Traveling Safely Internationally For Work or Pleasure

Thursday, April 27 2017
Your Presenters

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- Seasoned Risk Management Professional with over 25 years experience managing risk and insurance related issues.

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- 7 years NGO Security: World Vision International and Catholic Relief Services (Middle East, North Africa, So. Asia, Eastern Europe and Southern Caucasus)
- 10 years NGO program management: Guatemala, Haiti, Dominican Republic, Egypt
- 3 years Peace Corps service - Mali
MIT Travel Related Insurance

• For Faculty and Staff
  – Business Travel Accident (BTA) coverage provided while on Institute Business and for Leisure Travel*
  – BTA is the financing vehicle behind the services provided by International SOS. (ISOS is MIT’s 3rd party vendor to provide emergency medical, security, and natural disaster evacuation and other support services.
  – For Extreme (see MIT Policy), confirm with Insurance that coverage is provided.
  – International SOS must be used as the third party assistance provider to trigger coverage under BTA policy

• ISOS is a service provider. It is neither a substitute for, nor a supplement to, personal health insurance.
• MIT Medical Insurance program: provides worldwide coverage for emergency related services. (Can be subject to out of pocket network costs and potential co-insurance costs.)
• Other Medical Insurance Coverage
• Insurance.mit.edu
MIT Travel Related Insurance

(continued)

• *Leisure Travel:
  • Only costs that would not otherwise be incurred will be covered.
International SOS (ISOS)
International Emergency & Support Services

https://insurance.mit.edu/services/international-travel/international-sos

• MIT has contracted with ISOS to provide emergency medical, security, and natural disaster evacuation and other support services to faculty, staff, and STUDENTS who are traveling abroad on MIT business. (Coverage extends for 14 days prior or after [not both]).

• Call **COLLECT**: 011-215-942-8478 from anywhere in world.

• Visit MIT’s ISOS program portal which provides a wealth of resources on country-specific medical and security travel advice. https://www.internationalsos.com/MasterPortal/default.aspx?membnum=11BSGC000066

• ISOS is a service provider. It is neither a substitute for, nor a supplement to, personal health insurance.
Before you Travel

• Obtain ISOS Card

• Download ISOS assistance App. Open your Smartphone’s browser and go to: 
  app.internationalsos.com

• Once downloaded, launch the App and login using MIT’s ISOS Membership Number - 11BSGC000066
When to Use ISOS while abroad

While abroad, call for:

• Health and safety advice;
• Advice from an experienced, internationally-trained doctor or medical professional;
• A recommendation for a local doctor or other provider vetted by ISOS;
• Support to obtain refills of medication or equipment;
• Assistance with damaged or lost travel documents
• On-the-spot interpretation
MIT Travel Related Insurance cont.

- For **Students**
  - only covered on MIT Business (Student Study Abroad Insurance Program) and for a 14 day personal deviation period. (Prior to / after the end of MIT related travel).
  - NO coverage for leisure travel - although such coverage is available for purchase.
Student Health Insurance – International Travel Only

• WHO: All registered students of MIT while participating in an educational or research activity, or participating in a class trip

• WHAT IS COVERED:
  • Medical Expense Benefit*: $100,000 per Insured Person
  • Primary coverage for the reasonable and customary charges for Medical Services provided in the care and treatment of sickness or accidental bodily injury

• TO FILE A CLAIM (when traveling abroad)
  • Call ISOS: 011-215-942-8478 (collect calls accepted)
  • ISOS MUST be involved in the management of medical services for coverage to be applicable

* Exclusions Apply
Student Health Insurance – International Travel Only

• 1\textsuperscript{st} responder of coverage:
  MIT – International Student Health Insurance
  If not covered here then –

• 2\textsuperscript{nd} responder of coverage (excess provider):
  MIT Student Extended Insurance Plan
  – or Other Applicable Insurance Plan
  If not covered here then –

• 3\textsuperscript{rd} responder:
  Student Responsibility to Pay
How many people see the world
How security managers see the world
Ranking the Most Dangerous Countries for Americans to Visit

Forbes Magazine March 21, 2017

• State Department issues “advisories”.
  – Are they effective in *keeping American safe*?
  – Articles measures State Dep’t Warnings and US citizen deaths (2009-17).

• Most targeted by travel warnings issued: Mexico (28), Mali (26), Israel (25)
  – Turkey (2016-17: 7 or 8) but...”*Americans are more likely to face life-threatening danger in Thailand, Pakistan, and Honduras.*”

Ranking the Most Dangerous Countries for Americans to Visit

- **Correlation of # American Deaths p.c. and the Number of TWs**: On the whole, a significant relationship between the number of American deaths abroad per capita and the number of travel warnings a country receives.

- **Most Travel Warnings in Recent Years v Americans Killed**: Mexico, Mali, and Israel have been targeted by the most travel warnings in recent years, but Americans are more likely to be killed in Thailand, Pakistan, and the Philippines.

- **No Travel Warnings** (in ~7 years) in several countries with relatively high rates of American death, including Belize, Guyana, and Guatemala.

- **Correlation of American Visitors and Travel Warning Issuance**: Overall, countries subject to travel warnings do not see notable declines in American visitors in the 6 months after a warning is issued.

- **Relatively Low Rates of American Deaths** in several countries where a relatively high number of travel warnings issued in ~7 years, incl. Israel, Turkey, & KSA.
How do you determine risk?

What is Risk Management?
The process of minimizing or mitigating the risk

What does a risk scale mean?
Extreme, high, medium, etc.
How do institutions talk about risks uniformly
How do you manage risk?

- **Framework**
  - **Establish the external** context (SWOT, relationships, perceptions, etc.)
  - **Identify**
    - the threats and the vulnerabilities
  - **Analyze and Evaluate** Unmitigated (raw) risk
    - Acceptable v Unacceptable (if unacceptable, mitigate)
  - **Treat** = Mitigations to make risks acceptable
    - Accept, Avoid, Transfer, **Reduce**
  - **Monitor & Review**
Risk Assessment – a process

Identify
What type of the risk? Describe the risk in detail.

Analyse
What is the cause and effect? How should we respond?

Assess
What is the likelihood and impact? What is the overall risk level?

Mitigate
How can we reduce the likelihood and/or impact?

Re-assess
What is the risk level now? Is it acceptable?

Monitor
Take steps to regularly monitor and review the risk.
Threats, Vulnerabilities, and Risks
How do they relate?

• **Threats**
  – External events
  – Direct or Indirect: Directed on the traveler or wrong place wrong time (incidental)
  – Can be criminal to harm/harass your personal safety or your property or
  – Hazards: weather, building infrastructure, diseases, health care or public safety system, etc

• **Vulnerabilities**
  – Personal characteristics that can be exploited to your detriment

• **Risk**
  – Threats \( \times \) Vulnerabilities and how they interact
  – **Likelihood** of threat occurring and the **impact** on you if it does
  – Can be measured on a scale using a risk methodology
<table>
<thead>
<tr>
<th>Impact</th>
<th>NEGLIGIBLE</th>
<th>MINOR</th>
<th>MODERATE</th>
<th>SEVERE</th>
<th>CRITICAL</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Minimal loss or damage to assets.</td>
<td>Some loss or damage to assets.</td>
<td>Loss or damage to assets.</td>
<td>Major destruction of assets.</td>
<td>Complete destruction or total loss of assets.</td>
</tr>
<tr>
<td></td>
<td>No delays to programs.</td>
<td>Some delays to programs.</td>
<td>Some program delays and disruptions</td>
<td>Severe disruption to programs</td>
<td>Loss of programs and projects</td>
</tr>
<tr>
<td>Likelihood</td>
<td>(1)</td>
<td>(2)</td>
<td>(3)</td>
<td>(4)</td>
<td>(5)</td>
</tr>
<tr>
<td>Certain/ Imminent (5)</td>
<td>Low</td>
<td>Medium</td>
<td>High</td>
<td>Critical</td>
<td>Critical</td>
</tr>
<tr>
<td>Very Likely (4)</td>
<td>Low</td>
<td>Medium</td>
<td>High</td>
<td>High</td>
<td>Critical</td>
</tr>
<tr>
<td>Likely (3)</td>
<td>Negligible</td>
<td>Low</td>
<td>Medium</td>
<td>High</td>
<td>High</td>
</tr>
<tr>
<td>Moderately Likely (2)</td>
<td>Negligible</td>
<td>Low</td>
<td>Low</td>
<td>Medium</td>
<td>Medium</td>
</tr>
<tr>
<td>Unlikely (1)</td>
<td>Nil</td>
<td>Negligible</td>
<td>Negligible</td>
<td>34</td>
<td>Low</td>
</tr>
</tbody>
</table>
Generally Acceptable Risk Reduction Options

In general, unmitigated & unacceptable risk can be reduced in three ways:

- **1. Reduce the impact** or harm that is done if the threat actually occurs (pushing the threat towards the left of the matrix). Measures that are designed to reduce the impact of a threat are generally called ‘mitigation measures'.
- **2. Reduce the likelihood** that a particular threat will occur (pushing the threat down on the matrix). Measures to accomplish this are generally called ‘prevention measures'.
- **3. Reduce both the impact and the likelihood of potential threats.** In reality, many of the security measures taken in offices and operations have both mitigation and prevention aspects.

Are the measures, affordable, achievable, effective?
### Sample SECURITY RISK ASSESSMENT - Abuja, Nigeria Cultural Immersion Experience

<table>
<thead>
<tr>
<th>Threat</th>
<th>Impact</th>
<th>Probability</th>
<th>Risk (w/out action)</th>
<th>Vulnerability</th>
<th>Mitigation Measures</th>
<th>Risk (w/ action)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Terrorist Attack</td>
<td>Critical (5)</td>
<td>Very Likely (4)</td>
<td>Critical</td>
<td>Lack of government ability to stop attacks, not enough metal detectors (including at dorms, classroom)</td>
<td>Local provider regularly seeks and shares security information and requires behavioral agreements</td>
<td>Medium</td>
</tr>
<tr>
<td>Fire</td>
<td>Severe (4)</td>
<td>Moderately Likely (2)</td>
<td>Medium</td>
<td>Insufficient training and equipment of faculty and staff responsible</td>
<td>There are fire extinguishers in dorms and some training already provided</td>
<td>Low</td>
</tr>
<tr>
<td>Epidemic / Pandemic</td>
<td>Critical (5)</td>
<td>Moderately Likely (2)</td>
<td>Medium</td>
<td>Beyond control of the institution and poor health infrastructure</td>
<td>Existing Pan Flu, SARs, Ebola protocols, SOPs</td>
<td>Low</td>
</tr>
<tr>
<td>Kidnap</td>
<td>Critical (5)</td>
<td>Likely (3)</td>
<td>High</td>
<td>To reach Abuja, must fly into Kaduna State airport (high risk area)</td>
<td>Secure trusted transport is arranged for pick up / transport to Abuja (two hours away). Daylight travel only</td>
<td>Low</td>
</tr>
<tr>
<td>Theft from Accommodations</td>
<td>Minor (2)</td>
<td>Moderately Likely (2)</td>
<td>Low</td>
<td>Once people enter the dorms they are not monitored</td>
<td>Guards stop all visitors and seek approval before allowing them to enter</td>
<td>Low</td>
</tr>
<tr>
<td>Riots</td>
<td>Moderate (3)</td>
<td>Very Likely (4)</td>
<td>High</td>
<td>Being in wrong place at wrong time</td>
<td>Staff share info on which areas to avoid</td>
<td>Medium</td>
</tr>
</tbody>
</table>

Impact Score 1 - 5
Probability Score 1 - 5
MIT International Travel Risk Policy

For business travel (sponsored or financed)

- Informs travelers of risk areas
  ➢ Moderate, High, Extreme
- Methods MIT uses to set risk areas
- More restrictive. Students are prohibited from traveling to High and Extreme locations
  • Process to waive policy prohibition
- No policy prohibition for faculty and staff
- Risk Acknowledgment Form (for all countries)
Reading State Department Travel Warnings & Alerts

**Travel Warning**

- State Department *suggests considering very carefully* whether you should go to a country at all.
- Examples
  - Unstable government
  - Civil war
  - Ongoing intense crime or violence
  - Frequent terrorist attacks

**Travel Alert**

- State Department wants you to know about *a short-term event* when planning to go to a country.
- Examples
  - Demonstration or disturbances
  - Strikes
  - Health alerts such as H1N1
  - Evidence of elevated risk of terrorist attack.
### Other State Department Risk Products

<table>
<thead>
<tr>
<th>Country Specific Information</th>
<th>Overseas Security Advisory Council (OSAC)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Quick Facts</strong></td>
<td><strong>Institutional Membership</strong></td>
</tr>
<tr>
<td>• Passport Validity</td>
<td>Annual Crime and Security reports</td>
</tr>
<tr>
<td>• Blank PP Pages</td>
<td>– Google: OSAC Kenya Crime &amp; Safety (for most recent)</td>
</tr>
<tr>
<td>• Tourist Visa Req.</td>
<td>– download</td>
</tr>
<tr>
<td>• Vaccinations</td>
<td><strong>Thematic Risk Reports</strong></td>
</tr>
<tr>
<td>• Currency Restrictions Entry / Exit</td>
<td>Membership benchmarking and polling</td>
</tr>
</tbody>
</table>

**Safety & Security**
- Health
- Travel & Transportation

**OSAC**
- Overseas Security Advisory Council
Issuing Travel Warnings & Alerts: Process

Issuing

- Information comes in either from intelligence sources or public media
- All of this comes out of a U.S. law called “No Double Standard Law”
- “…This is a cumbersome process and does not result in a quick turn around.”
Issuing Travel Warnings & Alerts: Process

Interpreting

- When interpreting travel warnings and alerts, it is important to understand that any warning or alert is carefully weighed prior to issuance since this does impact all aspects of US relations with any given country.
- “Each word is carefully chosen to convey the appropriate level of response”.
MIT Policy & Travel Warnings & Alerts

Countries are listed due to:

• State Department Travel Warning or Alert
• CDC Level 3
• Sanction (Office of Foreign Asset Control – MIT Export Control advises)

Travel Warning or Alert = Moderate risk rating (other triggers are examined)

Key policy conditions or triggers apply to determine high or extreme

• High: Authorized departure, delay non essential travel, embassy provides emergency or intermittent services
• Extreme: Ordered departure, Embassy Services closed (unavailable)
MIT Policy and High Risk Student Travel

Universities have to *strike a balance in education abroad between safety and academic freedom / freedom to conduct research*.

To ensure due diligence in reviewing certain higher risk locations, MIT has a policy waiver application process in place.

If above moderate, the student applies, the high risk committee reviews, then submits to the appropriate Dean of Undergraduates or Graduate Students for review. The ultimate decision is provided by MIT’s Chancellor.
MIT Policy and High Risk Student Travel

The student traveler and supporting faculty are asked to present the following:

- Purpose of / rationale for travel
- Why was this location chosen over a less risky (non high) alternative?
- Itinerary details
  - Location specificity with map
  - Level of traveler’s familiarity with this location and culture
  - Recent unrest (within past year or two) and traveler’s location in relation to proximity to the area of unrest
  - Local resources / hosts or sponsors in country
  - How will traveler move around locally
  - Accommodations (address or coordinates) and / or description to proximity to any well known landmarks.
- Research health, safety, and security risks: DOS, CDC, International SOS, other sources
- Department head and Dean of School letters of support.
MIT Travel Registration

Currently
- Information for structured student programs collected from program databases (Terra Dotta: MISTI and Horizons: GECID)
- Most DLCs submit for Horizons
- Filtered for travelers by incident location

New System Transition 2017
- Consolidates system to collect all international student trip data in a registry database
- Filtered for travelers by incident location
- Will incorporate faculty and staff (initially voluntarily unless accompanying students)
- Communications to be released summer and fall
- Procedures under development
Other Travel Registry Tools

Proprietary Systems – MIT traveler data is not available to MIT to query

State Department Smart Traveler Enrollment Program STEP (Optional and still advised)

- Step.state.gov
- DOS uses to count citizens in country in the event of an emergency
- Allows for distribution of Embassy Safety Messages to registered travelers
- Non citizens can register email to receive safety messages
  - Some foreign embassies offer similar: Australia, Canada, France, Germany, for example.
- Department of State only assists U.S. Citizens by law
- Step video (1:30): https://youtu.be/hq6MM85LX5c
Other Travel Registry Tools

Proprietary Systems – MIT traveler data is not available to MIT to query

International SOS My Trips tool (optional)

- Internationalsos.com
- Available via the MIT Membership (11BSGC000066)
- Each traveler creates a unique MyTrips ID & access password
  - MIT has 571 MyTrip users (March 7, 2017)
- International SOS will use to send travelers notices or advisories
- Notifies MIT if we have a MyTrip registered traveler in an incident country.
International Coordinating Committee

icc.mit.edu

GLOBE SMART

- MIT-licensed online resource
- Instant access to detailed information on how to work effectively across cultures
- How to conduct business in over 95 countries
- Tools to help enhance your cultural awareness and improve communication.

Safety & Security
Health
Travel Logistics & Checklist
# LGBTQ Travelers

**iJet PRISM (Periodic Risk Intel & Security Monitor for the LGBTQ Community)**

**214 Countries (some examples)**

<table>
<thead>
<tr>
<th>Extreme – 21</th>
<th>High – 64</th>
<th>Moderate – 65</th>
<th>Low – 33</th>
<th>Minimal – 19</th>
</tr>
</thead>
<tbody>
<tr>
<td>Afghanistan</td>
<td>Algeria</td>
<td>Bahamas</td>
<td>Australia</td>
<td>Argentina</td>
</tr>
<tr>
<td>Egypt</td>
<td>Bangladesh</td>
<td>Brazil</td>
<td>China</td>
<td>Austria</td>
</tr>
<tr>
<td>Jamaica</td>
<td>Botswana</td>
<td>Cuba</td>
<td>Colombia</td>
<td>Belgium</td>
</tr>
<tr>
<td>Nigeria</td>
<td>Cameroon</td>
<td>El Salvador</td>
<td>France</td>
<td>Canada</td>
</tr>
<tr>
<td>Saudi Arabia</td>
<td>Jordan</td>
<td>India</td>
<td>Israel</td>
<td>Germany</td>
</tr>
<tr>
<td>Uganda</td>
<td>Kenya</td>
<td>Poland</td>
<td>Japan</td>
<td>Netherlands</td>
</tr>
<tr>
<td></td>
<td>Namibia</td>
<td>Singapore</td>
<td>Mexico</td>
<td>Portugal</td>
</tr>
<tr>
<td></td>
<td>Russia</td>
<td>South Korea</td>
<td>Philippines</td>
<td>United King.</td>
</tr>
<tr>
<td></td>
<td>Tanzania</td>
<td>Turkey</td>
<td>USA</td>
<td>Uruguay</td>
</tr>
</tbody>
</table>
LGBTQ Travelers

Identity based threats
• Many traditional societies have unfavorable opinion and social structures to suppress, stigmatize and even severely punish
  – Rural vs urban attitude

• Support to LGBTQ community may not be open or easily accessible
  – Presence of foreigners can elevate their profile

• Not all regions are the same
  – Western Europe, Eastern Europe, North America, Central & South America, East Asia, South & Western Asia, African continent
LGBTQ Travelers

Gay

Lesbian

Transgender
  – Transitioning: pre-, during, post
  – Legal travel documents

Single or Married

Socializing
  – Dating or wanting to date

Law enforcement / entrapment
  – Invasion of privacy, personal media, social media use
LGBTQ Travelers

Risk Mitigation Strategies

• Understand local expressions that indicate a derogatory view
• Avoid personal discussions or views on LGBTQ rights
• Don’t accept anything you can consume from strangers (tainted)
• Most intolerant countries have conservative societies, dress and act in accordance with social norms.
• Transgender traveler and birth sex in passports, change to reflect your gender if your country allows this.
• You are bound by the host country laws. Little recourse for your embassy.
• Avoid using certain key words in social / electronic media in higher risk or countries where being LGBTQ has been criminalized.
LGBTQ Travelers

**Risk Preparedness Strategies**

- Know before you go
- Discuss with a trusted & confidential MIT resource
  - Your MIT Program Sponsor or Leader
  - MIT LBGT center
  - MIT Medical
  - Program International Safety & Security
  - International SOS
- Personal electronic devices
  - Remove any dating apps (true also for non LGBTQ if going to certain countries where there are strict norms / laws of male/female socialization)
- Don’t travel with certain literature or articles of clothing that can be attributed to supporting LGBTQ community.
Issues for Women

Know before you Go
  Cultural Knowledge, Language,

Going out
  Time of day
  Alone or accompanied

Transportation
  Public transport: Busses and Metro, other (moto-taxis)
  Taxis and Sharing Economy providers

Communications devices
Issues for Women

Unwanted Attention → Harassment → Sexual Assault
  Create Boundaries
  Know your area, identify safe spaces
  Local Laws
  Criminalization of Victim

Getting Help & Support
  Locally
  medical
  legal
  MIT
  International SOS – Enhanced Emotional Support
Technology Tips for Travelers

Knowledge Base – kb.mit.edu

Before Traveling

• Contact cell provider to determine if voice & data available abroad
• Contact your IT support to ask if a sanitized loaner computer and / or mobile device is available for use while traveling.
• Back up your laptop, mobile, tablet
• Back up your mobile
• Secure your computer by registering with the MIT Police
• Secure your data
• USE MIT VPN whenever possible
• Some border crossings may search and handle your computer / PED
• Export Controls – certain types of technical data and software fall under additional restrictions
Top Tips for Travelers

Here are some suggestions to reduce your risks or losses once on the trip

• Know / research your destination
• Digitize important documents and store them on a secure USB and the Cloud (or ISOS Emergency Record): passport & visa, itinerary, prescriptions, ICE: in case of emergency numbers, etc.
• Hotels
  – b/w floors 3 and 6 (due to fire safety / rescue) and
  – get an extra key / card (dissimulates if alone)
  – Room safe, if flimsy, carry your passport (many locations may be asking for IDs due to terror monitoring)
  – Peep hole
  – Door stopper (rubber/rug, wooden/smooth floor, alarmed?)
  – Airbnb – no institute policy. Can discuss with ISOS. Generally ok if business ready in low risk locations.
Top Tips for Travelers

Here are some suggestions to reduce your risks or losses once on the trip

- Don’t share your travel plans unnecessarily/discuss in public
- Take taxis from reputable sources. Uber? Call ISOS for advice
- Blend in / be the grey traveler
  - Dress conservatively and appropriately
  - Know your route prior to leaving, walk confidently
- Do not linger / socialize in hotel lobbies (especially in higher risk countries / travel warning locations)
- Carry a dummy travel wallet/handbag (day’s worth of pocket money, old expired cards – surrender if confronted by an assailant)
- Call Todd and / or call ISOS. Information is available with ISOS 24/7 to better plan your trip by knowing risks and travel advice.
International SOS (ISOS)
International Emergency & Support Services

Play Spot the Risk

https://spottherisk.com

provided by International SOS
Wrap Up

Questions from attendees?