



MANAGING PROGRAMS TO PROMOTE SAFETY & REDUCE LIABILITY

John E. Watson, ARM, CIC, CRM



Gallagher

Insurance | Risk Management | Consulting



Agenda

- I. Variations on the Theme
- II. Unique International Issues
- III. What Can Go Wrong
- IV. Who Operates the Program
- V. What Are Your Most Important Assets
- VI. Who's Responsible
- VII. Where is the Program Going
- VIII. How Are They Traveling
- IX. Orienting Travelers
- X. Contingency Planning
- XI. Risk Management Techniques



Gallagher

Insurance | Risk Management | Consulting

Variations On The Theme

- Study Abroad
- Independent Study
- Internships
- International Exchange
- Direct Enrollment in Foreign Institution
- Faculty Led Study Trips
- Faculty Sabbaticals
- Faculty Research
- Alumni Travel





Unique International Issues

- Constituents Far Less Controlled
 - Operating Environment Promotes Freedom
 - No Business Plan
- Access To Conflict Areas *Desirable* To Participants
- Implied Belief That Protection Exists During *All* Activities
 - Pre-Program
 - During Program
 - Free-Time
 - Post Program





What Can Go Wrong

- Respiratory Outbreak In Acapulco
- Students Shot In Costa Rica
- Motor Scooter Accident In Mexico
- Professor Shot During Robbery
- 5 Students Raped – 16 Robbed
- Research Student Severely Burned
- 44 Students Die in Dorm Fire
- Assaults on Minority Students



Who Operates The Program

- Sponsored
 - Extension of US Campus
- Contractual
 - Consortium
 - Foreign University
 - Tour Operator
 - Global Nonprofit Organization
- Permissive
 - Post an informational flyer





What are *Your* Most Valuable Assets

- Students
- Faculty / Staff
- Reputation
- Property / Intellectual Property





Who's Responsible

- Orientation
- Health Insurance
- Medical Evacuation / Civil Unrest Relocation
- Kidnap, Ransom & Extortion
- Foreign Liability
- Local Insurance Mandates
- Crisis Management
- Communications, Public Relations
- Reorientation Upon Return





Where Is The Program Going

- Government Resources
 - US State Dept
 - US CDC
- Commercial Resources
 - Broker
 - Travel Assistance Carriers
 - K&R Carriers
- Other Resources
 - Terrorism Research Center
 - Assoc. of Safe International Road Travel





How Are They Traveling

- Airline
- Rail
- Ship
- Motor Coach
- Taxi
- Car
- Moped





Orienting Travelers

- Pre-Departure
- On Arrival
- Post-Trip

- Cultural Differences
- Crime
- Living Conditions





Risk Management Tools

- Disaster Plan
- Tabletop Exercise
- Educate Parents, Students, Faculty
- Debriefing of All Participants
- Media Training





What About Contingency Planning

- Medical & Psychological
- Natural Disasters
- Civil Unrest
- Terrorism
 - Direct
 - Collateral
- Coordination
 - Home Campus
 - Local Authorities
 - US Consulate / Embassy
 - Insurance: Carrier / Broker / Adjuster





Assurances That Keep Me Awake At Night

- We've never had a security problem within the compound.
- We wouldn't want to insult them by asking for a contract.
- They want to build an Education Center in ___X___ and we signed up to help.
- We're sharing intellectual property.
- Don't worry. I signed a contract.
- I'm going to help rebuild the legal system.
- We've always done it this way.



Thank You!

John E. Watson, ARM, CIC, CRM
818.539.1445
john_watson@ajg.com



Gallagher

Insurance | Risk Management | Consulting