

## Risk Management for Short Term Courses

Risk management involves two concerns. Most important is minimizing risks and accidents that can cause serious personal injury. It also refers to the reduction of liability exposure. Fortunately, 99% of risk management can be successfully addressed by exercising routine caution, applying common sense, and spending extra money when needed. In regard to litigation, the key is whether the College and faculty (you) “acted reasonably and prudently” in the context of the situation at hand.

The risk management process starts with the recognition that the health and safety of each student and faculty participant supersedes all other concerns. It continues with the Agreement Governing Participation Form which informs students about the need to obey foreign laws, to be cautious when traveling, to avoid risky behavior that might jeopardize their and the group’s welfare. It includes monitoring the students’ independent travel, if it is allowed. The Student & Health Form Information form is central to risk management as it provides information on the student’s health insurance and special health conditions. Urge students to complete it fully and honestly, and to speak with you if desired.

Risk management includes the selection of host families, if any, and other housing for female and male students. Individuals from the host site can best advise on this. It also includes monitoring the students’ independent travel during their free time, if any is allowed.

Safety discussions before departure and on the day of arrival are essential. When planning the course, read through the Safety and Risk Management section of the Planning Handbook. After student registration for your course, meet to review the Agreement Form with the students. Have an open discussion on how the actions of each person affect the entire group. Talk about how women and men should behave and dress in various situations. Feel free to share with the students the fact that Bates students have been robbed (on their first day of arrival and afterwards), physically assaulted, sexually assaulted, and died while studying abroad. Discuss how road accidents are the greatest cause of death and serious injury for U.S. travelers abroad. Sometimes it is while in a taxi, or bus; other times it is crossing the street, stepping out into traffic, walking too close the road. Swimming in unfamiliar waters also carries risks. Swimming accidents have taken the lives of numerous study abroad students, including in recent years students from Colby and Swarthmore.

For faculty and students alike, it is often wise to pay extra for a taxi or more reliable bus service or to move to a different room to reduce risks. Similarly, it is important to recognize the increased security provided by two students traveling or socializing together, using a buddy system in new or uncertain settings

**You will note how spending extra money can reduce risks. As a general rule, whenever in doubt, just spend the extra money. This applies to the program and to individual students.**

Other actions that may be appropriate are to register with the U.S. embassy and/or local police. (This is often required.) If based in one location, drive to the local hospital emergency room and confirm procedures for handling medical emergencies. Similarly, know how to contact the police.

Finally, trust your instincts and follow them if they tell you a situation, hired driver, homestay parent, road at night, etc. are dangerous. Do not worry about hurt feelings – safety is paramount.

Additional risk management and health information is available on the websites of the US State Department (<http://travel.state.gov/>) and Centers for Disease Control and Prevention (<http://www.cdc.gov/travel>).