tampered with. Skimming is the primary means of

### Learn about your destination

Country or area

### Enroll in STEP



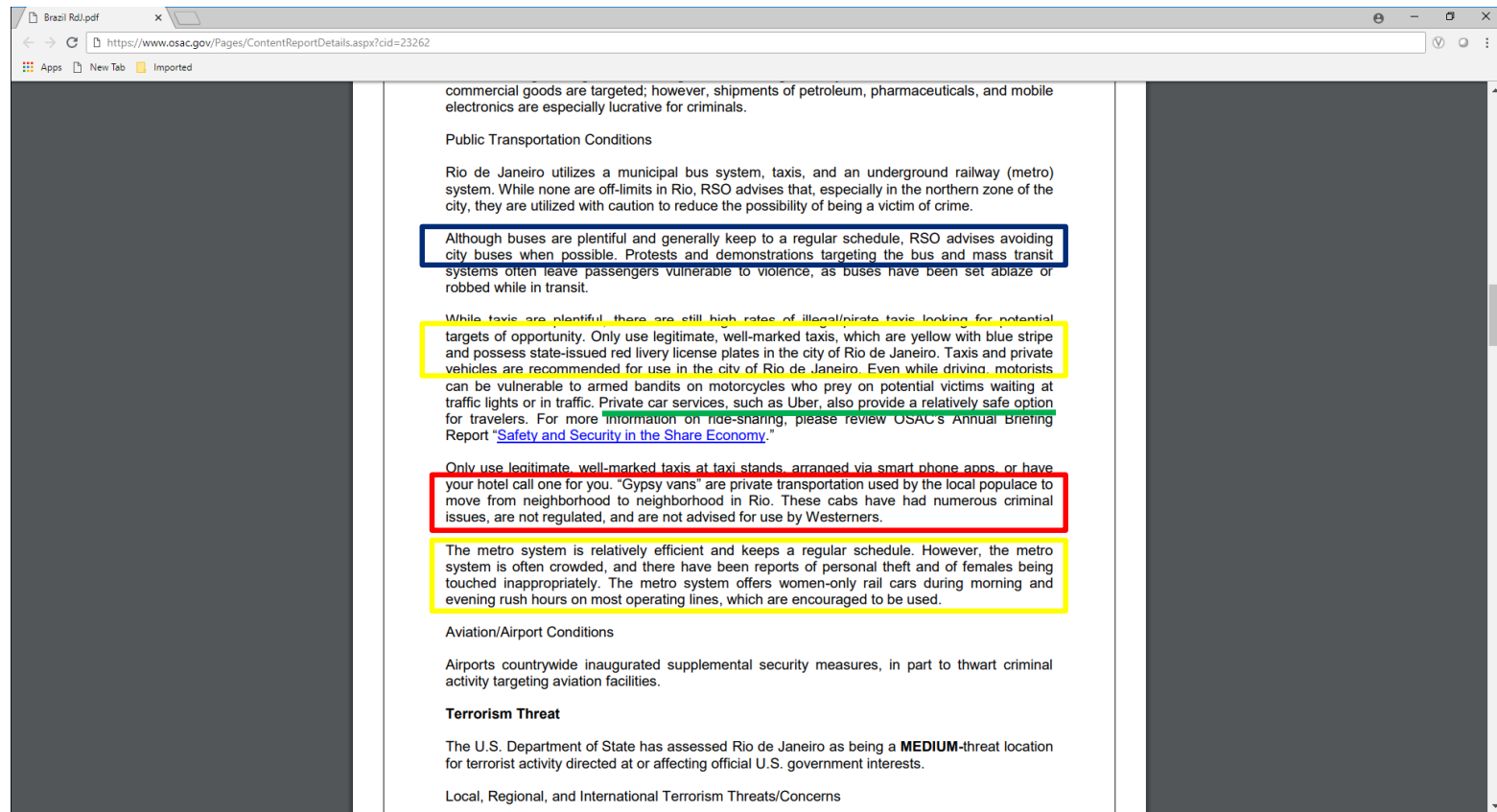
Subscribe to get up-to-date safety and security information and help us reach you in an emergency abroad.

### Travel Tip

Check passport expiration dates carefully for all travelers!  
Children's passports are issued for 5 years, adult passports for 10 years.

# Transportation

## Brazil OSAC Crime & Safety Report – Rio de Janeiro (2018)



# Homicide

## Jamaica U.S. DOS Country Information

Jamaica International Travel

Secure | <https://travel.state.gov/content/travel/en/international-travel/International-Travel-Country-Information-Pages/Jamaica.html>

Apps New Tab Imported

Jamaica

**Travel Advisory**  
January 10, 2018

**Jamaica - Level 2: Exercise Increased Caution**

Exercise increased caution in Jamaica due to **crime**. Some areas have increased risk. Read the entire Travel Advisory.

Do not travel to:

- Some areas of Kingston due to **crime**.
- Some areas of Montego Bay due to **crime**.
- Spanish Town due to **crime**.

Violent crime, such as home invasions, armed robberies, and homicide, is common. Sexual assaults occur frequently, even at all-inclusive resorts. Local police lack the resources to respond effectively to serious criminal incidents. U.S. government personnel are prohibited from driving outside of Kingston at night.

Read the Safety and Security section on the [country information page](#).

If you decide to travel to Jamaica:

- Avoid walking or driving at night.
- Avoid public buses.
- Avoid secluded places or situations, even in resorts.
- Do not physically resist any robbery attempt.
- Be aware of your surroundings and keep a low profile.
- Enroll in the [Smart Traveler Enrollment Program \(STEP\)](#) to receive Alerts and make it easier to locate you in an emergency.
- Follow the Department of State on [Facebook](#) and [Twitter](#).
- Review the [Crime and Safety Report](#) for Jamaica.
- U.S. citizens who travel abroad should always have a contingency plan for emergency situations. Review the [Traveler's Checklist](#).

**Kingston**

Violence and shootings occur regularly in some areas of Kingston. U.S. government personnel are prohibited from traveling to the following areas: downtown Kingston, which is defined as the areas between Mountain View Avenue and Hagley Park Road, and south of Half Way Tree and Old Hope Roads, and includes Trench Town, Tivoli Gardens, and Arnett Gardens; Standpipe, Grants Pen, and Cassava Piece.

Visit our website for [Travel to High-Risk Areas](#).

**Montego Bay**

Violence and shootings occur regularly in some areas of Montego Bay. U.S. government personnel are prohibited from traveling to the following areas: Flankers, Canterbury, Norwood, Rose Heights, Clavers Street, and Hart Street.

Visit our website for [Travel to High-Risk Areas](#).

**Spanish Town**

**Travel Advisory Levels**


- 1 Exercise normal precautions
- 2 Exercise increased caution
- 3 Reconsider travel
- 4 Do not travel

**Assistance for U.S. Citizens**

**U.S. Embassy Kingston**  
142 Old Hope Road  
Kingston 6  
Jamaica, West Indies

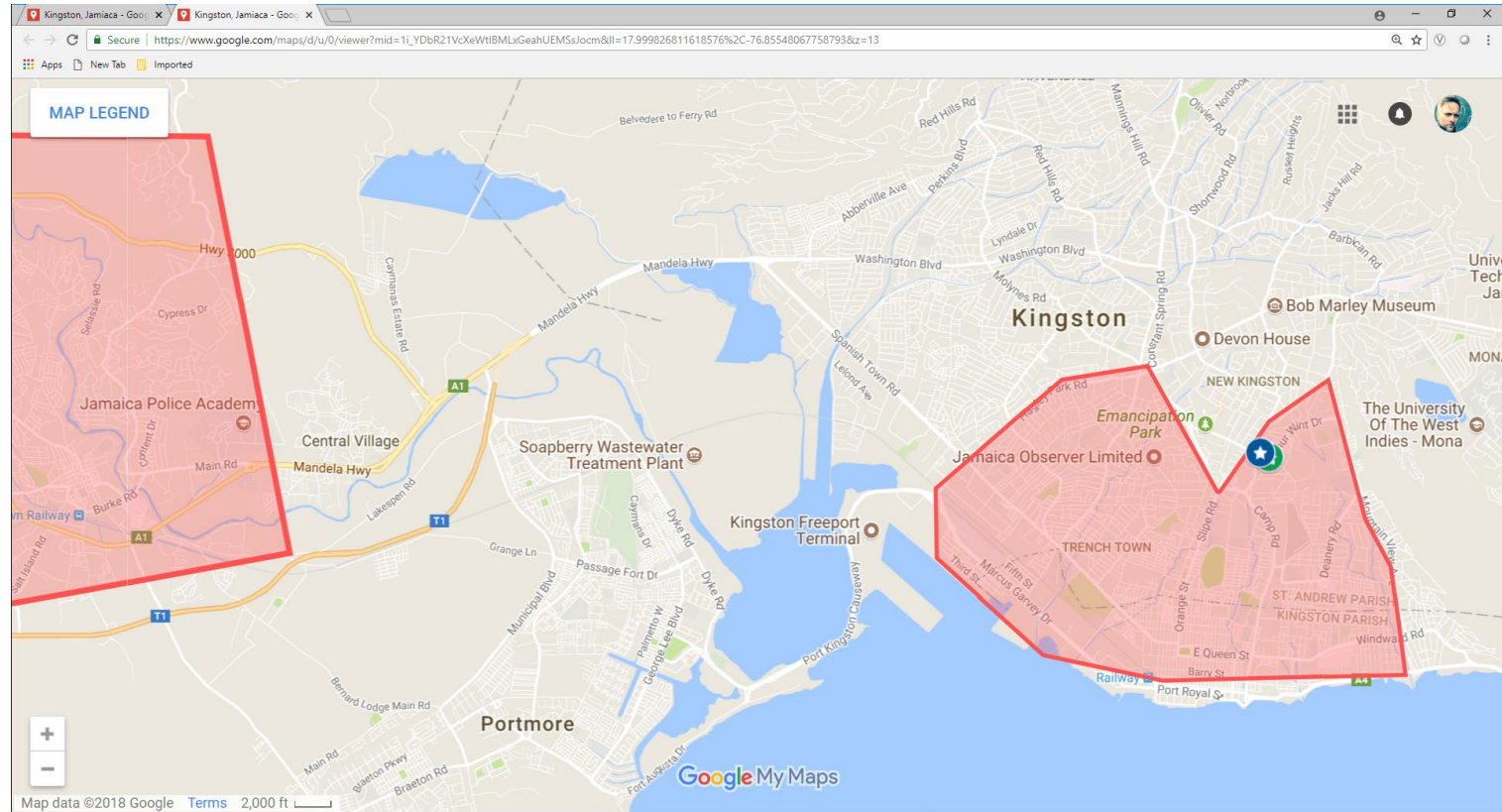
**Telephone** +(876) 702-6000  
**Emergency** +(876) 702-6000  
**Fax** +(876) 702-6018  
**Email** [KingstonACS@state.gov](mailto:KingstonACS@state.gov)  
**Website** [U.S.EmbassyKingston](http://U.S.EmbassyKingston)

**Jamaica Map**



# Homicide

## OSAC RISC Analyst Assistance with Kingston, Jamaica mapping



# Drowning

## Costa Rica U.S. DOS Country Information

Costa Rica International

Secure | <https://travel.state.gov/content/travel/en/international-travel/International-Travel-Country-Information-Pages/CostaRica.html>

A police report with a case number is necessary for case follow up, insurance claims, and warning or rebooking fees on certain airlines. Check with airlines regarding their rebooking policies.

**To register complaints:** Contact Costa Rica's [Tourism Commission](#) or by phone at 800-TURISMO from Costa Rica or 011-506-2299-5800 from the U.S. Email: [contactenos@ict.go.cr](mailto:contactenos@ict.go.cr)

**Potential for Natural Disasters:** Costa Rica is in an active earthquake and volcanic zone.

- **Three volcanoes, two** near San Jose and one in the northwest, have become more active in recent months. Ashfall due to volcanic eruptions can disrupt air traffic and cause or aggravate respiratory issues.
- **Tsunamis** may occur following significant earthquakes.
- **Flooding** occurs during the rainy season, typically from April until October, in the Caribbean Province of Limon and the Pacific Provinces of Puntarenas and Guanacaste.
- **Flash floods and severe landslides** occur in many parts of Costa Rica, depending on the time of year and rainfall.

For information concerning disasters, see:

- [U.S. Embassy Costa Rica website](#). The Embassy also sends out emergency information via e-mail, text, and/or Radio Dos (FM 99.5) or Radio Columbia (FM 98.7.)
- [U.S. Federal Emergency Management Agency \(FEMA\)](#) provides general information about natural disaster preparedness
- [Centers for Disease Control and Prevention \(CDC\)](#) provides information regarding disease.
- [U.S. Geological Survey](#) provides updates on recent seismic and volcanic activity.

Additional information regarding volcanic activity and other natural disasters in Costa Rica may be obtained from the following Spanish-language Costa Rican websites:

- [Costa Rican National Emergency Commission](#)
- [Costa Rican Volcanic and Seismic Observatory](#)

**Civil Disturbances:** Demonstrations are generally peaceful, but may occur with little notice. Foreigners are prohibited from participating and may be subject to detention or deportation.

**Beach Conditions:** Many beaches have dangerous rip currents with neither lifeguards nor warning signs. Exercise extreme caution when swimming in the ocean.

**Hiking:** When visiting national parks, abide by signage and stick to marked trails. First responders have limited ability to locate missing persons in remote areas.

To hike in national parks, you must:

- Register with the park
- Obtain an entry permit
- Be accompanied by authorized guides in some cases. The [Costa Rican Tourism Institute \(ICT\)](#) has contact information for licensed tour operators.

**For further information:**

- Enroll in the [Smart Traveler Enrollment Program \(STEP\)](#) to receive security messages and make it easier to locate you in an emergency.
- Call us in Washington at 888-407-4747 or 202-501-4444 from 8:00 a.m. to 8:00 p.m. Eastern Standard Time, Monday through Friday (except U.S. Federal holidays).
- See the [State Department's travel website](#) for [Worldwide Caution](#), Travel Warnings, and Travel Alerts.
- Follow us on [Twitter](#) and [Facebook](#).
- See [traveling safely abroad](#) for useful travel tips.

Local Laws & Special Circumstances

Health

# Drowning

CDC  
reference to  
weather.gov  
rip current  
safety


Before You Go in the Water

Weather.gov > Safety > Before You Go in the Water

Safety  
National Program

Rip Current Safety Surf Forecasts Before the Beach At the Beach Surviving a Rip

Rip Current Survival Guide



Know BEFORE you enter the water what rip currents are, and how to escape them

Rip currents are channelized currents of water flowing away from shore at surf beaches. Typically, they form at breaks in sandbars, and also near structures, such as jetties and piers, as well as cliffs that jut into the water. Rip currents are common and can be found on most surf beaches, including the Great Lakes and Gulf of Mexico. Take a few minutes to [learn more](#) or check out the [Science of the Surf](#) site.

How to Survive a Rip Current:

- Relax. Rip currents don't pull you under.
- A rip current is a natural treadmill that travels an average speed of 1-2 feet per second, but has been measured as fast as 8 feet per second -- faster than an Olympic swimmer. Trying to swim against a rip current will only use up your energy, energy you need to survive and escape the rip current.
- Do NOT try to swim directly into to shore. Swim along the shoreline until you escape the current's pull. When free from the pull of the current, swim at an angle away from the current toward shore.
- If you feel you can't reach shore, relax, face the shore, and call or wave for help. Remember: **If in doubt, don't go out!**
- If at all possible, only swim at beaches with lifeguards.
- If you choose to swim on beaches without a lifeguard, never swim alone. Take a friend and have that person take a cell phone so he or she can call 911 for help.

USA.gov  
U.S. Department of Commerce  
National Oceanic and Atmospheric Administration  
National Weather Service  
Safety  
1325 East-West Hwy, 18th floor  
Communications Office  
Silver Spring, MD 20910

Disclaimer  
Information Quality  
Help  
Glossary

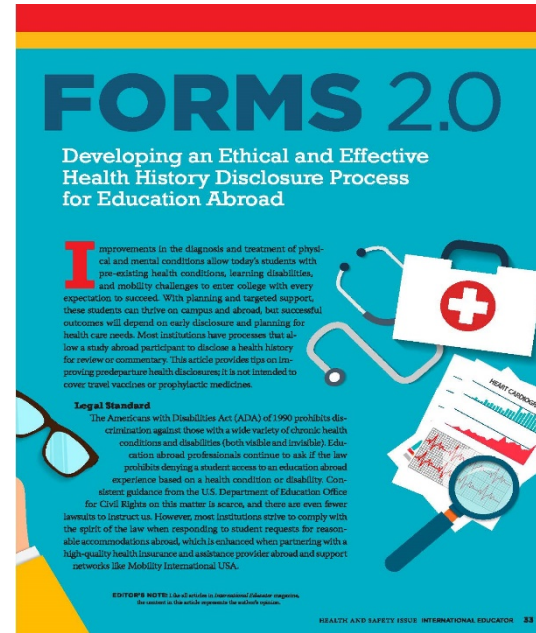
Privacy Policy  
Freedom of Information Act (FOIA)  
About Us  
Career Opportunities

Surf/Rip Resources

- For The Media
- Sneakers Waves/High surf
- Other Beach/Surf Hazards
- Frequently Asked Questions
- Education and Training
- Rip Current Photos
- Signs, Videos and Other resources
- Surf Zone Fatalities
- Survivor Stories
- Rip Current Science, Glossary
- Kids, Teen Games and Classes
- Links, Partners, Local Resources

# Suicide

## NAFSA Resource publications





Suicide

Forum

“insurance at recommended levels”

Health and Accident Insurance Coverage

**Part A: Accident and Sickness Benefits**

**Accident & Sickness Medical Expense Benefits**

Benefits will be provided only for the Coverages listed below and will be paid only up to the amounts shown. Benefits are not provided for Coverages marked "NIL".

Per Injury or Sickness Maximum for all Injury and Sickness Medical \$2,000,000 ★

Deductible (Outpatient Services Only) Per Plan Participant Per Injury or Sickness: \$ 50

Initial Treatment Period: 30 Days from the date of Injury or Sickness

Coinsurance: In Network: Coinsurance 100% - (Insured is not responsible for amounts over the Network's allowance.)  
Out of Network: Coinsurance: 100% of Usual, Reasonable & Customary (URC) Charges - (Insured is responsible for costs above the Usual, Reasonable, & Customary rate for the service.)

| Terms of Payment                               | Full Excess                                       |
|--|---|
| <b>Benefit Coverage</b>                        | <b>Covered Benefit</b>                            |
| Hospital Room & Board Benefit                  | Semi-private room rate ★                          |
| Intensive Care/Cardiac Care Unit Benefit       | URC   |
| Hospital Miscellaneous Expense Benefit         | URC   |
| Surgeon (In or Outpatient) Benefits            | URC   |
| Assistant Surgeon Benefit                      | URC   |
| Pre-Admission Testing Benefit                  | URC   |
| Anesthesia Benefit                             | URC   |
| Day Surgery Miscellaneous Benefit              | URC   |
| Diagnostic X-Ray and Lab Benefit               | URC   |
| Ambulance Benefit                              | URC   |
| Physician Visit Benefit (Inpatient)            | URC   |
| Physician Visit Benefit (Outpatient)           | URC   |
| Consultant Physician Benefit                   | URC   |
| Radiation/Chemotherapy Benefit                 | URC   |
| Emergency Room Benefit                         | URC, subject to a \$350 copay, waived if admitted |
| Maternity and Pre-Natal Care Expense Benefit   | URC   |
| Emergency Dental Expense Benefit               | URC   |
| Palliative Dental                              | URC, up to \$200 maximum benefit per tooth        |
| Physiotherapy Expense Benefit - Inpatient      | URC   |
| Physiotherapy Expense Benefit - Outpatient     | URC, up to a \$2,500 maximum                      |
| Durable Medical Equipment Expense Benefit      | URC   |
| Emergency Medical Evacuation Expense Benefit   | 100% of actual expense                            |
| Emergency Medical Repatriation Expense Benefit | 100% of actual expense                            |
| Return of Mortal Remains                       | 100% of actual expense ★                          |
| Emergency Reunion                              | 100% of actual expense                            |
| Prescription Drug Benefit Covered Percentage   | URC   |

[View Policy Wording](#)

# Suicide

## Forum “insurance at recommended levels”

### EXCLUSIONS

The Plan Document does not cover any loss resulting from any of the following unless otherwise covered under the Plan Document by Additional Benefits:

- 1) Suicide, attempted suicide (including drug overdose) self-destruction, attempted self-destruction or intentional self-inflicted Injury while sane or insane;
- 2) War or any act of war, declared or undeclared;
- 3) An Accident which occurs while the Plan Participant is on Active Duty Service in any Armed Forces, National Guard, military, naval or air service or organized reserve corps;
- 4) Injury sustained while in the service of the armed forces of any country. When the Plan Participant enters the armed forces of any country, We will refund the unearned pro rata premium upon request;
- 5) Voluntary, active participation in a riot or insurrection;
- 6) Organ transplants;
- 7) Treatment for an Injury or Sickness resulting from the Plan Participant's intoxication or use of illegal drugs or any drugs or medication that is intentionally not taken in the dosage recommended by the manufacturer or for the purpose prescribed by the Plan Participant's Physician;
- 8) Commission or attempt to commit an assault or felony, or that occurs while being engaged in an illegal occupation;
- 9) Charges which are in excess of Usual, Reasonable and Customary charges;
- 10) Charges that are not Medically Necessary;
- 11) Charges provided at no cost to the Plan Participant;
- 12) Expenses incurred for treatment while in Your Home Country;
- 13) Expenses incurred for an Accident or Sickness after the Benefit Period shown in the Schedule of Benefits or incurred after the termination date of coverage;
- 14) Regular health checkups; routine physical, immunizations or other examination where there are no objective indications or impairment in normal health;
- 15) Injuries paid under Workers' Compensation, Employer's liability laws or similar occupational benefits or while engaging in an occupation for monetary gain from sources other than the Participating Organization;
- 16) Benefits for enrolling solely for the purpose of obtaining medical treatment, while on a waiting list for a specific treatment, or while traveling against the advice of a Physician;
- 17) Pre-existing conditions;

24) Treatment of Mental and Nervous Disorders [except for initial diagnosis up to \$500]

# Questions



# CASE STUDY

- Facts
  - Travel permission request submitted
  - Undergraduate 3<sup>rd</sup> year female student (23 yrs old)
  - Funding received through institutional grant – travel to occur in three weeks
  - Travel to Iran to research couchsurfing culture
  - Travel will last four weeks – three in Tehran, one in Yazd

## CASE STUDY

What questions or additional facts  
would you want to know before  
making decision?

## CASE STUDY - Questions

- Has she been to Iran before?
  - Yes, twice, not on university travel.
- What is her nationality?
  - Korean citizen.
- Where will she be staying?
  - Three separate couchsurfing engagements.
  - Located through popular website with validated reviews.
  - Primarily male hosts.

## CASE STUDY - Questions

- Does she have any local resources?
  - Yes, some friends in Tehran, one contact in Yazd.
- Does she have faculty support?
  - Yes, faculty support, though not one engaged actively in Iran.
- Does she have language skills?
  - Yes, basically fluent in Farsi.

## CASE STUDY - Questions

- Are there any OFAC concerns?
  - Possibly – she has received a grant to do research, will be documenting with digital video and notes.
- Does she have a risk management plan?
  - A basic one. Will avoid alcohol and drugs, and unnecessary late night travel. Some emergency plans. Will dress in cultural norms and avoid sensitive topics of conversation.
- Is there anything we could do if something went wrong – specifically if she was detained?
  - No, very little the university could likely do in this situation.



## CASE STUDY

Would you approve or deny the travel request?

## CASE STUDY - Decisions

- Travel approved, subject to:
  - OFAC license to commence research
  - Modification of homestays to female only or family environments
  - Twice-weekly check-ins with advisor and university administration
  - Signature of travel waiver
  - Immediate departure if required by university
- Outcome?
  - No issues. Student checked in every other day, completed research, and traveled home safely.

