“WE’RE NOT IN KANSAS ANYMORE”

MARCH 5, 2020

D. Jean Demchak
Managing Director
Global Education Leader
Marsh
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)

<table>
<thead>
<tr>
<th>Risk (in order of % increase)</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Economic confrontations/frictions between major powers</td>
<td>78.50</td>
</tr>
<tr>
<td>Domestic political polarization</td>
<td>78.40</td>
</tr>
<tr>
<td>Extreme heat waves</td>
<td>77.10</td>
</tr>
<tr>
<td>Destruction of natural ecosystems</td>
<td>76.20</td>
</tr>
<tr>
<td>Cyber attacks: Disruption of operations and infrastructure</td>
<td>76.10</td>
</tr>
<tr>
<td>Protectionism regarding trade and investment</td>
<td>76.00</td>
</tr>
<tr>
<td>Populist and nativist agenda</td>
<td>75.70</td>
</tr>
<tr>
<td>Cyber attacks: theft of data or money</td>
<td>75.00</td>
</tr>
<tr>
<td>Recession in a major economy</td>
<td>72.80</td>
</tr>
<tr>
<td>Uncontrolled fire</td>
<td>70.70</td>
</tr>
</tbody>
</table>

Note: Global Risks Perceptions Survey (777 worldwide responses to this question). Respondents were asked to predict how risks would change in 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.
THEMATIC CONTENT
Thematic content areas

- (Geo)political Risks
- Economic Concerns
- Climate Response Shortcomings
- Biodiversity loss impacts
- Technological governance deficits
- Creaking health systems
2019 was a year of intense confrontations, marked by strong domestic pushbacks and sprawling geo-strategic competition.

Political volatility abounds across regions
- Popular unrests focuses 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.
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.
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
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 1.5°C 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
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

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

• 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

- **Top Exposure Rating**
  - Very comfortable
  - Not comfortable

- **Comfort Level**
  - Very comfortable
  - Not comfortable

- **Risk Mitigation**
  - Risk Manager Involvement
  - No Risk Manager Involvement

- **Types of Risk**
  - Travel Accident & Health Coverage (students, faculty, staff & other business travelers)
  - Employment Issues
  - Start up Considerations for Overseas Academic Programs
  - Banking/Cash Management
  - Health, Safety & Security
  - Tax Issues
  - Legal Issues (Contracts, Leases, Acquisitions)
  - Crisis Planning & Communication
  - Defense Base Act & Other Insurance Requirements
  - Export Controls
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

<table>
<thead>
<tr>
<th>Category</th>
<th>Total Claims</th>
</tr>
</thead>
<tbody>
<tr>
<td>Evacuation:</td>
<td>27</td>
</tr>
<tr>
<td>-- Mental Health</td>
<td>56%</td>
</tr>
<tr>
<td>-- Fractures, dislocations or joint injuries</td>
<td>15%</td>
</tr>
<tr>
<td>-- Altitude-related illness</td>
<td>11%</td>
</tr>
<tr>
<td>-- Single medical cases</td>
<td>15%</td>
</tr>
</tbody>
</table>

*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

<table>
<thead>
<tr>
<th>Rank</th>
<th>Risks</th>
<th>Change vs. 2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Fiscal crises</td>
<td>5</td>
</tr>
<tr>
<td>2</td>
<td>Cyber-attacks</td>
<td>1</td>
</tr>
<tr>
<td>3</td>
<td>Unemployment or underemployment</td>
<td>0</td>
</tr>
<tr>
<td>4</td>
<td>Energy price shock</td>
<td>2</td>
</tr>
<tr>
<td>5</td>
<td>Failure of national governance</td>
<td>1</td>
</tr>
<tr>
<td>6</td>
<td>Profound social instability</td>
<td>3</td>
</tr>
<tr>
<td>7</td>
<td>Data fraud or theft</td>
<td>0</td>
</tr>
<tr>
<td>8</td>
<td>Inter-state conflict</td>
<td>4</td>
</tr>
<tr>
<td>9</td>
<td>Failure of critical infrastructure</td>
<td>2</td>
</tr>
<tr>
<td>10</td>
<td>Asset bubble</td>
<td>3</td>
</tr>
</tbody>
</table>

**Economic** | **Environmental** | **Geopolitical** | **Societal** | **Technological**

#### 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.

*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*
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

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 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?

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.
NAFSA: Association of International Educators

- 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
Resources and guidance from government organizations

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

**Warning Level 3, Avoid Nonessential Travel**

Health Infrastructure Breakdown in Venezuela

- 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.
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

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 Río Chiriquí 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 Maname to Yaviza to Lajas Blancas cities to the Colombian border
- The city of Lajas Blancas

Travel Advisory Levels

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-ACG@state.gov
Website  U.S. Embassy 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

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

Brief summary, explanation of Travel Advisory and risk indicators

Advice for if the traveler decides to visit the country

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 crime.

Terrorist groups continue plotting possible attacks in Tanzania. Terrorists may attack with little or no warning, targeting embassies, police stations, mosques, and other places 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.
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
Selecting Secure Hotels and Transportation Abroad

Security in Transit: Airplanes, Public Transport and Overnights

Crime & Safety Report

Ethiopia 2018 Crime & Safety Report

According to the report, the U.S. Embassy in Addis Ababa does not assume responsibility for the pre-trip security or integrity of the persons or firms appearing in this report. The American Citizens Service (ACS) can offer assistance to a particular individual or location and assumes no responsibility for the safety of services provided.

The U.S. Department of State has assessed Addis Ababa as being a HIGH threat location for crime recording or affecting affected U.S. government employees.

Please review OSAC’s ‘Ethiopia-specific report’ for original OSAC reporting, summary information, and contact information, none of which may be available only to pre-screened representatives of the OSAC-protected.

The Federal Democratic Republic of Ethiopia is a developing country in East Africa. It is comprised of nine regional states and the federal administration (Addis Ababa, the capital). Ethiopia is landlocked and borders many nations including the Republic of Djibouti, Eritrea, Kenya, South Sudan, Sudan, Tanzania, and Uganda. The overall security situation has been affected by internal unrest.

Crime Threats

While relations on crimes against Americans are not publicly available, it is suggested that petty crime against Americans occurs abroad. Crime is generally opportunistic and low-impact/low-cost. Foreigners can be exploited for crimes, as is a byproduct of their relative wealth and safety. Petty thefts often occur in public places, and victims may not be aware.

Thieves generally target travelers with personal or travel documents, which contain personal or travel information.

Transport safety is not a significant concern in Ethiopia. Terrorist attacks have occurred in recent years, especially in the capital city of Addis Ababa. Travelers should exercise caution in crowded places, especially in the capital city.

Physical violence is uncommon but does happen. If you are threatened by violence, the same precautions should be taken. If you are in a violent situation, call the local police for assistance.

In the event of a security breach or emergency, contact your embassy or consulate immediately. Contact information is available on the main OSAC report.
OSAC – Analysts

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

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 militia disputes in Ghana that generally avoid competition over limited resources. Several of these disputes have erupted into violence and died down 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 and crowded areas, as well as from vehicles riding in traffic. Violent crimes, including reports of armed robberies, are 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 homes 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 taxis outside of cities
- use public transportation services (also called TUTS)
- 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

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 uninvited assistance at the airport from anyone other than authorized 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 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. Skimmers is the primary means of
Transportation

Brazil

OSAC Crime & Safety Report

Although buses are plentiful and generally keep to a regular schedule, RSO advises avoiding city buses when possible. Protests and demonstrations targeting the bus and mass transit systems often leave passengers vulnerable to violence, as buses have been set ablaze or robbed while in transit.

Use legitimate, well-marked taxis, which are yellow with blue stripes and possess state-issued red license plates in the city of Rio de Janeiro. Taxis and private vehicles are recommended for use in the city of Rio de Janeiro. Even while driving, motorists can be vulnerable to armed carjackings or muggings in city traffic lights or in traffic. Private car services such as Uber also provide a relatively safe option for travelers. For more information on ride-sharing, please visit OSAC’s Annual Briefing Report “Safety and Security in the Sharing Economy.”

Only use legitimate, well-marked taxis at taxi stands, arranged via smart phone apps, or have your hotel call one for you. “Gypsy vans” are private transportation used by the local populace to move from neighborhood to neighborhood in Rio. These cabs have had numerous criminal issues, are not regulated, and are not advised for use by Westerners.

The metro system is relatively efficient and keeps a regular schedule. However, the metro system is often crowded, and there have been reports of personal theft and of females being touched inappropriately. The metro system offers women-only rail cars during morning and evening rush hours on most operating lines, which are encouraged to be used.

Aviation/Airport Conditions

Airports worldwide inaugurated supplemental security measures, in part to thwart criminal activity targeting aviation facilities.

Terrorism Threat

The U.S. Department of State has assessed Rio de Janeiro as being a MEDIUM-threat location for terrorist activity directed at or affecting official U.S. government interests.

Local, Regional, and International Terrorism Threats/Concerns
Homicide

Jamaica

U.S. DOS

Country Information

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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 Hope Park Road, and south of Half Way Tree and Old Hope Roads, and includes Trincity Town, Trelawny Gardens, and Arnett Gardens. 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: Flaners, Canaan, Norman, Rose Heights, Opey Street, and High Street. Visit our website for Travel to High Risk Areas.

**Spanish Town**

Violence and shootings occur regularly in some areas of Spanish Town. U.S. government personnel are prohibited from traveling to the following areas: Flaners, Canaan, Norman, Rose Heights, Opey Street, and High Street. Visit our website for Travel to High Risk Areas.
Homicide

OSAC RISC Analyst Assistance with Kingston, Jamaica mapping
To register complaints: Contact Costa Rica’s Tourism Commission (TDC) by phone at 800-TURISMO from Costa Rica or 1-810-999-8108 from the U.S. Email: contactenos@ict.go.cr.

Potential for Natural Disasters: Costa Rica is in an active earthquake and volcanic zone. Several volcanoes, two near San José and one in the northwest, have become more active in recent months. Ashfall due to volcanic eruptions can disrupt air traffic and cause respiratory issues. Tsunamis may occur following significant earthquakes. Flooding occurs during the rainy season, typically from April until October, in the Caribbean Province of Limón 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 email, text, and/oradio (911/911) or radio (FM 100.7)
- U.S. Federal Emergency Management Agency (FEMA) provides information about natural disaster preparedness.
- Centers for Disease Control and Prevention (CDC) provides information regarding disease.
- U.S. Geological Survey (USGS) provides updates on recent seismic and volcanic activity.

Beach Conditions: Many beaches have dangerous rip currents, and there are no lifeguards. Exercise extreme caution when swimming in the ocean.

Hiking: Hiking in national parks is allowed by permit and check with rangers. First responders trained 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 Rica Tourism Institute (ICT) has contact information for licensed tour operators.

Local Laws & Special Circumstances

Health
Drowning

CDC

reference to weather.gov

rip current safety
Suicide

NAFSA Resource publications
Suicide Forum
“insurance at recommended levels”

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 organ transplant or treatment 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\textsuperscript{rd} 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
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.