

## Before a Study Abroad Program Sets Sail: Preventing Harm Through Selection and Preparation

by Christiane Groth, Risk Analyst, United Educators

Study abroad programs attract as many as 200,000 American students each year and appear to be growing in popularity. As a recent *New York Times* article said, "Previous generations regarded study abroad as a perk for the wealthy. But students now believe that studying abroad is an entitlement." The options in study abroad programs are increasingly varied, ranging from the traditional semester abroad in Europe to shorter programs destined to developing countries around the globe. Regardless of the destination or the number of students participating, there is one constant—study abroad presents risks.

UE's claims involving study abroad programs often result from insufficient attention to the selection and preparation of staff, host families, and student participants, as these common scenarios show:

- Study abroad program leaders participating in heavy drinking with students
- Faculty members intimidating students into having sex
- Host family members sexually assaulting students placed in their care
- Program leaders failing to obtain or supervise medical care provided to students
- Students visiting restaurants or nightclubs in high crime areas and becoming victims of robbery and other crimes

Meticulous planning can help your program leaders, host families, and student participants avoid many risks common to studying abroad.

### **1. Select and prepare study abroad program administrators, faculty, and host families with care.**

Care and diligence in choosing and training personnel can prevent problems later. Institutions that rely on contractors to fill staff positions or run a host family program should be sure to hire one that exercises the same level of attention that they would.

#### **A. Study abroad faculty and administrators**

Study abroad faculty and administrators perform various functions that other administrators would address on the home campus, such as student discipline, counseling, risk management, and crisis response. A University of Wisconsin report notes that study abroad faculty, in addition to performing their regular

teaching duties, routinely encounter challenges that include sick students, motor vehicle accidents, student misbehavior, and lost passports.

Institutions typically provide faculty and administrators with guidance on developing study abroad programs and shepherding a proposal through the academic approval process. Fewer, however, provide detailed guidance on the nonacademic duties study abroad leaders are expected to perform and the difficulties they are likely to encounter. When study abroad leaders are confronted with situations they are unprepared for or ill equipped to handle, they may make poor decisions. These in turn can lead to unsafe conditions or inappropriate behavior that jeopardizes students' well-being and results in legal claims.

Institutions can help ensure good decision making by study abroad program leaders in the following ways:

1. **Exercise judgment when selecting study abroad program leaders.** The opportunity to lead a study abroad program should be a privilege, not a right. In addition to reviewing a study abroad program for its academic merit, consider whether the faculty member or administrator in question has the traits necessary to successfully lead the program. Some questions to consider include:
  - Has the faculty member or administrator traveled abroad previously? How does the person describe the experience?
  - Does the individual have a particular background (for example, language skills, academic expertise, or cultural interest) that would contribute to the program's quality and success?
  - Does the individual generally follow the institution's rules and guidelines or create his or her own rules?
  - What kind of reputation for student management does the faculty member or administrator have?
  - How resourceful is the individual? Will he or she have the judgment to handle the myriad minor crises that can arise during the program, such as lost identification or minor illnesses?
2. **Develop a handbook for faculty and staff that specifies and offers guidance about the duties that they will be required to perform.** Specifically, the handbook should describe:
  - **Student behavior:** Be clear about the need to set expectations of student behavior and guidelines for disciplining students when problems occur. Be sure to include guidance on dealing with alcohol consumption, which is a key factor in many behavior problems. Michigan State University's (MSU) study abroad faculty handbook advises study abroad leaders to avoid problems by establishing program-specific policies and communicating them to participants in an orientation prior to departure. Faculty leaders are encouraged to engage students in community-building activities during these orientation sessions to discourage inappropriate behavior. The MSU handbook also provides suggestions for dealing with minor behavioral problems and lists infractions that warrant immediate dismissal from the program.
  - **Safety:** Provide guidance on how to locate country-specific crime information on health, crime, political instability, and other matters. Program leaders should include in their program materials and discussions with students crime and safety information, such as advice on dress and locations to avoid. Also, encourage program leaders to

identify safe transportation by discussing any guidelines the institution may have for selecting providers and reviewing contracts.

- **Health:** Describe the institution's general guidelines for handling minor illnesses while traveling as well as any health insurance requirements for students, faculty, and staff. For example, does the institution provide access to health insurance that faculty and students are required to purchase, or must participants simply demonstrate proof of insurance? Regardless of the insurance arrangement, all participants should have some form of health-care coverage for the duration of their study abroad program.
  - **Crisis response:** State the institution's crisis plan as well as what actions will be required of the study abroad leader in an emergency. The University of Richmond faculty handbook, for example, provides detailed guidance for several different types of crises that study abroad program leaders may need to respond to, including health emergencies, rape, and safety or security threats.
3. **Require an orientation program for study abroad program leaders.** Auburn University offers faculty orientation sessions that cover the scope of responsibilities for study abroad program leaders and includes guidance from those who have already led overseas programs. Be sure to include information on health, safety, and crisis management.
  4. **Establish support mechanisms for study abroad program leaders.** Even with thorough preparation, some program leaders will have questions or need guidance from abroad. Provide program leaders with contact information for support personnel on campus. By dealing with minor crises or perceived emergencies as they unfold, leaders can often prevent a real crisis from developing.

## B. Host families and foreign national staff members

One of the primary reasons students study abroad is to experience living in another culture, including a stay with a host family. Because the accepted cultural norms of a study abroad location can be quite different from those of the United States, especially with regard to interpersonal relations, it is important that institutions select host families and foreign national staff members who understand the cultural differences and have the sensitivity and skill to help resolve any difficulties that may ensue.

Institutions should establish a thorough vetting process for host families and foreign national staff members. It can be difficult to complete criminal background checks on foreign nationals, so institutions need to consider other steps to ascertain an employee's or host family's suitability, including requesting both employer and personal letters of reference, contacting named references for a follow-up discussion, and having personal interviews with several representatives of the institution sponsoring the program. In each discussion, the institution should ascertain the candidate's motivation for employment or status as a host family as well as characteristics about the candidate such as openness to new ideas, flexibility, and adaptability. If a third party will be handling host family selection, ask that person to follow this careful vetting process. Finally, be sure to document the hiring process and maintain records of interviews and letters of reference that support your decisions. Claims can be filed many months after an employee is hired or a host family selected, and it will be up to the institution to demonstrate that its decision or selection was appropriate. Good records will help your institution make its case.

In addition to establishing a thorough vetting process, institutions are encouraged to provide host families and foreign national staff members with suitable orientation and training. The Council on Standards for International Educational Travel (CSIET), for example, recommends the completion of

host family selection well in advance of a student's departure from home "to ensure adequate time for preparation and orientation of the host family." CSIET's host family orientation program includes discussion of the customs, religions, and norms of the student's native culture. Additionally, some of the challenges host families may encounter and suggestions for working through those challenges are discussed during the orientation. Similar strategies can be adopted for training foreign national staff members.

## **2. Train study abroad administrators, faculty, and host families in the frequent risks.**

While the most challenging risks program administrators face are in many ways the same as those that administrators at the home campus handle frequently—allegations of sexual harassment and assault and students with mental health concerns—they are often compounded because of the distance from home, the absence of campus support systems, and insufficient preparation of program leaders.

Adequate training in how to handle these situations can help to ensure participants' safety and well-being.

### **A. Sexual harassment and sexual assault**

An allegation of sexual harassment or assault requires immediate attention, thoughtfulness, and understanding of the serious legal ramifications if these allegations are ignored or mishandled. The following scenarios are all too common in UE's study abroad claims:

- A student notified a program administrator that a member of the host family was making unwanted advances and requested another placement. The program administrator was slow to respond, believing the student was overreacting to a difference in culture.
- A student told a faculty leader that the program's bus driver sexually harassed her. The faculty leader failed to report the situation and no investigation or action was undertaken.
- After an evening of drinking and dancing, one student sexually assaulted another. A third student reported the incident to the program leader, but the leader did not investigate or report the incident to the home institution.

Students often sue their institution because they believe the institution did not adequately respond to or investigate a report of sexual harassment or sexual assault. As the institution's representative, study abroad program staff and faculty need to be prepared to respond appropriately when confronted with such reports.

The University of Richmond faculty handbook, for example, provides detailed steps that program leaders should follow if a member of their group is sexually assaulted. These include: (1) meeting the medical and psychological needs of the victim, (2) providing a secure environment for the victim, (3) notifying the home campus of the assault, (4) notifying local authorities as well as embassy or consular officials of the assault, if the victim consents, and (5) facilitating contact between the victim and family members. The handbook says, "Special sensitivity is needed when handling a report of sexual assault," and the "first priority" is the victim's medical and psychological needs.

Sexual assault allegations can be particularly difficult to handle when the alleged perpetrator is a member of the victim's study abroad group. While it is critical to tend to the needs of the victim, it is also important to protect the alleged assailant's due process rights. If the home campus has an

established sexual assault policy under the student code of conduct, this policy should be applied in study abroad programming. Information about how to report a sexual assault and what university policies and procedures will be applied should be included in student study abroad handbooks and orientation sessions. The University of Notre Dame, for example, notes that sexual assaults abroad reported to the university will follow the same disciplinary policies and procedures as on the home campus.

In all cases of sexual harassment or assault, program leaders should inform the home campus of the situation as soon as possible. Prompt notification allows administrators with experience in student affairs and legal matters to provide additional guidance to the program leader and ensure that the student receives the support he or she may require.

Finally, study abroad faculty, staff, and host families should receive training on sexual harassment and assault to help prevent these individuals from engaging in behaviors that are not acceptable to the institution or are illegal. Education about sexual harassment and assault is particularly important for foreign national staff members and host families because their understanding of and tolerance for certain behaviors may differ from that of U.S. staff and students. The Texas A&M University's pre-departure handbook reminds faculty that "the behavior of Study Abroad faculty are based on *Texas A&M University Student Rules* and policies, not the practices of [the] host country."

## **B. Student mental health**

Many education abroad administrators and advisors rank students' emotional and mental health problems second only to alcohol abuse as a health and safety concern during overseas study, according to *NAFSA's Guide to Education Abroad for Advisors and Administrators*, published by NAFSA: Association of International Educators. United Educators' foreign studies claims experience substantiates the seriousness of the problem.

Program leaders should receive information on student mental health with their orientation materials. Training should cover how to identify students in distress, how to provide assistance (without treatment), and how to refer a student for professional help. The University of Notre Dame's mental health handbook for study abroad faculty, for example, lists behaviors, personality changes, and physical indicators that signal a student's possible distress, and it offers guidance for getting the student appropriate help.

Program leaders should also notify the home campus if they are concerned about a student's mental health. They should get in touch with the campus as soon as possible in cases in which a student exhibits suicidal thoughts, severe depression, or eating disorders, or shows a significant decline in mental health. The student may need to return home for professional assistance.

## **3. Select suitable student participants for the study abroad experience.**

With the wide variety of study abroad programs, students are finding it easier than ever to fit overseas study into their academic program. Yet not every student may be academically, developmentally, or mentally prepared to meet the challenges of study abroad.

### **A. Students who possess appropriate maturity**

Most students view study abroad as an opportunity for a rewarding academic experience. Others, however, see study abroad as an opportunity to experience greater freedoms away from parents and the home institution. Each year, UE receives several study abroad claims stemming from binge drinking or other unchecked behaviors.

Institutions can minimize the risk of inappropriate behavior by limiting program participation to students with acceptable academic and disciplinary records. Minimum eligibility criteria, focused on the student's academic standing and disciplinary record, should be established. Brown University, for example, requires that students be in "good academic and disciplinary standing" and "making good progress toward graduation." Students on academic warning or dismissal from the university are not permitted to participate in study abroad.

Kathleen Fairfax of Michigan State University's Office of Study Abroad provides the following advice to program leaders: "[C]ommunicating that your program is academically rigorous, requiring intellectual curiosity and academic effort, for successful participation (as well as a good grade) may help deter students with improper motivations from applying." Other methods that her office recommends include asking applicants for references, résumés, and essays to allow the program leader to learn more about the student. Students should realize that participating in a study abroad program is a privilege, and it is acceptable and even advisable for institutions to deny participation to study abroad applicants who may pose a threat to the success or safety of a program.

## **B. Students who are mentally prepared**

While a few students may be tempted to equate study abroad with spring break, others may find the study abroad experience a particularly challenging and stressful time. The University of Notre Dame's *Mental Health and Crisis Management* handbook says that students do not always leave their stresses at home when they study abroad. Because study abroad can induce stress, students may find their condition worsens overseas and those who have never had mental health concerns may develop them while abroad.

In *Responsible Study Abroad: Good Practices for Health & Safety*, the Interassociational Task Force on Safety and Responsibility in Study Abroad recommends that institutions take steps to determine each applicant's suitability for participation by considering his or her health history, including mental health history. Institutions should consider asking students to voluntarily complete a medical history form that also includes questions about their mental health. The medical history form should be presented with the understanding that the institution would like the information to help ensure each student's successful participation in the study abroad program. Institutions that request a mental health history should include a mental health professional in the application review process to advise them about an applicant's suitability and any accommodations the student may require abroad. When drafting the medical and mental health history form, institutions should obtain the assistance of legal counsel, health professionals, and study abroad administrators.

Emory University's study abroad participants receive a Study Abroad Health Information Form that describes the general health issues that study abroad participants can expect to encounter while overseas, including the potentially limited availability of services. The form notes that students may not have access to mental health support services similar to those at home and recommends that they (1) prepare for a period of cultural adjustment, (2) seek guidance from the Emory Counseling Center to develop a health plan if they are currently seeking treatment from a mental health professional or have done so in the past, and (3) talk to their mental health practitioner about the advisability of their participating in a study abroad program if they are currently receiving treatment. All Emory University study abroad participants are required to sign the form, acknowledging that they have read and understood its contents.

Institutions are also encouraged to circulate a list of students who have applied for study abroad to their campus health and counseling centers. While medical professionals normally cannot disclose which students are seeking treatment, professional staff can review the list in order to better counsel any patients about the suitability of their participation in study abroad.

#### **4. Prepare students to ensure a successful study abroad experience.**

Just as study abroad faculty and staff need specific information to successfully lead a study abroad program, students need the right information to ensure a successful study abroad experience. They benefit from having details about behavioral expectations and disciplinary procedures as well as the program's academic requirements and expectations. Students are more likely to live up to an institution's expectations if they are explicitly aware of what those expectations are. Programs can provide the information through handbooks, websites, brochures, orientation sessions, and other means.

Each participant should receive a study abroad handbook that explains all of the institution's policies and procedures governing study abroad, including the following:

- Academic and disciplinary requirements for acceptance to study abroad programs
- Academic policies and procedures, including voluntary and involuntary withdrawal
- Disciplinary policies and procedures, including dismissal
- Health and safety information
- Insurance requirements
- Emergency action plans (EAPs)

Many institutions offer pre-departure orientation sessions to ensure that students understand the policies and procedures. A few creative approaches to orientation include:

- Skits by peer educators
- Online orientation programs with built-in quizzes
- Study abroad alumni question-and-answer sessions

Some institutions develop their orientation programs with the assistance of student affairs professionals or faculty who have insights into students' learning styles and preferences. Others encourage parents to attend student orientation sessions or have specific orientation programs for parents. One motivation for including parents is that it will encourage students to behave appropriately and minimize their risk-taking while abroad.

An orientation session is a good time to describe EAPs to students and ensure that they prepare a plan before they depart. A personalized plan allows students to consider what they will do if they lose their wallet or passport, become separated from the group, or need some other assistance in a hurry. Having students work through these scenarios can help groups avoid having one student's problem become the entire group's crisis. San Diego State University, for example, provides students with a form that instructs them on how to prepare an emergency plan before departure. The university also encourages students to compile contact lists and detailed itineraries, register with embassies, and create and carry an emergency card. The form also identifies pertinent documents students should copy and those individuals that should receive copies of a student's emergency plan. The Center for Global Education at Loyola Marymount University also has a helpful website that walks students through the process of developing an EAP.

Some institutions also find it helpful to have an on-site or post-arrival orientation at the program destination in addition to the pre-departure orientation. Even though the on-site orientation often focuses on topics previously covered, such as behavioral expectations, health and safety tips, cultural sensitivity, and crisis preparedness, several institutions find that it helps to reinforce this information.

Rodney Sangster of the University of California, Santa Barbara finds that students are more receptive to health and safety messages after they have had some exposure to their new environment. Michigan State University encourages program leaders to include local law enforcement or U.S. consular officials in the on-site program. MSU study abroad administrators find that students are particularly attentive to crime and safety information when presented by these individuals.

## **5. Develop program-specific crisis response plans and have program leaders and participants discuss them in advance.**

Most study abroad programs never experience a serious crisis. However, as the 2004 tsunami in Southeast Asia and the London and Madrid rail bombings demonstrate, any city or country can fall victim to a terrorist attack or a natural disaster. Before overseas travel begins, every institution running a study abroad program should develop a crisis management plan to guide the home campus's response to an overseas emergency.

According to an article published by NAFSA, Brenda Robinson of Grand Valley State University in Michigan advises study abroad administrators on the home campus to start building a crisis response plan by reviewing their home institution's overall crisis response plan. Many institutions already have procedures for dealing with mental health episodes, rape, severe accidents, and other crises that can be used as a model for the plan used to respond to crises in study abroad programs. Components of Grand Valley's home campus study abroad crisis plan, for example, include:

- A comprehensive insurance policy that includes evacuation and repatriation
- A 24-hour, on-call emergency team on campus
- Neon-colored cards for all students and faculty with country-specific instructions for contacting home campus and an emergency assistance provider in case the campus cannot be reached first
- Institution credit cards for program leaders for emergency cash
- Copies of the crisis response steps on neon sheets for all directors

Loyola Marymount University's Center for Global Education has developed a planning resource based on the Peace Corps safety manual that many institutions find helpful. The handbook offers thorough guidance on pre-departure planning and suggestions for handling emergencies while traveling. Topics include the types of emergencies that could be encountered, planning for and dealing with health and safety concerns, and planning for and managing evacuations. The center also has a crisis management workbook that study abroad program staff can use to facilitate a discussion of crisis preparedness with students.

Beyond the home campus study abroad crisis plan, all faculty and staff traveling with or leading programs in foreign destinations need to establish contingency plans that are specific to the program's particular location and activities. For example, Emory University encourages all faculty and staff engaged in study abroad to develop specific contingency plans that detail evacuation procedures, ensure that participants register with embassy or consular officials, and provide communications strategies with the home campus. Also, the university requires that each program provide a written copy of its contingency plan to university administrators prior to departure.

Michigan State University encourages study abroad program leaders to engage participants in an emergency preparedness discussion. Leaders and participants are asked to consider what kinds of localized emergencies they may encounter and how they might respond to them. MSU also provides

program leaders with a wallet-sized “emergency guide” that summarizes the institution’s crisis response protocols specific to study abroad.

Finally, study abroad administrators and staff should also test the study abroad crisis plan to ensure its effectiveness. Various tools, such as program audits or table-top discussions, can test the effectiveness of a crisis plan. Study abroad staff members at the University of California, Santa Barbara use case studies to practice crisis preparedness. Staff members have detailed discussions and work their way through specific scenarios to enhance their ability to make good decisions in a crisis. (Further information on crisis planning is available in “Strengthen Your Crisis Plan with Regular Exercise,” the September 2006 issue of *Risk Research Bulletin*.)

### **Safety in study abroad: getting the right people to make good decisions**

While no one can guarantee every study abroad program will be problem free, institutions can help by implementing a few key steps. Chief among them are ensuring that the right people are participating in and administering your programs and providing those individuals with the necessary information to make good decisions throughout the program.

### **Acknowledgments**

For reviewing this article prior to publication, United Educators would like to thank Julie Friend, travel security analyst at Michigan State University, and Gary Rhodes, director of the Center for Global Education at Loyola Marymount University.

### **Resources**

#### **Higher Education Resources**

##### **Auburn University**

*Auburn Abroad: Setting Up Your Program* (Faculty Information)

[www.auburn.edu/academic/international/oie/auburnabroad/setting\\_program.htm](http://www.auburn.edu/academic/international/oie/auburnabroad/setting_program.htm)

##### **Center for Global Education at Loyola Marymount University**

- [www.globaled.us](http://www.globaled.us)
- *Crisis Management Handbook*  
[www.globaled.us/peacecorps/crisis\\_h.html](http://www.globaled.us/peacecorps/crisis_h.html)
- Emergency Planning  
[www.studentsabroad.com/planning.html](http://www.studentsabroad.com/planning.html)

##### **Emory University Center for International Programs Abroad**

Study Abroad Health Information Form

[www.cipa.emory.edu/pdf/Health\\_Form.pdf](http://www.cipa.emory.edu/pdf/Health_Form.pdf)

##### **Michigan State University**

*Study Abroad Faculty Handbook*

[http://studyabroad.msu.edu/faculty\\_handbook/06-07faculty\\_handbook.pdf](http://studyabroad.msu.edu/faculty_handbook/06-07faculty_handbook.pdf)

##### **Michigan State University**

*Study Abroad Student Handbook*

<http://studyabroad.msu.edu/download/stuhandbk.pdf>

**San Diego State University**

*Guide to Developing a Personal Emergency Action Plan for Study Abroad Participants*  
[www.sa.sdsu.edu/isc/study\\_abroad/PersonalEAP.pdf](http://www.sa.sdsu.edu/isc/study_abroad/PersonalEAP.pdf)

**Texas A&M University**

*Pre-Departure Faculty Handbook for Study Abroad*  
<http://studyabroad.tamu.edu/apps/maroon.doc>

**University of Chicago**

Safety Tips for Students Studying Abroad  
<http://study-abroad.uchicago.edu/safety.html>

**University of Notre Dame**

*Mental Health and Crisis Management: Assisting University of Notre Dame Study Abroad Students*  
[www.nd.edu/~ucc/International\\_Eds\\_Hdbk\\_2004.pdf](http://www.nd.edu/~ucc/International_Eds_Hdbk_2004.pdf)

**University of Richmond, School of Continuing Studies**

*Faculty Handbook for Off-Campus Programs*  
<http://summer.richmond.edu/document/abroad/facultyhandbook.pdf>

**Articles**

Gordon, Jane. (2006, April 23). "Studying Abroad, Safe or Not." *New York Times*.

Interassociational Task Force on Safety and Responsibility in Study Abroad. *Responsible Study Abroad: Good Practices for Health and Safety*. [www.nafsa.org/knowledge\\_community\\_network.sec/education\\_abroad\\_1/education\\_abroad\\_2/practice\\_resources\\_12/health\\_safety/guidelines\\_for\\_health](http://www.nafsa.org/knowledge_community_network.sec/education_abroad_1/education_abroad_2/practice_resources_12/health_safety/guidelines_for_health)

Ritchie, Mark A. (Fall 2003). "Risk Management in Study Abroad: Lessons from the Wilderness." *Frontiers: The Interdisciplinary Journal of Study Abroad*, 9. [www.frontiersjournal.com/issues/vol9/vol9-03\\_ritchie.pdf](http://www.frontiersjournal.com/issues/vol9/vol9-03_ritchie.pdf)

Rubin, Kyna. (February-March 1998). "Safety in Study Abroad: How Much More Can Programs Do to Protect Students?" *NAFSA Newsletter*. [www.nafsa.org/knowledge\\_community\\_network.sec/education\\_abroad\\_1/education\\_abroad\\_2/practice\\_resources\\_12/health\\_safety/health\\_safety\\_security\\_1](http://www.nafsa.org/knowledge_community_network.sec/education_abroad_1/education_abroad_2/practice_resources_12/health_safety/health_safety_security_1)

Settle, Wendy. (2005). "Study Abroad and Mental Health: Identifying, Assisting, and Referring Students in Distress." *SAFETI On-Line Newsletter*, (3)1. [www.globaled.us/safeti/v3n1\\_settle.html](http://www.globaled.us/safeti/v3n1_settle.html)

University of Wisconsin, Office of Internal Audit. (February 2001). *Student Health and Safety in UW International Education Programs*. [www.uwsa.edu/audit/intered.pdf](http://www.uwsa.edu/audit/intered.pdf)

**Other Resources**

The Council on Standards for International Educational Travel  
[www.csiet.org/mc/page.do](http://www.csiet.org/mc/page.do)

NAFSA: Association of International Educators  
[www.nafsa.org](http://www.nafsa.org)

U.S. Department of State  
<http://travel.state.gov>

---

We welcome your suggestions regarding issues you would like UE to address. Please contact us at [risk@ue.org](mailto:risk@ue.org). For more information about UE, its services, and its policies, please visit our website at [www.ue.org](http://www.ue.org). The material appearing in this publication is presented for informational purposes and should not be considered legal advice or used as such.

Copyright © 2007 by United Educators Insurance, a Reciprocal Risk Retention Group. All rights reserved.

## Education's Own Insurance Company.



United Educators

Two Wisconsin Circle, Fourth Floor  
Chevy Chase, MD 20815  
phone/301.907.4908  
fax/301.907.4830  
www.ue.org

United Educators Insurance, a Reciprocal Risk Retention Group, is a licensed insurance company owned and governed by more than 1,150 member colleges, universities, independent schools, public school districts, public school insurance pools, and related organizations throughout the United States. Our members range from small, private schools to multi-campus public universities. UE was created to be "Education's Own Insurance Company" in 1987 on the recommendation of a national task force organized by the National Association of College and University Business Officers (NACUBO). Our mandate is to provide a long-term, stable alternative to the cyclical unavailability and erratic pricing of commercial liability insurance. We understand the special nature of education and are committed to reducing the overall cost of risk for our policyholders. UE members benefit from tailored coverages as well as value-added, education-specific services in claims and risk management. United Educators is Rated A (Excellent) by A.M. Best.

**For more information, visit our website [www.ue.org](http://www.ue.org) or call us at (301) 907-4908.**



*United Educators has a Best's Rating of A (May 2006).  
For the latest rating, access [www.ambest.com](http://www.ambest.com).*