

# SHORT-TERM STUDY ABROAD PROGRAMS FACULTY HANDBOOK



This handbook has been created in part from materials adapted from the University of Illinois-Urbana Champaign, Michigan State University, Iowa State University, Rice University, Williams College and the University of South Carolina. This handbook was last revised in spring 2012.

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## I. THE TU STUDY ABROAD OFFICE

The Study Abroad Office at Towson University believes a student's study abroad experience can be one of the most enriching and inspiring experiences of his or her life, and we are pleased you have decided to join them on this journey. Leading a TU study abroad program will give you the opportunity to reach students in a way you never could here in Baltimore County. You will be spending much more time with your students, both inside and out of class, than you ever would at home, and will likely serve as an adviser and mentor. By sharing this experience abroad with your students, you will see their perspectives broadened and their minds extended. The effect you will have on our students will last throughout their lifetime and will change the way they think forever.

The Study Abroad Office (hereafter the SAO) is charged with the administration of all programs abroad offered to our students for academic credit. All undergraduates participating in studies overseas that carry academic credit must work through the SAO, and any faculty member who wishes to direct a program overseas that carries academic credit must also work through the SAO.

The SAO manages all administrative matters pertaining to Towson programs abroad. It provides guidance and support to TU students and faculty who wish to participate in credit-bearing programs abroad. The office also provides orientation workshops for students going abroad, and a network of support services for our students overseas.

This faculty handbook is intended for faculty directors who accompany and teach students abroad. It is designed to provide you with general assistance as you develop and lead a Towson University Short-term Study Abroad Program. In it you will find information outlining the responsibilities of both the faculty and the SAO, travel guidelines, suggestions for dealing with behavioral problems, procedures to follow in the event of an emergency, and other important topics.

### ***Important Contact Numbers at the SAO:***

Telephone: 410-704-2451  
Fax: 410-704-4703  
E-mail: [studyabroad@towson.edu](mailto:studyabroad@towson.edu)

### ***24 Hour Emergency Contact Number:***

TU Police Department  
410-704-2133

### ***Towson University Study Abroad Staff:***

Rebecca Pisano, Ph.D., Director, [rpisano@towson.edu](mailto:rpisano@towson.edu)  
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## II. GUIDELINES FOR SHORT-TERM STUDY ABROAD PROGRAMS

The following guidelines apply to all TU faculty-led study abroad programs. These guidelines and procedures are designed to ensure the academic integrity and thoroughness of preparation for all study abroad courses. All TU study abroad forms, guidelines and procedures are authorized by the Faculty Committee on Study Abroad and sanctioned by the Provost's Office. No study abroad program will have the approval of the University unless all procedures have been followed and the Director of Study Abroad has informed the responsible faculty member that the proposed program has been approved by the Faculty-led Programs Subcommittee of the Faculty Committee on Study Abroad.

Faculty-led study abroad is a group experience involving considerable travel to a location or locations away from the campus. Such experiences may constitute the whole or part of a credit-bearing course. Whatever the case, study abroad is a University-sanctioned activity and requires completion of the TU Study Abroad forms and procedures as outlined in this guide.

### A. STUDY ABROAD FORMS

#### ***Study Abroad Program Proposal***

In order to direct a short-term study abroad program, a TU Faculty-Led Study Abroad Program Proposal Form must be submitted to the Towson University SAO **by April 1 of the year before the dates of the proposed program (if this date falls on a weekend, the deadline will be the following Monday)**. ***Please note that late and/or incomplete proposals will be given lower priority than complete proposals submitted on time. Late submissions will be assessed based upon the circumstances thereof and components missing (if any).***

Faculty members interested in proposing a first-time faculty-led study abroad program should submit the *New TU Faculty-Led Study Abroad Program Proposal Form* to the Towson University Study Abroad Office. Faculty members interested in repeating a faculty-led study abroad program should submit the *Repeat TU Faculty-Led Study Abroad Program Proposal Form* to the Towson University Study Abroad Office.

NOTE: The submission deadline is the same for all Towson University faculty-led programs (Minimester, Spring Break, and summer). Although this due date may appear to be early, we must receive proposals by this date because of the long lead time required to develop and market the programs.

Program proposals that have the support of the chair(s) and dean(s) of the sponsoring TU department(s) and college(s) will be reviewed by the Faculty-led Programs subcommittee of the Faculty Committee on Study Abroad. Faculty will normally be notified regarding the acceptance status of their program within one month of the proposal deadline.

Factors to consider when proposing a program include:

- Anticipated student interest in proposed course and/or region.
- Listing among more than one academic department (cross-listing of the proposed course).
- Feasibility of budget.
- The faculty member's ability to recruit students, particularly the likelihood of attracting participants from courses they are teaching.
- Knowledge of contacts with the program site, host university language and culture.

- Amount of time to be committed both at TU and abroad.

In preparing the proposal, the following criteria must be met:

1. Towson University courses offered abroad must be of comparable academic rigor to courses offered on campus and offer significant enhancement to the on-campus offerings.
2. Opportunities should be available for students to immerse themselves in the cultural richness and diversity of the foreign location. While realizing that short-term programs can offer only limited cultural immersion, opportunities for students to participate in the culture should be not only available, but also integrated into the curriculum. Strategies for how to incorporate such opportunities are encouraged to be discussed with the SAO.
3. All study abroad programs must be financially self-supporting, which means all costs of the program are met by charging the students the necessary fee. The program must not be designed in such a way as to make it too expensive for students from a variety of economic situations.

### ***Faculty Contract for Short-term Programs Abroad***

This form confirms the faculty member's appointment as the instructor for the short-term program abroad and outlines the terms for compensation.

### ***Statement of Responsibilities and Obligations***

This form has the approval of TU's Legal Counsel. It is part of the application procedure for students to complete in order to be admitted to the study abroad program. No student will be permitted to participate in the program that has not read and signed the form.

### ***Medical Self-assessment and Release Form***

This form has the approval of TU's Legal Counsel. It must be completed by all participants in case of possible accident or injury while abroad. The form will be distributed by the SAO at the orientation meeting and should be returned to the SAO by the appointed deadline. Copies of the forms will be given to the faculty director who should have them readily available throughout the duration of the program overseas. The faculty director should also complete this form and submit it to the SAO in case he/she is involved in an accident or injured while abroad.

### ***Agreement and Waiver of Claims***

This form has the approval of TU's Legal Counsel. It must be completed by all study abroad participants.

### ***Study Abroad Program Report***

All faculty members leading a short-term study abroad course must submit a program report according to the stated guidelines (see Appendix) **no later than 30 days after the end of the program.**

## ***Expense Report and Reimbursement***

The faculty member must submit any required receipts to the designated SAO staff member **within one week after the end of the program.**

## ***Study Abroad Evaluation***

Online evaluation forms will be distributed to the participants by the SAO at the completion of the program. Results will be shared with the faculty director(s) and their department chairperson(s) to aid in the planning of future programs.

### *Please keep in mind:*

Participants must pay all fees for the program directly to Towson University. Program deposits should be submitted to the SAO at the time of application. Faculty members should not collect fees from students.

**All posters and flyers promoting the study abroad program must be produced by the Study Abroad Office.**

### B. STUDY ABROAD PROCEDURES CHECKLIST FOR SHORT-TERM PROGRAMS

- TU Study Abroad Office offers a workshop on developing and leading short-term study abroad programs prior to the proposal deadline each year (announced on Daily Digest). It is encouraged, but not obligatory, for faculty to attend before submitting a program proposal.
- Faculty member submits the *New or Repeat TU Faculty-Led Study Abroad Program Proposal Form* to the Study Abroad Office by **April 1** of the year before the program.
- The Faculty-led Programs Subcommittee of the Faculty Committee on Study Abroad reviews proposals. The outcome is communicated by the Director of Study Abroad to faculty applicants within one month of the proposal deadline.
- Faculty member completes detailed travel arrangements in cooperation with the TU Study Abroad Office by **early August** of the year before the program.
- Program budget is finalized by the Study Abroad Office by **early August** of the year before the program.
- Program contract is signed by the Study Abroad Office and Provost's Office by **early August** of the year before the program.
- TU Study Abroad Office prints flyers and advertisements by **August 31** of the year before the program.
- New faculty directors attend pre-departure training in **November (for Minimester or Spring Break programs) or in April (for summer programs)**. This training session is mandatory for new faculty directors and encouraged for repeat faculty directors. Sessions will be scheduled at a mutually agreeable time in consultation with new faculty directors.

- TU Study Abroad Office holds student pre-departure orientation meeting in **November (for Minimester programs) or in April/May (for summer programs)**. The pre-departure orientation for Spring Break programs are scheduled and held separately. All faculty directors are required to attend.
- Faculty member meets with Study Abroad staff to settle the travel expenses **within one week after the program return date**.
- Study Abroad Program Report due by faculty member to the TU Study Abroad Office **within 30 days after the end of the program**.
- Student grades are to be submitted **within four weeks of the conclusion of the program**. For programs that register participants in the INTL code, course designations and grades are submitted by the faculty director to the Study Abroad Office for posting through the Registrar's Office. For programs that register students in the actual course designation(s), the faculty director is responsible for submitting the grades directly through the TU online system. The process will be clarified with each faculty director prior to program departure.

### C. SHORT-TERM STUDY ABROAD PROGRAM BUDGETS

All Towson University short-term study abroad programs are wholly self-supporting. This means that all costs of offering the program, including the faculty salary and expenses, must be covered by the program fee charged to the participating students. Regular TU tuition and fees are NOT charged for short-term study abroad programs; instead, a special fee is set for each individual short-term study abroad program, depending on its costs. All efforts must be made to keep such costs to a minimum without, of course, jeopardizing the quality of the program.

The SAO handles the coordination of the special program fees with the Registrar's and Bursar's Offices.

Faculty are paid a fixed rate for teaching a short-term study abroad program. The rate is based on University pay rates, however can be adjusted in consultation with the Study Abroad Office. The following travel and living expenses are also paid by the program:

- Roundtrip airfare from Baltimore/Washington to destination site. The faculty director must travel on a designated flight that will be available to program participants.
- Roundtrip ground transportation to and from the U.S. departure airport. (An allowance of up to \$225 is allocated, and faculty must select a cost effective transport option per TU Working Fund guidelines. This amount is added to the faculty stipend received in the travel advance.)
- All ground expenses related to the program overseas as determined in the program budget.
- Room and board costs while overseas as negotiated with the Study Abroad Office. It is understood that to minimize expenses, accommodations will be comfortable but modest and the per diem allocation will be based on the length of the program and costs in the host country (calculated as 50 percent of the U.S. Department of State foreign per diem rate for meals and incidental expenses).

The study abroad program is never able to reimburse faculty for any costs incurred for accompanying family members or any other persons not enrolled in the study abroad program.

Program expenses can be defined as either fixed or variable. Fixed costs do not change based on the number of participants – for example, the payments to the faculty director. Variable costs are dependent

on the number of participants – for example, room and board costs. It is important to be aware of which operational costs are fixed and which are variable, because the fixed costs determine the minimum funding necessary to run the program, and will thus determine the number of participants needed.

Typical program expenses may include, but are not limited to:

- Honoraria to lecturers, guides
- Classroom rental
- Ground transportation costs
- Guides at museums and sites
- Admission costs at museums and sites
- Tips to drivers, guides and for meals
- Student housing
- Student meals
- Faculty salary
- Faculty airfare
- Faculty housing
- Faculty meals
- Faculty participation in program activities
- Local cell phone costs for faculty
- Health insurance
- SAO administrative overhead

The SAO works out the final program budget based on consultation of program details with the program provider and the faculty director. All program budgets must be finalized with and approved by the Director of the Study Abroad Office. Once finalized, the budget cannot be changed except with the specific approval of the Director. Any expenses incurred by the faculty director which have not received prior approval will not be reimbursed.

Upon return, the faculty director must meet with the designated SAO staff member to settle the travel expense account. Receipts must be submitted for all expenses other than those paid for in advance as part of the group, such as airfare and per diem. Expenses incurred for which there are no receipts may not be reimbursed.

### **III. PLANNING THE STUDY ABROAD PROGRAM**

Once the study abroad program proposal is approved, the faculty director will be assigned a SAO staff member and a meeting scheduled to discuss the planning and implementation of the program.

By agreeing to direct a program abroad faculty will have the opportunity to enjoy many of the benefits of overseas travel, but along with these are responsibilities that are not usually a part of regular teaching duties on campus. The following highlights the responsibilities of the faculty director of a short-term study abroad program as well as the administrative services the SAO will provide to support these efforts.

#### **A. FACULTY DIRECTOR RESPONSIBILITIES**

##### ***Program Design***

- Identify appropriate course(s) with the academic department(s).
- Set admissions criteria.
- Work with SAO to determine host institution abroad and provide SAO with contacts (if any).
- Work with SAO to determine program excursions and field trips, including possible experiential learning opportunities. Faculty incorporating service-learning into a short-term study abroad program are eligible to apply for Towson's Civic Engagement Service-Learning Faculty Grant and the Service-Learning Faculty Fellows Program.

## ***Recruiting***

- Review program flyer and webpage created by SAO.
- Recruit participants on-campus and off-campus through contacts at other institutions or organizations.

## ***Pre-Departure Planning***

- Provide SAO with any course-specific pre-departure materials which should be provided to the participants.
- Coordinate with relevant academic departments for cultural preparation (e.g. Foreign Languages).
- Read and be familiar with the contents of the Short-term Study Abroad Programs Faculty Handbook.
- Participate in faculty director training (required for first time leaders) arranged by the SAO.
- Participate in pre-departure orientation arranged by the SAO at predetermined date, time, and location.
- Meet with the designated SAO contact to sign the faculty contract and the Working Fund Advance Request form.

## ***While Abroad***

- **Confirm the group's safe arrival with the SAO by email within first 24 hours.**
- Accompany students, participating in all scheduled activities.
- Teach/coordinate with any overseas faculty/lecturers.
- Act as Resident Director in charge of the overall wellbeing of students.
- Resolve any housing or other issues that may arise on-site.
- Supervise excursions, coordinating with on-site staff if applicable.
- Hold regular office hours/meeting times with students.
- Ensure the onsite cooperating institution/organization is delivering services according to the contract (a copy is provided to the faculty director by SAO prior to departure). If problems arise, the faculty director should alert the SAO immediately so any discrepancies can be resolved in a timely manner.
- Evaluate the students' work.

## ***Upon Return***

- Submit grades (in conjunction with the SAO, if applicable) within four weeks of the conclusion of the program.
- Settle the program/travel expense report with the SAO within one week of return.
- Submit a written report of the program to the SAO within 30 days of return.

### **B. SAO ADMINISTRATIVE SERVICES**

- Investigates and evaluates program location and activities.
- Supplements student recruiting through typical SAO recruiting mechanisms.
- Meets with faculty directors to aid and prepare them with their overseas programs.
- Makes arrangements at host site regarding logistics such as housing, meals, ground transport, etc. (often in coordination with on-site agency/organization).
- Identifies designated flights to program destination through TU sanctioned travel agency, in consultation with faculty director.
- Serves as resource for faculty director on all issues relating to study abroad.

- Consults on risk issues such as student health, insurance, and safety.
- Prepares program budget.
- Collects and evaluates student applications based on acceptance criteria set by faculty directors.
- Sends out acceptance emails to students.
- Commits to running the program if at all financially feasible, even if enrollment targets are not met.
- Registers students for study abroad programs under term in which program takes place.
- Prepares financial aid budget for students as requested.
- Collects program deposits from students.
- Arranges mandatory pre-departure orientation session at a predetermined date, time, and location.
- Arranges training session for all new faculty directors (optional for repeat faculty directors).
- Registers participants with the U.S. State Department.
- Enrolls students and faculty director in international health insurance.
- Prepares and distributes online study abroad evaluation forms to students.
- Arranges for all program payments.
- Processes academic credit for non-TU students.
- Serves as University communications contact while students and faculty director are overseas; SAO staff member reachable through emergency number at all times.

### C. PUBLICITY AND RECRUITMENT

**Recruiting participants for the short-term program is one of the primary responsibilities** as faculty director. In general, a minimum number of participants must be enrolled in the course for the program to run.

The minimum number will be determined by the program budget which is worked out by the SAO. The SAO will put a Peer Advisor (student returnee that works in our office) in touch with you to assist you with recruitment efforts. Below are some ideas and methods the SAO suggests you implement to market your program:

#### ***Program Flyer***

A flyer is an easy and convenient way to highlight the features of the program and provide students with useful information. All program flyers will be designed by the SAO. The SAO will print and send program flyers to faculty directors as soon as the details of the program have been finalized (dates, price etc.). Flyers will be distributed to academic and administrative offices on campus, and will also be posted in university buildings and classrooms. Faculty directors are encouraged to also post flyers in and around academic department buildings. Short-term programs are open to non-TU students. Faculty directors should feel free to send flyers to colleagues at other institutions. The SAO will promote programs at a number of Study Abroad Fairs held at area institutions.

#### ***Webpage***

Each short-term program has a designated webpage on the TU Study Abroad website. Prospective students should be directed to the website for program details, prices, program schedule, policies, and the application. Feedback from faculty members regarding the program webpage is encouraged including

corrections, updates, or suggestions for additions. It is also helpful to add a link to the program webpage from faculty and departmental websites.

### ***Class Visits***

In-class presentations play a key role in advertising faculty-led short-term study abroad programs. Faculty directors should announce the program in classes (repeatedly) and hand out program flyers. Also, they can share information with colleagues in their department and ask them to make announcements in their classes or allow visits to their classes, if possible. The SAO recommends targeting classes for students in specific majors relevant to the program or classes that focus on topics similar to the program.

### ***Study Abroad Fair***

The SAO holds Study Abroad Fairs on-campus in September and February. **It is very important that faculty directors attend the Study Abroad Fair to promote their program** or send a representative in their place. Former student participants of repeat programs will be invited to help out.

### ***Past Participants***

Returned study abroad students are effective recruiters for study abroad programs. Faculty directors that have offered the program before are encouraged to ask past participants from their own program to speak about the experience in classes and spread the word to other students. Students that have been past recipients of the Study Abroad Institutional Scholarship can fulfill their service requirement by participating in such recruitment activities.

### ***E-Mail***

Emails promoting programs will be sent to TU students by the SAO based on their major or enrollment in specific courses. Announcements will also be made on the TU Daily Digest and on flat screens in key buildings on campus. While the application and admission process (including acceptance emails) are handled by the SAO, **it is important that faculty directors maintain regular contact with admitted students** in order to keep their interest. To maintain students' interest and the necessary minimum number of participants, the SAO suggests that faculty directors update them often via email.

## **IV. APPLICATION AND ADMISSION PROCESS**

### **A. APPLICATIONS**

- The SAO has a standard application form for all short-term faculty-led programs. Required supporting documents include a current transcript and a personal statement of interest in the program. If faculty directors wish to supplement this data (e.g. academic reference, pre-requisite requirements, eligibility requirements) they should notify the SAO.

- A deposit of \$250 is due with the application. Experience has shown that this requirement reduces the likelihood of withdrawals. The deposit is non-refundable except in the case of program cancellation or extenuating (documented) circumstances as determined by the Study Abroad Office and the program provider.
- Applications are housed on the TU Study Abroad website.
- All applications and deposits should be submitted to the TU Study Abroad Office.

## B. ADMISSION PROCESS

- Applications are processed by the Study Abroad Office.
- If a partial application is received by the SAO, they will contact the student regarding the missing items. Applications cannot be processed until all items are received. Spaces cannot be 'held' for students.
- Applications are date stamped when complete and admission is made on a rolling basis. If a waitlist becomes necessary, students will be admitted on a first come, first served basis.
- Complete applications will be reviewed by the SAO staff based on the acceptance criteria set by the faculty director. Any eligibility requirements or preferences must be stated in the promotional materials. Student applications not meeting the stated eligibility criteria will be forwarded to the faculty director for a final determination on acceptance.
- The SAO will send out acceptance decisions to students via email, with a copy to the faculty director. The SAO will maintain the applicant list and notify those on a waitlist of their status.
- The SAO will inform faculty directors of program numbers and relevant student information following the program deadline or at any time upon request.
- Should the student wish to withdraw from the program for any reason after admission, only recoverable expenses may be refunded (see section IV.A. above). Towson University withdrawal/drop/add deadlines do not apply. The student must submit his/her intention to withdraw in writing to the SAO.

## C. REGISTRATION

- Students accepted into Minimester programs will normally be registered by November 15, and students accepted into summer programs will normally be registered by April 15. Students accepted into Spring Break programs will normally be registered shortly after the application deadline.
- After registration, the student will be billed for the full balance of the program fee by Towson University. Payment schedules and deadlines follow the University calendar for that particular term.

## V. FINANCIAL AID AND SCHOLARSHIPS FOR SHORT-TERM STUDY ABROAD PROGRAMS

Federal financial aid is not available for Minimester programs. Students may receive federal financial aid for a summer program if the student completes a minimum of 6 credit hours over the course of the summer. Students who wish to apply for aid for a summer program must work through the Towson University Financial Aid Office.

The SAO has scholarship funds available for students participating in short-term programs abroad. Applications are available on the Study Abroad website. The deadline for these scholarships is October 15 for Minimester/Spring Break, and March 15 for summer. Students may also be eligible to apply for

additional scholarship funds from outside sources. Information on scholarship resources is available in the SAO and on the SAO website.

## **VI. PRE-DEPARTURE RESPONSIBILITIES**

Program orientation begins when students first read the program flyer and continues throughout the pre-departure process. Because of this – and also because all materials and oral presentations can constitute contractual agreements – all distributed information about the program needs to be clear and accurate.

### **A. PRE-DEPARTURE ORIENTATION MEETING**

A pre-departure orientation meeting will be held in conjunction with the SAO after the participants for programs have been selected. This date, time, and location will be determined in advance by the SAO. The meeting will address key issues of the programs. Faculty directors should be prepared to discuss with students the course outline; academic expectations; program itinerary; safety, health, legal, environmental, cultural, and religious conditions in the host country; potential health and safety risks; and appropriate emergency response measures. The SAO will discuss with students logistical and administrative matters such as billing, registration, health insurance, money, travel documentation, and travel arrangements.

Participants will also be required to complete several study abroad forms. The SAO will provide each student a study abroad orientation packet which contains general information on these issues, as well as on the host site for their program. Faculty directors are encouraged to provide additional materials to the SAO in advance to be included in the orientation packet.

Faculty directors may wish to hold additional group meetings with students prior to departure. This will allow for the students to get to know them and each other. It will also provide more time to discuss expectations and motivations for participating in the program.

### **B. SETTING ACADEMIC AND BEHAVIORAL EXPECTATIONS FOR THE GROUP**

On short-term study abroad programs, students are required to attend all classes and all excursions which are a part of the program itinerary. The only acceptable excuse for missing a class or an excursion is illness. Faculty directors should take attendance at all classes and excursions, and are encouraged to reduce the grade of any student who is late or absent from a class or required excursion.

Participants in a study abroad program are also expected to serve as ambassadors for both TU and the United States. It is often difficult for students to understand what is expected of them in this regard, so it is important to stress these issues in the pre-departure orientation(s) and again upon arrival. Students need to be aware that behaviors with minimal or no consequences in Towson may have major implications for the study abroad program.

Topics to be included in these discussions include: appropriate dress, local laws, local mobility (which neighborhoods in the area are safe), gender dynamics, youth/elder relationships, food and meal etiquette, and how to recognize signs of displeasure on the part of host country nationals. This information should be presented repeatedly to students – not just at the pre-departure orientation.

### C. HEALTH AND SAFETY ISSUES

To support a healthy and safe experience, Towson University provides a comprehensive health insurance and emergency evacuation assistance plan to all students as well as faculty participating on Towson University Study Abroad Programs. This is not an optional benefit – every participant on a Towson University administered study abroad program will be covered by Frontier-MEDEX Insurance and the cost will be included in the program fee. Students and parents are strongly advised to become familiar with the Towson University plan’s benefits and features (found on the SAO website and in the Appendix).

**Note:** Participants on Towson University Study Abroad Programs do not need to sign up for the FrontierMEDEX Insurance plan. All participants will be automatically enrolled and will receive an individual ID card that includes contact information for plan services.

Certain behaviors and activities cannot be condoned or implicitly supported by Towson University because they carry potential unacceptable risk both to the individual and to the University. Such activities include, but are not limited to: bungee jumping; participating in political demonstrations; scuba diving; renting and operating motor vehicles of any type; and solitary travel. Participants need to be alerted to the dangers of such activities during orientation and as necessary throughout the program. Because neither the University nor the faculty director can control the actions of any individual, faculty directors must ask students who intend to engage in any risky activities to sign a statement to the effect that they are doing so outside the auspices of the Towson University Study Abroad Program. The signed statement thus documents that the student was informed of the potential risks of his/her behavior.

### D. COMMUNITY BUILDING

Seasoned study abroad faculty directors will report their biggest challenges abroad are not public transportation strikes, fluctuating currencies or language barriers, but student behavior problems. Those who have successfully traveled with students for many years advocate discussing appropriate student conduct and behavior-related problems in the pre-departure orientation as well as upon arrival.

To begin, faculty directors should reinforce the message that study abroad is an academic experience and that academic responsibilities take priority over personal interests. Planting this idea helps to combat the occasional notion that study abroad is simply a travel opportunity. Also, faculty directors should refrain from referring to the experience as a “trip” and instead use the word “program,” as it denotes a difference between study abroad and a vacation. The concept of students as “cultural ambassadors” should be reinforced, emphasizing that their conduct will be seen as representative of the United States as well as the state of Maryland and Towson University. Students need to be reminded that while the consequences of poor behavior at TU reflect solely on themselves, their misconduct abroad will be attributed to the entire group.

In addition, be honest with students about how their behavior reflects on the faculty director to their local colleagues. Most importantly, participants need to understand that the viability of a program rests in their hands. Offensive or indifferent behavior resulting in negative evaluations by colleagues abroad could lead to the discontinuation of a program in the future.

Faculty directors should consider creating a “student-faculty” contract, specifically tailored to their program. This can be created in advance, or employed by a method of community building similar to that used in residence halls. Ask students to identify acceptable and unacceptable behaviors from which the group can agree upon and create a “contract” that the students sign on-site. In addition to the expected, “don’t be late for bus departures,” ask students to decide on actions to avoid such situations. For example, students can agree to check that everyone is awake at a certain time. The students may also agree upon consequences and/or group response to repeated offenses. Likewise, students should be informed of the procedure to follow if they experience the consequences (for instance, if they are left behind because they missed the field trip departure). There is no need for complete agreement – consensus should be the desired goal.

It may be more important to emphasize what the students should *do*, rather than what they should *not* do. This applies to bystanders. For instance, if one student sees another student displaying inappropriate behavior, that student should step forward to stop it. Faculty directors should encourage this type of response, as well as the peer pressure that students with leadership skills can provide.

If faculty directors experience excessive complaining, the group could set specific times during the day when all complaining is allowed – then none is allowed throughout the rest of the day. This may seem like an extreme action, but it has been proven to work.

Faculty directors can ask students to discuss how personality conflicts can undermine the atmosphere of the program. Although it may seem like common sense, students may need to be regularly reminded to:

- Be polite and listen to one another.
- Respect each other, leaders, and local people affiliated with the program.
- Honor diversity and differences within the group.
- Fight fair and attack the problem, not people.
- Look for compromises.

Faculty directors are encouraged to require students to determine procedures and methods for dealing with personality conflicts.

It can also be advisable to address sex and dating among program participants as well as with locals. Pre-departure discussion regarding the local culture’s receptivity to public displays of affection, gays and lesbians, and other issues may help to alleviate misunderstandings.

Faculty directors should address any concerns about **alcohol misuse and abuse** up front. In addition to posing a health and safety risk, alcohol abuse is the primary source of behavioral problems and personality conflicts between group members. By addressing this issue in advance, faculty directors not only inform students of their concerns, but also alert them to possible past problems that have had a negative effect on the program. Many study abroad faculty directors have commented that this proactive approach has been successful in reducing the number of alcohol-related problems.

To begin this discussion, it is helpful to ask students to discuss the consequences of alcohol misuse, such as the following:

- Tardiness or poor attendance at classes and activities.
- Negative student interactions as a result of alcohol-induced “bad” behavior.
- Animosity/break down of community among members due to such behavior.
- Poor reflection of group to local community/faculty/contacts.
- Undue stress to faculty director/local coordinator that requires excessive attention and time.

It can be useful to brainstorm with students on their **perception of alcohol use in the host culture**, comparing and/or contrasting with alcohol use in the United States, then sharing knowledge of alcohol use in the host culture, comparing and/or contrasting this with the students’ perceptions. In addition, students should be reminded of the difference between **alcohol use** and **alcohol misuse/abuse**. Excessive drunkenness is not tolerated in any country, and is, in fact, considered an illness/addiction in most cultures.

Lastly, this conversation should be reviewed after arrival on-site. Faculty directors should be alert to group dynamics and address any concerns they may perceive. Don’t make light of incidents of abuse (such as joking about hangovers). Make sure stated consequences are followed up on. Follow previously stated guidelines if students violate agreed-upon rules.

## E. PROGRAM FINANCES

### ***Travel Authorization***

The SAO will complete and submit a *Travel Authorization Form* to the TU Financial Services department for all expenses related to the program as determined in the program budget.

### ***Program Expenses***

Program expenses and faculty director allowances, including per diem (meals and incidentals) stipend, are determined by the program budget. **USM per diem rates do not apply.** Faculty directors cannot be compensated for any monies spent that were not previously authorized in the program budget.

Faculty directors will receive a breakdown of allowable program expenses prior to departure from the SAO. Working Fund Advance checks will be facilitated for the faculty director by the SAO for the following:

- Meal and incidentals stipend for the faculty director per the program budget.
- Ground transportation within the U.S.
- Any approved program expenses which cannot be paid in advance by the SAO and must be paid for in cash on-site (i.e. purchasing minutes for provided cell phone).

NOTE: If a faculty director submits receipts totaling less than the amount of the Working Fund Advance check at the conclusion of the program, they will need to pay back the difference to the Working Fund Office.

All other program expenses which cannot be paid in advance by the SAO and must be paid for on-site should be paid using a TU Diners Club/Mastercard, if possible. Faculty directors should apply for a TU

Diners Club/Mastercard through the TU Working Fund Office. These expenses include but are not limited to:

- Program group meals included in budget.
- Entrance fees to museums, sites etc. per the program schedule and included in the student program price.

### ***Expense Reconciliation***

IMPORTANT: Receipts should be submitted to the SAO for ALL expenses (paid in cash or using the Diners Club/MasterCard) EXCEPT for the faculty director's meals. Non-receipted expenses cannot be reimbursed. Also, please be aware that most credit cards now charge foreign transaction fees. A fee of 2% will be applied to all charges made outside the U.S. using the Diners Club Corporate Card. In order to receive reimbursement for these fees faculty directors should submit a copy of their Diners Club Corporate Card statement (available on the Diners Club website) to the Study Abroad Office along with receipts and boarding passes. Foreign transaction fees are not reimbursed for any other credit cards. **Faculty directors should submit receipts to the SAO within one week of the program end date.** The SAO will complete and submit a Travel Expense Voucher on the faculty director's behalf.

## **VII. GUIDELINES FOR ACCOMPANYING FAMILY MEMBERS**

The faculty director of a short-term program abroad wears many hats: professor, chaperone, academic advisor, counselor, nurse/doctor, money manager, tour guide and even, at times, parent. The workload for programs abroad is thus much different, and often more demanding, than that of teaching a similar course on the TU campus. For this reason **it is TU Study Abroad policy that first time faculty directors are not permitted to have family members or other companions accompany them on a program.** Experienced faculty directors are encouraged to carefully weigh the pros and cons of having any non-participants accompany them abroad during the time the program is in session. Often such an arrangement works best when companions join the faculty member at the conclusion of the program. Faculty directors must remember that their first priority is to be available to their students in any potential emergency (or perceived emergency) 24 hours a day, 7 days a week for the duration of the program. Non-involved visitors and/or the demands of family responsibilities can be a distraction and an unwelcome source of additional stress for the faculty member, causing conflicts that can be to the serious detriment of the program.

**Accompanying family members or companions, if not enrolled as full participants in the program, are not considered in any way to be affiliated with the program or representatives of Towson University.**

Accordingly, the following issues must be considered prior to the program.

### **A. TRAVEL EXPENSES**

It is the policy of the University System of Maryland that faculty directors will not be reimbursed for any travel expenses incurred on behalf of family members/companions. Careful records must be maintained by the faculty director to ensure separation of expenses of any family members/companions from the reimbursable expenses of official travelers. Any additional costs incurred due to stopovers, route

modifications, or mode of transport made for the convenience of the family members/companions will be borne entirely by the faculty director.

#### B. FAMILY MEMBERS/COMPANIONS' PREPARATIONS FOR THE TRIP

Family members/companions will not be reflected on the program participant list, and therefore will not receive program mailings or be invited to the program orientations. Faculty directors are encouraged to share information with their family members/companions about the country, anticipated activities, and the risks involved. In whatever way possible, family members/companions should investigate the safety issues related to the trip.

#### C. PROGRAM RESTRICTIONS

Although family members/companions are not participants in the program, they are expected to abide by the program policies and restrictions that are imposed for safety reasons. Family members/companions should be aware that their personal behavior must not in any way affect the quality of the program or the experience of the participants, and that their involvement in group activities may be prohibited by the Study Abroad Office if deemed necessary.

#### D. MINOR CHILDREN

Children under the age of 18 must be under the supervision of an adult other than the faculty director at all times. Supervision of minor children is the sole responsibility of the parent(s). At no time should a program participant be asked to care for or supervise a child of a faculty member.

#### E. FEES AND EXPENSES

Family members/companions are responsible for paying all fees and expenses incurred overseas according to conditions pre-arranged by the Study Abroad Office. If a family member/companion attends a class or excursion with the program participants, he/she must pay any fees or expenses involved. Family members/companions may only attend classes or excursions on a space-available basis, and with the permission of the instructor, local coordinating agency/organization, and the Study Abroad Office.

#### F. PROGRAM-RELATED DUTIES

Family members/companions may not have any official duties (chaperone, driver, assistant, etc.). Family members/companions are not protected by Towson University liability insurance for any actions taken abroad, and are urged to discuss applicable liability protection with an insurance agent to ensure that adequate coverage is in place for his/her overseas activities.

#### G. MEDICAL INSURANCE

Family members/companions must have their own medical insurance coverage for the period of the program.

## VIII. ON-SITE RESPONSIBILITIES

The faculty director should fulfill the following duties on-site:

- Provide an initial on-site orientation to introduce the students to the host site and culture (may be in conjunction with on-site program organizer).
- **Contact the SAO with 24 hours after arrival to confirm all participants are safe and accounted for.**
- Notify the SAO immediately if any student leaves the program.
- Be responsible for the academic integrity of the course and coordinating class activities.
- Cooperate with other on-site faculty members or staff regarding the program objectives.
- Act as liaison between the students and any individuals or entities providing services to the program.
- Ensure the onsite cooperating institution/organization is delivering services according to the contract (a copy is provided to the faculty director by SAO prior to departure). If problems arise, the faculty director should alert the SAO immediately so any discrepancies can be resolved in a timely manner.
- Enforce the policy that non-program participants are not allowed to accompany the participants on program-sponsored excursions or activities.
- Communicate academic and disciplinary roles clearly to the students.
- Respond to any **emergency situations or serious incidents** which may arise (e.g. illness, accident, crime involving participant(s), severe behavioral issues, natural disaster, political uprising) and **notify the SAO as soon as possible by email or phone** (see section on Emergencies).
- Itemize usage of any fund advances and other necessary expenses and collect receipts which will be turned into the SAO at the program's end. **Never loan students program or personal funds unless it is an extreme emergency.** Faculty directors will not be reimbursed by the University for loaning money to participants unless authorized in advance by the Study Abroad Office.

Meet with students regularly throughout the program to discuss non-academic issues. Topics for discussion may include cross-cultural adjustment, personal activities, inappropriate behavior, etc. These sessions build group cohesiveness and alleviate possible divisions.

Be aware of possible indicators of culture shock. These can include: feelings of helplessness, loneliness, alienation, sleeping more than usual, depression, getting angry easily, decline in flexibility, stereotyping of host culture; increase of physical ailments, eating problems, inability to concentrate, and uncontrollable crying. Most, though not all, students experience some level of culture shock. The concrete indicators of culture shock vary greatly from individual to individual.

### A. SAFETY AND SECURITY ISSUES

Safety is a prime concern of all who are involved in study abroad ventures – participants, their families, advisers, TU, the host institutions, faculty directors, SAO staff and any other TU personnel associated with our programs. It is generally considered that study in a foreign country is no more dangerous than study in the United States. On the other hand, there are risks that are unique to settings abroad and, when incidents occur, the impact on participants and their families is often more profound because of the unfamiliarity of the context and the distance that separates participants from their primary sources of consolation and support.

The provisions of the Family Rights and Privacy Act (Buckley Amendment) often come into conflict with (a) the SAO and leaders' needs to have full information about the participants we serve, and (b) the desire of

parents and SAO/TU to be briefed fully when something goes wrong. This conflict is not unique to study abroad – the issue is faced continually on campus – but it does pose a more delicate challenge in study abroad situations because of the heightened sensitivities and the distance involved.

If students or parents should inquire about how TU deals with safety and security issues, the following information should be provided:

TU is dedicated to offering a wide variety of study abroad opportunities to meet the needs of a diverse student population and is committed to maintaining a safe and secure environment for its students. TU recognizes the importance of establishing policies and procedures in the effort to protect the safety and well-being of study abroad participants, while acknowledging that no single plan can address all contingencies. Listed below are a few of the ways TU strives to keep study abroad, before and during participation, as safe as possible:

- The SAO regularly and responsibly monitors safety issues in each of our program locations. A review of all study abroad programs is conducted in which safety, security, and overall quality are measured.
- All participants are required to attend one or more pre-departure orientation sessions that stress safety issues and understanding cultural differences.
- Emergency procedures are in place, including medical and general emergency evacuation procedures. In any emergency, the SAO will be in contact with faculty and students abroad as necessary.
- Towson University provides an international health insurance and emergency evacuation assistance plan to all students participating on Towson University Study Abroad Programs.

Country-specific information where programs will visit is included in the program orientation packet. Additionally, the SAO enrolls all short-term program participants with the U.S. Embassy in the respective country prior to departure. It is the faculty director's responsibility to be familiar with the U.S. State Department website (<http://travel.state.gov>) regarding safety and security updates pertaining to the program destination. The SAO will notify of any updates occurring while programs are abroad. Students should be advised to avoid travel to or through any location where tensions exist and travel may be dangerous. Students traveling to any region or country where the U.S. State Department has issued a warning will be required to sign a waiver (see Appendix).

Faculty directors should check <http://www.countrycodes.com> to determine the international access code when calling from the host country. It is advisable to be familiar with and knowledgeable about how to place calling card or collect calls outside the United States.

### ***On-Site Safety***

The faculty director is responsible for communicating applicable codes of conduct and the consequences of noncompliance to participants. In the event there are U.S. State Department public announcements, worldwide cautions, travel alerts or warnings, the SAO will send e-mails to faculty directors abroad. They will then relay any applicable information to group participants and, at times, their emergency contacts.

In the event of a local, regional or global crisis, faculty directors should maintain contact with the local U.S. Embassy or Consulate for updated security information. If a crisis should occur, they must review

precautions with participants so they can better secure their safety. Also, **in emergency situations the faculty directors must contact the SAO as soon as possible to confirm the wellbeing status of the group.**

Faculty directors must also brief students on safe behavior, depending on the local situation and culture. This may include advising students to maintain a low profile, avoid crowds and protest groups, restaurants, and locations where Americans are known to frequent.

Students should keep up with local news through newspapers, radio, and television and, in the event of disturbances or protests, NOT get involved. Students should be asked to use common sense and caution when divulging information to strangers about themselves, the program, and their fellow students.

In cases of serious health problems, injury, or other significant health and safety circumstances, faculty directors must follow the emergency procedures as indicated in this handbook. To review TU's student conduct policies including the Drug and Alcohol Policy, the Policy on Sexual Harassment, and the Statement on Sexual Assault, go to <http://www.towson.edu/studentaffairs/policies/>.

- Under the University's Policy, faculty leaders have an obligation to process all sexual harassment complaints.
- **If a crime should occur, faculty directors must complete a TU Study Abroad Incident Report form** (found in Appendix).

### ***Transportation and Vehicle Safety***

Use of automobiles driven by faculty and students should be avoided. All risks associated with travel in the U.S. are present, as well as difficulties involving cars, roads, laws and traffic, all of which will, to varying extents, be governed by customs and rules different from those found in the United States. While these risks may be managed with experience, obtaining valid and effective insurance in the countries being visited may be problematic.

When traveling on program-related activities, participants should be transported via public transportation or in vehicles rented by TU for that purpose and driven by professional, hired drivers.

## **B. EMERGENCIES ABROAD**

The safety and wellbeing of students and faculty participating in a Towson University study abroad program is of utmost concern. Faculty directors of a short-term program abroad may find themselves facing an emergency involving one of more of the students who are in their care, or an emergency of their own. Participants can and do become ill, suffer accidents, are the victims of muggings, thefts, and assaults, find themselves caught up in potentially violent political situations, or fail to return on time to programs after a weekend away. While it is impossible to plan for all contingencies, the SAO needs to follow procedures that will allow for reaction in a responsible and levelheaded way when emergencies do arise. We need to provide, in a consistent and predictable way, for the safety and well-being of our students. We also need to take reasonable and prudent measures to limit the University's legal liabilities.

The SAO is responsible for coordinating the University's management of emergencies affecting participants in Towson University Study Abroad Programs. **It is the responsibility of faculty directors of a Towson University program to follow the procedures outlined below and to be sure to inform students about these procedures upon arrival on-site.**

### ***What Is An Emergency?***

For study abroad purposes, an emergency is any circumstance that poses a genuine risk to, or that has already disturbed, the safety and well-being of the program participants. Emergencies include, though are not limited to, the following:

- Physical assault
- Disappearance or kidnapping of a student
- Robbery
- Sexual assault or rape
- Serious illness, physical or emotional
- Significant accident and/or injury
- Hospitalization for any reason
- Terrorist threat or attack
- Local political crisis that could affect the students' safety and well being
- Arrests or questioning by police or other security forces
- Any legal action involving a student

### ***How to Prepare For Emergencies***

The SAO registers all participants on short-term programs with the U.S. Department of State, which serves as the central point for all embassies. Faculty directors can register themselves with the Smart Traveler Enrollment Program (STEP) at <https://travelregistration.state.gov/ibrs/ui/>. **Once on site, students should be informed of the location of the nearest U.S. Embassy.**

Health and medical care are important topics to be discussed with students and should be incorporated into the orientations and discussed at other points throughout the program. Students should be reminded to notify the faculty director immediately about any health problems that may arise. The need for hospitalization can often be prevented by prompt treatment. The program's location is a major factor in health risks and available medical care. Faculty directors are responsible for doing appropriate research to compile a list of reputable local medical clinics or hospitals, in consultation with local program coordinators (if applicable).

If the students are to be housed with local families, the families should be informed that they are required to notify the faculty director immediately of any emergency involving the student(s) in their care. If the students are housed in a residence system or other rented facility, the local housing supervisor must be similarly informed. If the faculty director is not being housed with the students, the students must be given the address and phone number of where they are staying. They should carry this with them at all times.

## ***On-Site Briefing for Students***

Faculty directors should explain to the students that they are required to inform them about any emergency, and they will in turn contact the SAO as soon as possible in order to report the emergency. Faculty directors should assure students that this information will be treated with the strictest confidentiality, and that it will be shared only on a “need to know” basis. Participants should also be informed that if a crisis involving a student is serious enough to jeopardize his or her safety or wellbeing, the emergency contact given on the affected student’s application will be informed.

Faculty directors should discuss preventable accidents with participants, such as traffic patterns, pub and drinking culture, drug laws, unsafe swimming, and the type of things that can happen when walking down a street alone at night in a foreign city. It’s helpful to get very specific about safe and unsafe behavior, such as certain types of sexual behavior and how to dress and behave to avoid unwanted attention.

Participants should be instructed where to go in case of a terrorist attack. Unless movement will jeopardize their safety, it is suggested that all students meet at their place of residence to be accounted for and to receive further instructions.

Faculty directors, in conjunction with local program coordinators (if applicable), must provide students with a list of names and phone numbers for:

1. 24-hour emergency contact
2. Nearest U.S. Embassy
3. Law enforcement/police department
4. Nearest hospital/emergency facility and English-speaking doctors and/or health care providers

All participants are provided with a wallet-sized “EMERGENCY CONTACT CARD” with space on the back to include local contact numbers (sample found in Appendix).

## ***Responding To Emergencies***

Emergencies range from the irritating but benign (a lost or stolen passport, for example) to the imminently dangerous (motor vehicle accidents; political coups). Each situation must be assessed in its own context. In all cases, **faculty directors must complete a TU Study Abroad Incident Report Form for each occurrence** (see Appendix). Faculty directors must maintain daily contact with the SAO and with host country informants. Members of the host culture may be best able to assess the seriousness of any given situation and provide excellent advice.

In an emergency, the faculty director’s first responsibility is to safeguard the safety and wellbeing of the program participants. They should do whatever is necessary to ensure this, whether this means obtaining prompt and appropriate medical attention, U.S. Embassy intervention, or police protection. All expenses relating to the management of a reported emergency will be covered or reimbursed.

When all has been done to reasonably ensure the students’ wellbeing, **the SAO should be notified as soon as possible to be fully informed about the situation** (an e-mail is sufficient if no further action is needed). Faculty directors can reach a SAO staff member through the University Police 24-hours a day, 7 days a week

at 410-704-2133. University Police have contact information for all SAO staff and other appropriate individuals on campus. During an ongoing crisis, faculty directors must keep the SAO informed on a regular basis through telephone or e-mail until the crisis has passed.

Faculty directors should notify the local U.S. Embassy or Consulate about the crisis, and follow whatever procedures they may require. If there is a continuing risk to the students (during a terrorist threat, for example), they should ask the appropriate Embassy or Consulate official to advise on a regular basis about the evolution of the crisis, and about how the faculty director and the students should respond.

In any other sort of emergency, the faculty director should notify the local police about the situation, if they and the Embassy feel it is appropriate; then follow the procedures the police may require of them and/or the student.

During a political crisis or some other emergency during which foreigners in general or U.S. citizens in particular may be at risk, students should be told to keep a low profile. They should avoid demonstrations, avoid behavior that could call attention to themselves, avoid places where Americans are known to congregate, and avoid using luggage tags and wearing clothing which identifies them as Americans.

It is highly unlikely that participants will need to be evacuated from a site abroad. In many situations, it is much safer to lie low than to draw attention to the group through an evacuation process. The SAO will, however, bring students and faculty directors home if a situation was to deteriorate to the point where the degree of potential risk to participants was deemed unacceptable. If this unlikely event were to happen, the Director of the SAO, in consultation with the insurance company, faculty director, the U.S. Embassy and State Department, and the TU Study Abroad Crisis Management Team, would develop an evacuation plan in as much detail as possible. The plan would be transmitted to the faculty director in confidence, and officials on the home campus would work closely with the faculty director throughout the evacuation process.

In general, faculty directors must follow these guidelines when communicating with the students during an emergency situation:

- **Share information:** Give students as much, and as accurate, information as possible. Document the situation and communicate with the SAO on an ongoing basis.
- **Assess the situation:** How long will it last? Is it an inconvenience or a threat?
- **Keep calm, and keep others calm:** Do not panic. Discourage students from gossiping and thus escalating the situation.
- **Give participants choices:** In an emergency, allow students when possible to make their own informed decisions about whether to leave the program or to stay. Remember that this option is only ethical when students have enough information to make a reasonable choice. In a serious emergency, the TU Study Abroad Crisis Management Team will determine whether the program will continue and possible evacuation procedures.

**If the host country emergency services are not readily available and participants feel there is a threat to their personal safety, they should follow these procedures:**

1. Dial the TU Police at 001-410-704-2133
2. Identify themselves as a TU study abroad student and give the country where they are currently located

3. State their name
4. Tell the person what is wrong
5. Tell the person how to contact them
6. Respond to questions and listen carefully to any instructions

## Medical Emergencies

If case of a medical emergency, if the faculty director is not available, participants should be instructed to call the Frontier-MEDEX Emergency Response Center, as soon as a student seeks medical treatment. In addition to assisting with treatment, they may be able to arrange direct payment.

### **Emergency Assistance:** Frontier-MEDEX Emergency Response Center

- Toll Free from within the U.S., Canada, Puerto Rico, US Virgin Islands, and Bermuda at 1-800-527-0218
- All other countries reference the Frontier-MEDEX insurance description coverage at <http://www.towson.edu/studyabroad/documents/Health%20Insurance.pdf>
- Call collect from outside the U.S. at 001-410-453-6330
- Email [operations@frontiermedex.com](mailto:operations@frontiermedex.com)

The following services are included in the program: referral to the nearest, most appropriate medical facility and/or provider; medical monitoring by board-certified emergency doctors in the home country; urgent message relay between family, friends, personal doctor, school, and insured; guarantee of payment to provider and assistance in coordinating insurance benefits; arranging and coordinating emergency medical evacuations, emergency reunions and repatriation of remains; emergency travel arrangements for disrupted travel as the consequence of a medical emergency; referral to legal assistance; assistance in locating lost or stolen items including lost ticket application processing.

## C. DISCIPLINARY PROBLEMS

If the faculty director experiences disciplinary or behavior problems with students, they should be dealt with immediately. If allowed to continue, they may adversely affect the atmosphere and morale of the entire group. Depending on the circumstances, the faculty director may wish to discuss the problem individually with the student(s) concerned, or discuss it openly during a general non-academic meeting with the group. If the behavior persists after discussion, put into writing the expected change and the consequences if the behavior does not change. Have the students sign this, and fax a copy to the SAO. Should the inappropriate behavior persist, the SAO will fully support a decision to dismiss the student(s) from the program.

The SAO should be notified immediately about any serious disciplinary problems with any student on the program, whether or not arrest is involved. In less serious cases, mediation by the SAO may be required. In serious cases, the student may be dismissed from the program and sent home with no credit awarded and no refund. Damage control may be necessary at the host site and within the local community. The faculty director should make amends for inappropriate behavior in a culturally appropriate way.

In cases of arrest, TU assumes no financial responsibility for legal aid to students. However, it is appropriate for the faculty director, with the SAO, to assist students in contacting their families and appropriate government offices.

Students using or selling illegal substances will be immediately dismissed from the program, with no credit awarded and no refund.

### ***Alcohol Use***

The subject of alcohol policies is frequently debated in international education. Contention usually centers around “whose laws are in effect,” given that laws concerning alcoholic beverages vary greatly from country to country and that in many countries abroad it is perfectly legal for university students to purchase and consume alcohol. The consideration of Towson University’s policy on alcohol is complicated both to interpret and enforce abroad. In general, it is wise to follow these guidelines:

- Students should be educated about legally and culturally appropriate behavior regarding alcohol, as well as the consequences of inappropriate behavior.
- Be aware that alcohol abuse is not tolerated anywhere in the world and will not be tolerated on TU Study Abroad programs. Violation of local laws and/or TU policy may result in immediate dismissal from the program. Responsible use of alcohol is required on the part of the faculty director as well as each program participant.

Responsible use of alcohol includes the following:

- Abiding by the laws of the country visited.
- Not missing scheduled events because of the effects of alcohol consumption.
- Not becoming ill due to the effects of alcohol consumption.
- Being respectful of others sharing the same housing, and avoid congregating in loud groups for social purposes.
- Not engaging in inappropriate behavior towards others as a result of alcohol consumption.
- Not engaging in behavior that is destructive of property as a result of alcohol consumption.
- Not engaging in behavior that causes embarrassment to the other members of the group and the in-country hosts as a result of alcohol consumption.
- Not facilitating, encouraging, or ignoring a fellow participant who is abusing alcohol.
- Not transporting quantities of alcohol to program sites with the intent of sharing it with the other members of the group.

### ***Sending Students Home***

Severely problematic students (threatening the safety of themselves or other participants, or causing general disruption to the group) may need to return to the U.S. early. Faculty directors may decide to send individual students home in response to:

- Criminal activity on the part of the individual: arrest, drug use, physical or sexual assault, etc.
- Inappropriate behavior on the part of the individual: a continuing pattern of culturally inappropriate behavior which does not improve with advising and which endangers the program’s relationship with the

host institution and/or community; or behavior which is insensitive to other group members and/or damaging to the program group's morale.

- An emotional crisis which greatly affects the individual: death of a program participant, or death or serious illness in the family.
- Serious illness, either physical or psychological.

The faculty director, in consultation with the SAO and the TU Study Abroad Crisis Management Team, may decide to cancel the program in response to:

- Death of a program participant.
- Kidnapping of a program participant.
- An outbreak of highly infectious disease at the host site.
- A natural disaster.
- A political or civic emergency.

The decision to send students home, even when made for the best reasons, may result in negative responses, including lawsuits instigated by the students or their families and difficulty in re-establishing the program in future. It is therefore essential when contemplating an expulsion or an evacuation to consult immediately with the SAO who will, in turn, consult with other appropriate offices on the TU campus. In the case of serious illness, injury, or other emergency incurred by the faculty director, the designated alternate faculty director may be called upon to take their place. This will be determined in discussion with the SAO, the alternate faculty director, and, if possible, the original faculty director.

### ***FERPA/Buckley Amendment***

FERPA (the Buckley Amendment) regarding the privacy of student records may conflict with the desire of parents and others to be fully briefed on both student progress and on-site emergencies. Students participating in TU programs are given the opportunity to sign a release form which recognizes that program staff will disclose information to their families in the case of a medical emergency. If the faculty director believes that certain information must be disclosed for a participant's wellbeing without his/her consent, they should first contact the Study Abroad Director who will seek the advice of University Counsel. In rare cases when that is not possible – in cases of a serious and urgent medical emergency, for example – the best guideline is to act in the way which will be of most benefit to the student. Remember to document all emergencies thoroughly on the Study Abroad Incident Report form (in Appendix) and to communicate with the SAO about the situation as soon as possible.

It is inappropriate to communicate with parents about a particular student's grades, personal relationships, or cultural adaptation without prior permission from the student.

## **IX. POST-PROGRAM ACTIVITIES**

The faculty director should coordinate the grades with the SAO within four weeks of the program's conclusion (see section II.B).

The faculty director should contact the study abroad staff member who has administered the program to schedule an appointment to settle their travel expenses and submit necessary receipts within one week

after the program return date. Faculty directors must also submit a program report to the SAO within 30 days after the program ends (see Appendix for report guidelines). This faculty director report is critical to the program process, as insights, suggestions and lessons learned are incorporated into the planning for future programs.

Finally, the faculty director is encouraged to organize a meeting with program participants after returning to campus to discuss the program in hindsight. This meeting can include a representative from the SAO. Collecting student comments and responses is very helpful for planning future study abroad programs, as well as provides closure for program participants.

Many faculty directors maintain contact with their students following the program. This can help to assist them with their readjustment and possible reverse culture shock. Reassure them that it can be just as difficult to adjust to returning home as it was adapting to a new culture. Remind them to take time to re-acclimatize. They can also be asked to help recruit for future study abroad programs – remember they can be the best advocates!

**X. APPENDIX**

A. PROGRAM PROPOSAL DIRECTIONS AND FORMS (available [online](#))

B. SAMPLE FACULTY CONTRACT

C. STATEMENT OF RESPONSIBILITIES AND OBLIGATIONS

D. AGREEMENT AND WAIVER OF CLAIMS

E. MEDICAL SELF-ASSESSMENT AND RELEASE FORM

F. FRONTIER-MEDEX INSURANCE INFORMATION

G. EMERGENCY CONTACT CARD

H. TU STUDY ABROAD INCIDENT REPORT

I. U.S. STATE DEPARTMENT WARNING WAIVER FORM

J. GUIDELINES FOR THE STUDY ABROAD PROGRAM REPORT

## A. PROGRAM PROPOSAL AND DIRECTIONS FORM

### SUBMITTING A PROPOSAL FOR A TOWSON UNIVERSITY FACULTY-LED STUDY ABROAD PROGRAM

#### General Procedures:

The Towson University Study Abroad Office, in partnership with TU academic units and colleges, facilitates and develops study abroad programs for students. All TU credit-bearing programs abroad are administered by the Towson University Study Abroad Office.

Study abroad program proposals should originate with faculty and carry the endorsement of appropriate departmental and college administrators.

The Study Abroad Office welcomes early, informal consultation by faculty and units for program planning and encourages coordinated programming among departments. Academic units and colleges are responsible for review of program and course subject matter and instructional delivery methods. The Director of Study Abroad, in conjunction with the Faculty Committee on Study Abroad, determine the number of programs, disciplines, and locations needed for each term.

Please note that all faculty submitting proposals commit their attendance at the mandatory pre-departure orientation meeting held in conjunction with the Study Abroad Office:

- The Minimester 2012 orientation will be held on Thursday, November 10, 2011 from 4:00-6:30 p.m.
- The summer 2012 orientation will be held on Thursday, May 3 2012 from 4:00-6:30 p.m.
- Orientations for Spring Break 2012 programs and those occurring at other times will be scheduled individually with the Faculty Director

#### Submission Procedures:

Faculty members interested in proposing a new faculty-led study abroad program should submit the *Towson University Faculty-Led Study Abroad Program Proposal* along with a syllabus for the course(s) to the Towson University Study Abroad Office by April 1 of the year before the dates of the proposed program.

Faculty members interested in repeating a faculty-led study abroad program should submit the *Repeat Towson University Faculty-Led Study Abroad Program Proposal* along with a syllabus for the course(s) to the Towson University Study Abroad Office by April 1 of the year before the dates of the proposed program.

Program proposals that have the support of the chair(s) and dean(s) of the sponsoring TU department(s) and college(s) will be reviewed by the TU Study Abroad Director and the Faculty Committee on Study Abroad for approval.

**NOTE:** The submission deadline is the same for all Towson University faculty-led programs for any given year. Although this due date may appear to be early, we must receive proposals by this date because of the time involved in developing and marketing any new program.

Submit completed proposal forms to:

Study Abroad Office  
Towson University  
Administration Building, 2nd Floor  
8000 York Road  
Towson, MD 21252  
Tel: 410-704-2451  
Fax: 410-704-4703  
Email: studyabroad@towson.edu



**FACULTY DIRECTOR INFORMATION**

TU Program Faculty Director:		Academic Department :	
Telephone #:	Fax #:	Email Address:	
TU Program Faculty Assistant (if any):		Academic Department :	
Telephone #:	Fax #:	Email Address:	
Do you have plans to be on sabbatical in the year preceding the proposed program?: <input type="checkbox"/> Yes <input type="checkbox"/> No			
If yes, please state timeframe and year:			
Please describe your previous background in the country that you will be visiting (if any). If the primary language spoken there is not English, please provide information regarding your level of fluency in the primary language of that country, and/or your plans for an interpreter/translator.			

**CHAIR OF THE SPONSORING DEPARTMENT:**

Name: \_\_\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**CHAIR OF SECONDARY SPONSORING DEPARTMENT (if any):**

Name: \_\_\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**DEAN OF THE SPONSORING COLLEGE:**

Name: \_\_\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**DEAN OF SECONDARY SPONSORING COLLEGE (if any):**

Name: \_\_\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_\_\_

## Towson University Policies for Faculty Directors University Sponsored Short-Term Study Abroad Programs

This agreement serves to confirm that the Faculty Director and their designated alternate Faculty Director understand his/her responsibilities with regards to the development, marketing and administration of short-term programs sponsored by the Towson University Study Abroad Office.

- a. **Academic Content of the Program:** Syllabus preparation, textbook identification and orders, course materials, lectures and participant assessment are the responsibility of the Faculty Director.
- b. **Collaboration with the Study Abroad Office:** Faculty Directors agree to work in collaboration with the Study Abroad Office staff to deliver the highest quality program. Because there are individual as well as shared responsibilities, Faculty Directors agree to communicate regularly with the Study Abroad staff member who is responsible for the study abroad program to discuss marketing and the administration of the program.
- c. **Travel and Logistical Arrangements:** A program provider or on-site coordinator will be identified by the Study Abroad Office to arrange program logistics (housing, in-country transportation, excursions and possibly meals, guest lectures, etc.). The Study Abroad Office will arrange international flights for students and the Faculty Director and assistant (if applicable) unless the program does not include flight arrangements.

For group flights, *one faculty director must accompany the group* from the point of origin, be with the group for the duration of the course, and return with the students to the U.S. Any exception to this policy requires Study Abroad Office approval.

- d. **Marketing and Recruitment:** *Program-specific marketing and the recruitment of students is one of the faculty director/department's primary responsibilities.* The Study Abroad Office will create a website for each short-term program and produce flyers for general marketing purposes. Other marketing materials must be approved by the Study Abroad Office. Faculty/departments agree to promote their program to students and peers, conduct classroom visits to promote the program, as well as market to colleagues and groups outside of Towson University.
- e. **Student Orientations:** All Minimester orientations will be held in November/December of the prior year. All summer orientations will be held in April/May of the same year. Orientations for short-term programs falling outside of these terms will be scheduled on an individual basis with the Faculty Director.

The Study Abroad Office will provide a general pre-departure handbook to each student at the orientation session. The Faculty Director is responsible for providing any academic related materials to the Study Abroad Office in advance of the orientation for inclusion in participant folders.

Because the program is an intense group experience, whose success depends on good group dynamics and clear expectations, Faculty Directors are encouraged to schedule at least one additional pre-departure orientation session with participants.

All programs must have an on-site orientation conducted shortly after arrival. Faculty Directors are expected to plan frequent times during the program for participants to process and reflect on their intercultural experience.

- f. **General Supervision of Students:** Faculty Directors will supervise and direct students in the academic and intercultural goals of the program both pre and post departure. Faculty Directors are the primary person responsible for the supervision and welfare of the students participating in the program, and are, among other things, responsible for supervising and monitoring each student's conformance to University and other applicable policies, rules, regulations and standards of conduct. Directors should be familiar with the Towson University Code of Conduct as well as Study Abroad policies (outlined in the Short-term Study Abroad Programs Faculty Handbook).
- g. **Accompanying Persons on Short-term Programs:** All accompanying persons, including family members, are subject to the *Towson University Study Abroad Guidelines for Accompanying Family Members* in the faculty handbook. An adult (other than the Faculty Director) who is fully responsible for childcare must accompany any children under 18 years old.
- h. **Faculty Director Preparation:** As leading a short-term program is both challenging and complex, all first-time Faculty Directors are required to attend the Short-term Study Abroad Faculty Directors training session in the term prior to their leading a program. Repeat Faculty Directors are welcome and encouraged to attend as well. Date, time, and location of the training will be distributed to Faculty Directors as far in advance as possible (usually with several months notice). They are typically held in November for Minimester and April for summer programs. Programs occurring at other times of the year will be accommodated for faculty training on a case by case basis. If faculty cannot attend they must set up an individual meeting with Study Abroad staff.
- i. **Health, Safety and Communication:** In the interest of the health and safety of participants in short-term study abroad programs, the ***Faculty Director is required to confirm the group's arrival with the Study Abroad Office via email within 24 hours of arriving to the program site(s)***, and is expected to maintain a clear communication link to the office (usually via email) throughout the duration of the program. Regardless of the location(s), Faculty Directors should be prepared to respond to health and safety problems whether emergency or routine in nature.
- j. **Financial Reporting:** The University requires complete financial reporting for all expenses incurred by the program. Study Abroad Office staff will review the program budget and the requirements for reporting expenditures according to the University's accounting procedures with the Faculty Director prior to departure. ***The Faculty Director is required to submit all required receipts, airline boarding passes, and other documentation for expenses incurred within one week of the program end date.***
- k. **Final Report and Evaluation:** ***A final program report is required to be submitted to the Director of Study Abroad within 30 days following the end of the program.*** Guidelines for this report can be found in the Short-term Study Abroad Programs Faculty Handbook. This report discusses detailed information about the academics and logistics of the program and should describe problems and successes as well as make recommendations for future programming. The final report is critical to the program evaluation process and planning of subsequent programs.

- l. **Grade Submission:** *Faculty Directors should submit final grades to the Study Abroad Office no later than 60 days following the conclusion of the program.* If participants have outstanding coursework a grade of “I” will be recorded until a grade can be determined.
- m. **Cancellation:** The University reserves the right to discontinue the program at any time before or after departure, at its sole discretion. Among the reasons for discontinuation and cancellation of the program are insufficient enrollment and travel warnings and advisories from the U.S. Department of State. The Study Abroad Office closely monitors the most recent safety information available from the U.S. Department of State and other sources and will provide the most timely information if concerns arise. If the program does not reach minimum enrollment by the final application deadline, it will be cancelled. If the program is cancelled due to low enrollment or any other reason, the Faculty Director will not receive any monetary compensation.
- n. **Withdrawal:** It is expected that the Faculty Director(s) submitting a proposal is making a commitment to the program and will not withdraw from the position of Faculty Director for the program except in an emergency. The TU Study Abroad Office requires that you identify an alternative faculty member to lead the group in the event that you cannot perform the duties of Faculty Director. **The Director of Study Abroad and Provost’s Office must be consulted in the decision to cancel the program.** In the event the Faculty Director must withdraw from the program the alternate Faculty Director will be called upon to take over the program.

The alternate faculty director to be appointed for this program is

\_\_\_\_\_, \_\_\_\_\_  
 (name) (academic department)

- I have read, understand and agree to the above described expectations and responsibilities of a Towson University Short-term Study Abroad Program Faculty Director.
- I have reviewed the Short-term Study Abroad Programs Faculty Handbook found at <http://www.towson.edu/studyabroad/docs/FacultyHandbook.pdf>.
- I understand that my role as Faculty Director is critical to the success of the proposed program.

\_\_\_\_\_  
 Faculty Director Name

\_\_\_\_\_  
 Faculty Director Signature

\_\_\_\_\_  
 Date

\_\_\_\_\_  
 Co-Faculty Director (if applicable)

\_\_\_\_\_  
 Co-Faculty Director Signature

\_\_\_\_\_  
 Date

\_\_\_\_\_  
 Alternate Faculty Director Name

\_\_\_\_\_  
 Alternate Faculty Director Signature

\_\_\_\_\_  
 Date

B. SAMPLE FACULTY CONTRACT

**Appointee:** Please indicate your current/past employment at TU by checking the appropriate box below.

- Taught Minimester '10 or Spring '10 No additional documents are required.
 Reinstatement - Last taught Fall '09 or earlier Follow instructions provided in "Reinstated Part Time Faculty - Payroll Initiation & State of MD Requirements." See www.towson.edu/provostpbo for instructions.
 New-1st time teaching at TU Follow instructions provided in "New Part Time Faculty - Payroll Initiation & State of MD Requirements." See www.towson.edu/provost/pbo for instructions.

Page 1

Towson University -- University System of Maryland
Study Abroad for 2010 Summer Courses

I. APPOINTMENT AND POSITION:

(One contract per class; linked or mixed undergraduate-graduate courses are treated as a single class and should be listed on the same contract.)

The University appoints \_\_\_\_\_ to teach during the 2010 Summer Session. This appointment is separate and apart from any other University teaching contract or letter of appointment.

Social Security Number \_\_\_\_\_
The appointee shall teach \_\_\_\_\_ / \_\_\_\_\_ for the period \_\_\_\_\_ to \_\_\_\_\_
Course Code: \_\_\_\_\_ Course # \_\_\_\_\_ Section # \_\_\_\_\_ Credit Hrs \_\_\_\_\_ Additional Contact Hrs \_\_\_\_\_
Appointing Department Code: 31430

Team Taught Course (yes/no) \_\_\_\_\_ NOTE - Total pay will not exceed contract pay maximum.
Percent of Total Pay For Appointee (e.g. 60%): \_\_\_\_\_ %
Name(s) of Other Instructor(s): \_\_\_\_\_ Percent of Pay for Other Instructor \_\_\_\_\_ %
The appointee holds the following teaching appointment at the University:
 Regular payroll (full-time, visiting, clinical)
 Contingent payroll (lecturer, adjunct/part time)

II. COMPENSATION

- A. Compensation per program is based on the department averaging flat pay model. Maximum pay is \$3,500 per program. (\$3,800 will be budgeted to include benefits, social security, etc.)
B. Linked or mixed undergraduate and undergraduate/graduate courses are treated as a single class.
C. Faculty will be compensated for travel and living expenses according to the following schedule: roundtrip airfare from departure US airport to destination at the group rate arranged for the program; roundtrip ground transportation to and from the US departure airport by the cheapest available method; ground expenses related to the program overseas as negotiated with the Study Abroad Office; room and board costs as negotiated with the Study Abroad Office.
D. Before departure, the faculty member will receive notification from the Study Abroad Office specifying the dollar amounts for travel and living expenses which have been agreed to and for which the faculty member will receive reimbursement.

III. TERMINATION

The appointee has no property interest in this appointment. Accordingly, this appointment shall terminate for the following reasons:
A. Automatically on the last day of the class indicated in Section I above.



### C. STATEMENT OF RESPONSIBILITIES AND OBLIGATIONS

#### TOWSON UNIVERSITY STUDY ABROAD STATEMENT OF RESPONSIBILITIES AND OBLIGATIONS

1. The program deposit is due upon application and is non-refundable if admitted to the program.
2. **After admission into the program, the student is responsible for the full program fee.** Should the student wish to withdraw from the program for any reason after admission, only recoverable expenses may be refunded. Towson University withdrawal/drop/add deadlines do not apply. The student must submit his/her intention to withdraw in writing.
3. Students will be responsible for making their own travel arrangements to the program location to arrive by the designated date and time. The Study Abroad Office will identify an optional flight which participants may purchase independently if desired. Students are advised to purchase **refundable** tickets and **travel insurance** in case of program itinerary changes or cancellation. Students should not purchase a flight until instructed to do so by the TU Study Abroad Office.  
  
If a group flight is **included** in the program cost, all program participants are required to travel on the designated flight. Exceptions may be requested to the Study Abroad Office prior to ticketing of the flight if the participant's home address is located more than 200 miles from Towson University. If approved, the cost of the group flight will be deducted from the program cost.
4. Students will be registered at Towson University by the TU Study Abroad Office prior to the beginning of the program.
5. The director(s) has the right and responsibility to suspend from the program any member if the director(s) deems such action to be in the best interest of the group. In such instances, no refund or credit will be awarded to the member so suspended.
6. Attendance at all scheduled activities is required. It is expected that students will be punctual at all scheduled activities. Lateness and absences will result in reduced grades.
7. If a student becomes ill or injured, s/he should inform the program director(s) immediately.
8. If, during free time, a student wishes to go somewhere alone, s/he must let someone, preferably the director(s), know exactly where s/he is going and when s/he plans to return. Students are advised not to go out alone.
9. All facilities reserved for the group are to be used solely by members of the group.
10. Participants will be held financially responsible for any damages to accommodations or facilities utilized during the program. If in case of an emergency students borrow funds from the faculty director or faculty assistant for any reason, said funds must be repaid no later than one week following the conclusion of the program.
11. Towson University, its director(s) and instructor(s) accept no responsibility in whole or in part for any delays, delayed departure or arrival; missed train or other carrier connections; loss, damage, or injury to any person or property; or mechanical defect or failure of any nature, howsoever caused; or for any substitution of hotels or of common carriers. Rates are quoted based on tariffs and exchange rates current at the time of printing and are subject to changes therein at or before the time of final payment. No revision of the printed itinerary or of its included features is anticipated; however, the right is reserved to make any changes that may become necessary with or without notice and with the mutual understanding that any additional expenses will be paid by the individual. The right is reserved to reject applications and to dismiss any person as a member of the program at any time.

I have read, understood and agree to comply with items 1-11 as outlined in the Statement of Responsibilities and Obligations.

Name: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Signature of Parent or Guardian: \_\_\_\_\_ Date: \_\_\_\_\_

*(if participant is under 18)*

D. AGREEMENT AND WAIVER OF CLAIMS

TOWSON UNIVERSITY STUDY ABROAD OFFICE  
AGREEMENT AND WAIVER OF CLAIMS

RETURN TO THE TOWSON UNIVERSITY STUDY ABROAD OFFICE BY DECEMBER 10 FOR MINIMESTER OR SPRING SEMESTER, BY MAY 10 FOR SUMMER OR FALL SEMESTER, AND BY FEBRUARY 10 FOR SPRING BREAK.

This Agreement and Waiver of Claims, hereinafter the "Agreement" is made by and between

\_\_\_\_\_ and Towson University, hereinafter the "University"  
*(student's full legal name)*

Whereas, the undersigned student ("Student") has been accepted to participate in an approved Study Abroad Program or Exchange, hereinafter the "Program"; and

Whereas, the University has agreed to the Student's participation in the Program

\_\_\_\_\_ for the period \_\_\_\_\_ through \_\_\_\_\_ ; and  
*(full name of study abroad Program or Exchange)* *(mm/yy)* *(mm/yy)*

Whereas, the University has established the following terms and conditions for participation in the Program.

Student agrees that his/her participation in the Program is wholly voluntary. In consideration of University's agreement to allow Student to participate in the Program, the receipt and sufficiency of which is hereby acknowledged, the Student agrees as follows:

**1. ACKNOWLEDGEMENT.** THE STUDENT UNDERSTANDS THAT THIS AGREEMENT SETS FORTH ALL THE TERMS AND CONDITIONS FOR PARTICIPATION IN THE PROGRAM AND FURTHER UNDERSTANDS THAT THIS AGREEMENT CONTAINS A WAIVER OF CLAIMS AGAINST THE UNIVERSITY, THE BOARD OF REGENTS OF THE UNIVERSITY SYSTEM OF MARYLAND, THE STATE OF MARYLAND AND THEIR RESPECTIVE AGENTS, SERVANTS AND EMPLOYEES.

THE STUDENT ACKNOWLEDGES, BY THE SIGNATURE BELOW, THAT (S)HE HAS READ THIS AGREEMENT AND WAIVER OF CLAIMS, THAT (S)HE UNDERSTANDS ITS TERMS AND CONDITIONS, THAT (S)HE AGREES TO ABIDE BY ITS TERMS AND CONDITIONS AS AN EXPRESS CONDITION OF PARTICIPATION, AND THAT NO ORAL REPRESENTATIONS, STATEMENTS OR INDUCEMENTS HAVE BEEN MADE REGARDING THE AGREEMENT AND WAIVER OF CLAIMS. STUDENT FURTHER REPRESENTS THAT (S)HE IS AT LEAST EIGHTEEN (18) YEARS OF AGE AND FULLY COMPETENT TO SIGN THIS AGREEMENT.

**2. Program Information.** The Program is generally described in the literature provided to the Student. It is understood and agreed that the information contained in this literature is descriptive only and may be changed from time to time by the University or the Program. The University reserves the right to make changes to the Program at any time and for any reason, with or without notice, and the University shall not be liable to Student because of any such change. The University reserves the right, in its sole discretion, to cancel the Program or any aspect thereof either prior to or after departure, and, in the case of cancellation after departure, to require that all participants return to the United States, if the University determines or believes that any person is or will be in danger if the Program or any aspect thereof is continued.

**3. Payment of Fees and Tuition.** Student agrees to pay all fees and tuition for participation in the Program. The student shall not be allowed to participate in the Program until all fees and tuition are paid or until payment arrangements have been made.

**4. Responsibility for Travel and Accommodations.** Student shall make all travel arrangements and shall be responsible for payment of all travel expenses and for any losses or additional expenses due to the delay or failure of any transportation. Student understands that the University does not represent or act as an agent for, and cannot control the acts or omissions of, any host institution, host family, transportation carrier, hotel, tour organizer or other provider of goods or services involved in the Program. If due to weather, flight schedules or other uncontrollable factors Student is required to spend additional nights, the University will not be responsible for Student's hotel, transfers, meal costs or other expenses. Student agrees that the University shall not be liable for the loss, damage, destruction or theft of the student's luggage or personal belongings, or for any other injury, loss, damage, accident, delay or expense arising out of any such matters. The University recommends the student purchase flight insurance.

**5. Independent Activity.**

A. The University is not responsible for any injury or loss Student may suffer when (s)he is traveling independently or is otherwise separated or absent from any University-sponsored activities. If Student becomes separated from the Program group, fails to meet a departure bus, airplane or train, or becomes sick or injured, (s)he will at his/her own expense seek out, contact and reach the Program group at its next available destination.

B. Any independent activity or travel in which the participant chooses to become involved outside of the program will be at the expense and risk of the participant. Towson University has no involvement in selecting the staff, route, schedule, transportation, facilities or equipment for activities that take place during unscheduled time; participants should consider these factors carefully before deciding to become involved in any activity or travel outside the program schedule. Towson University staff members may from time to time provide participants with information regarding certain activities or travel destinations. In no way does this represent a Towson University endorsement of those activities or destinations. Towson University staff members who participate in any activities during unscheduled time do so as private individuals, not as representatives of Towson University. Towson University is not responsible for the action or inaction of Towson University staff members acting as private individuals. The participants (and/or their parents/guardians) understand that Towson University is not responsible for the participants while the participants are traveling independently or engaging in any activity during unscheduled time, and that Towson University is not responsible for the safety or security of participants outside the program.

**6. Study Abroad Policies.** Student represents that (s)he has received, has read and is familiar with the "Study Abroad Policies" ([www.towson.edu/studyabroad/policies.asp](http://www.towson.edu/studyabroad/policies.asp)) and with the "Policies" on the reverse side of the "Study Abroad Course Form" (collectively, "All Policies"). Student understands and agrees that All Policies are incorporated by reference into this Agreement.

**7. Compliance with Laws, Rules and Regulations.**

A. Student shall comply with all rules, regulations, and standards of conduct established by the Host Institution, the Program, and the University, as well as the laws of the jurisdiction in which the Host Institution is located. It is understood that violation of applicable rules, regulations, standards of conduct and/or laws may result in disciplinary action, including suspension or expulsion from the Host Institution and/or the University. In the event that a violation results in a suspension or expulsion from the Program, the University shall have no obligation to refund any tuition or fees nor shall the University be obligated to pay any expenses that student may incur as a consequence of the disciplinary action.

B. Student understands that (s)he is acting as a representative of the University while attending the Host Institution and Program, and as such any violations of rules, regulations and standards of conduct which result in disciplinary actions in the host country, at the host institution or program damages the University's reputation. In such instances, therefore, the University reserves the right to undertake its own investigation and possibly take further disciplinary action against the student.

C. Student understands and agrees: (1) that Towson University and the Host Institution are distinct and separate entities; (2) that the University and the Host Institution are not partners nor co-venturers; and (3) that the Host Institution employees and/or agents are not the employees and/or agents of the University. Accordingly, it is understood and agreed that the acts of the Host Institution with respect to the suspension and/or expulsion of the student from the Program are not the acts of the University, and that state and United States federal law regarding the rights of Student to notice, a hearing prior to suspension and expulsion from the Program, and/or appeal are not binding upon the Host Institution.

D. Student understands and agrees that the University reserves the right to impose disciplinary action on the student for acts committed while participating in the Program which would otherwise be a violation of the University's Code of Conduct.

E. Student understands that each foreign country has its own laws and standards of acceptable conduct, including dress, manners, morals, politics, drug use and behavior. Student will become informed of, and will abide by, all such laws and standards for each country to or through which (s)he will travel during the Program, as well as with the procedures for obtaining emergency health and law enforcement services in the location(s) (s)he will visit. Student will attend to any legal problems (s)he encounters with any foreign nations or government of the host country. The University is not responsible for providing any assistance under such circumstances.

*TOWSON UNIVERSITY AGREEMENT AND WAIVER OF CLAIMS*

8. **Medical Condition.** Student represents that (s)he has been examined by a physician, that (s)he has provided the physician all relevant information about the Program and that the physician has determined that (s)he is in good health, may travel as required for the purposes of participating in the Program, and has no apparent physical or mental condition which requires medical, surgical or other care or treatment or which will, to a reasonable degree of medical probability, require such care or treatment during Student's participation in the Program.

9. **Health Insurance.** Student assumes responsibility for medical treatment and the costs of such treatment while participating in the Program. Student represents and warrants that (s)he will be covered throughout the Program and throughout his/her absence from the United States by a policy of medical health insurance which provides, at a minimum, coverage for emergency medical care and treatment, hospitalization, and physician charges in the country where the Host Institution is located, as well as insurance for medical evacuation and repatriation. By his/her signature below, Student certifies that his/her health insurance policy will adequately cover him/her while outside the United States; and hereby releases and discharges the University of all responsibility and liability for any injuries, illnesses, claims, damages, charges, bills and/or expenses (s)he may incur while (s)he is abroad.

3. **Waiver of Claims.**

A. The University offers this Program to broaden the student's educational opportunities. The Student understands that there are risks incident to traveling abroad and living in a foreign country, including but not limited to, traveling to and within, and returning from, one or more foreign countries; foreign political, legal, social and economic conditions; different standards of design, safety and maintenance of buildings, public places and conveyances; and local medical and weather conditions. Student understands and acknowledges that (s)he is aware of and understands the risks and dangers of travel to, from, in and around the host country including but not limited to the dangers to his/her own health and personal safety. Student hereby assumes, knowingly and voluntarily, each of these risks and all of the other risks which could arise out of or occur during his/her travel to, from, in and around the host country. The Student further understands and agrees that the University, the University System of Maryland and the State of Maryland the their respective agents, servants and employees (collectively, the "Releasees") shall not be liable for:

1. any injury, damage, accident or other loss caused by the acts or omissions of the Host Institution, its agents, servants, and employees or any person or entity providing services on behalf of the Host Institution;
2. any injury, damage, accident or other loss due to events beyond its control, including, but not limited to, acts of God, strikes, hostilities, weather, force majeure, war quarantine, civil unrest, public health risks, criminal activity, terrorism, or politically motivated violence;
3. any delay or disruption of travel arrangements or any losses or expenses caused by such delay or disruption;
4. any injury, damage, accident or other loss that arises at a time when Student is not under the University's direct supervision or that are caused by Student's failure to remain under such supervision or to comply with rules, standards, and instructions; and
5. any sickness, disease, injuries (including death), damage, accident or other loss occurring while traveling both in the United States and abroad.

B. Student individually and on behalf of his/her heirs, assigns, and personal representative(s), releases and forever discharges the Releasees from and against any and all liability for any harm, injury, damage, claims, demands, actions, causes of action, costs and expenses of any nature whatsoever, which arise out of, occur during or are in any way related to any loss, damage, or injury, sustained by Student or caused to the Student's property, while participating in the Program or any travel incident thereto.

4. **Governing law; forum.** This Agreement shall be construed in accordance with the laws of the State of Maryland, which shall be the forum for any lawsuits filed incident to this Agreement or the Program. The terms of this Agreement shall be severable, such that if a court holds any term to be illegal, unenforceable, or in conflict with any law governing this Agreement the validity of the remaining portion shall not be affected thereby.

Student Signature: \_\_\_\_\_

Date \_\_\_\_\_

Print Form

TOWSON UNIVERSITY AGREEMENT AND WAIVER OF CLAIMS

E. MEDICAL SELF-ASSESSMENT AND RELEASE FORM



**TOWSON UNIVERSITY STUDY ABROAD OFFICE  
MEDICAL SELF-ASSESSMENT AND RELEASE**

RETURN TO THE STUDY ABROAD OFFICE **NO LATER THAN MAY 10 FOR THE FALL SEMESTER OR SUMMER, DECEMBER 10 FOR THE SPRING SEMESTER OR MINIMESTER, AND FEBRUARY 10 FOR SPRING BREAK.**

The TU Study Abroad Office strongly recommends that you get a physical before going abroad, check with your medical provider about required/suggested immunizations, and have a dental check-up before departure.

Name of Participant:  Last  First

TU ID #:  Date of Birth:  Gender:  Male  Female

E-mail:

Program or exchange:

When are you studying abroad?  Fall  Minimester  Spring  Summer  Year

**Required**

Emergency Contact Name:

Relationship to you:

Telephone #:  Email Address:

**Optional**

Emergency Contact Name:

Relationship to you:

Telephone #:  Email Address:

**Optional**

Emergency Contact Name:

Relationship to you:

Telephone #:  Email Address:

**NOTE: Students participating in Towson University programs and exchanges will be automatically enrolled in the TU CMI Study Abroad insurance policy and are not required to complete this section.**

Towson University requires you to have supplemental overseas health and accident insurance while you are participating in a study abroad or exchange program which provides, at a minimum, coverage of emergency medical care and treatment, hospitalization, physician charges in the country where the host institution is located, as well as insurance for medical evacuation and repatriation.

Suggested minimum benefits for all Towson students are as follows: Medical Expense Benefit up to \$500,000 per injury; Emergency Medical Evacuation \$250,000; Repatriation \$50,000; Accidental Death and Dismemberment \$15,000; Emergency Reunion \$12,500. Check with your current insurance carrier regarding levels of coverage abroad and/or purchase supplemental overseas medical insurance. Check the Towson University Study Abroad website for more information.

Insurance Company Name:  Policy #:

Insurance Company Name:  Policy #:

The purpose of this form is to help the TU Study Abroad Office to be of maximum assistance to you should the need arise during your study abroad experience. Physical, psychological, or emotional disorders can become serious under the stresses of life while studying abroad. We can direct you to more specific sources of information about support services you can reasonably expect to find on-site.

The information provided will be shared only with program staff, including the staff employed by affiliate programs, faculty, or university officials. Overseas sites may not be able to accommodate all reported individual needs or circumstances. If you do not report a condition, our ability to assist you in case of an emergency may be compromised. *This information does not affect your admission into the program.*

Do you have any known reactions to (please check all that apply and give details below):

MEDICATIONS     INSECTS     FOOD     PLANTS     OTHER

If you will be taking any medication(s) during the program, please list them here:

The disability laws of foreign countries may have accessibility standards different from those in the United States. It is the student's responsibility to inform TU of any requests for special accommodations. Do you have any conditions or disabilities that you feel the Study Abroad Office should be aware of?     Yes     No

If yes, please give details below and describe any ADA accommodations you would like to request:

*NOTE: Listed conditions will not affect placement into a study abroad program.*

Is there any additional information that you would like to discuss with a study abroad advisor, counseling center, or disability services professional before studying abroad?     Yes     No

In the event of an emergency abroad, Towson University may notify my emergency contact(s). In the event that I need medical care, hospitalization or surgery while participating in the program, I understand that every effort will be made to contact the emergency contact(s) listed on this form. In the case that my emergency contact(s) cannot be reached and an immediate decision about care or treatment needs to be made, I authorize Towson University, through its representatives, to secure any necessary treatment. Towson University may, but is not obligated to, take any actions it considers to be warranted under the circumstances regarding my health and safety.

If coverage is not provided through my insurance program, I understand that such treatment shall be solely at my expense, and I shall reimburse Towson University or its representatives for any expenses that they might incur on account of my condition or treatment. I release, discharge, indemnify and agree to hold harmless Towson University, its agents and employees, from any liability which may result from authorizing any medical treatment and/or medication for me.

I certify that all responses on this Medical Self-Assessment and Release Form are true and accurate.

Signature of participant: \_\_\_\_\_ Date: \_\_\_\_\_

*Note: Please keep a copy of this information in a safe place at home and with reliable people overseas where it will be readily accessible in case of emergency.*

**Print Form**

## F. FRONTIER-MEDEX (CMI) INSURANCE INFORMATION

This is a Description of Coverage for:

### **Towson University Study Abroad Insurance Plan 2012**

**Underwritten By: ACE American Insurance Company (Herein referred to as "the Company")**

**Eligibility:** You may be covered under this plan if you are a U.S. citizen, permanent resident of the United States, or an international student in the U.S., enrolled as a full-time student, faculty or staff member in a United States institution and are temporarily pursuing educational activities outside the United States. International students, faculty, and staff members are not eligible for coverage in their Home Country. You may also enroll your lawful spouse and unmarried children including adopted children under age 19, who are traveling and residing with you, provided they are dependent upon you for maintenance and support. Any children born to you and your spouse while you are covered under the plan will be insured from the moment of birth. Coverage on a newborn child will cease 31 days after the date of birth unless the Company receives notification of the birth, a completed enrollment form and required premium.

**Period of Coverage:** Coverage will begin at 12:01 a.m. Local Time on the latest of the following: a) your departure from the United States; b) the date your enrollment form and premium are received by the Company or its designated administrator; or c) the date you requested on the enrollment form for coverage to begin. Coverage will end on the later of the following: a) the termination date as shown on your ID card; b) the date through which premium has been paid; or c) the coverage termination date under Policy provisions.

### **Accident and Sickness Insurance**

**Definitions:** **Sickness** means an illness, disease or condition of the Insured that causes a loss for which an Insured incurs medical expenses while covered under the Policy. All related conditions and recurrent symptoms of the same or similar condition will be considered one Sickness. (Pregnancy is included in the definition of Sickness.) **Injury** means accidental bodily harm sustained by an Insured that results directly and independently from all other causes from a Covered Accident. The Injury must be caused solely through external and accidental means. All injuries sustained by one person in any one Accident, including all related conditions and recurrent symptoms of these injuries are considered a single Injury.

**Pre-existing conditions** means a Sickness, disease or other condition of the Covered Person, that in the 12 month period before the Covered Person's coverage became effective under the Policy: 1) first manifested itself, worsened, became acute or exhibited symptoms that would have caused a person to seek diagnosis, care or treatment; or 2) required taking prescribed drugs or medicines, unless the condition for which the prescribed drug or medicine is taken remains controlled without any change in the required prescription; or 3) was treated by a doctor or treatment had been recommended by a doctor.

**Home Country** means a country from which the Insured holds a passport. If the Insured holds passports from more than one country, his or her Home Country will be that country which the Insured has declared to the Company in writing as his or her Home Country. **Medically Necessary** means a treatment, service or supply that is: 1) required to treat an Injury or Sickness; 2) prescribed or ordered by a doctor or furnished by a Hospital; 3) performed in the least costly setting required by the Insured's condition; and 4) consistent with the medical and surgical practices prevailing in the area for treatment of the condition at the time rendered. A service or supply may not be Medically Necessary if a less intensive or more appropriate diagnostic or treatment alternative could have been used. The Company may consider the cost of the alternative to be the Covered Expense.

**Medical Expense Benefit:** If a covered Injury or Sickness occurs during the Period of Coverage and the covered person requires medical or surgical treatment, the Company will pay 100% of Covered Expenses incurred, up to a maximum of \$500,000. In no event will: (1) the Company's liability exceed \$500,000 for each covered Injury or Sickness; and (2) Covered Expenses exceed the usual and customary expenses for the geographical area where the services are rendered, as determined by the Company.

#### **Covered Expenses:**

To be considered a Covered Expense under this plan, it must: a) have been incurred as the result of, and within 52 weeks of, a covered Sickness or Injury outside of the United States during the Period of Coverage; b) not be excluded by provisions of this Plan; c) be Medically Necessary; and d) be specifically included in the following list of expenses:

1. Expenses made by a hospital for room and board, including registered nursing services and any other Medically Necessary hospital services, but not including personal services of a non-medical nature. However, allowable expenses may not exceed the hospital's average charge for semi-private room and board accommodation.
2. Expenses made for diagnosis, treatment and surgery by a doctor.
3. Expenses made for the cost and administration of anesthetics.
4. Expenses for x-ray services, laboratory tests and services.
5. Expenses for durable medical equipment (includes rehabilitative braces and appliances). No benefits will be paid for rental charges in excess of the purchase price.
6. Expenses for physiotherapy, if recommended by a doctor, for the treatment of an Injury or Sickness, and administered by a licensed physiotherapist. Chiropractic care: limited to 80% of eligible charges, up to \$35 per visit, with a maximum of 10 visits per Injury or Sickness.
7. Expenses for prescription drugs including dressings, drugs and medicines prescribed by a doctor. The Company will pay 100% of inpatient expenses, and 50% of outpatient expenses.
8. Expenses for Injury to sound, natural teeth, up to: \$100 per tooth, \$500 maximum benefit.
9. Expenses for therapeutic termination of pregnancy, up to a \$500 maximum.
10. Expenses for newborn nursery care, up to a \$500 maximum.
11. Expenses incurred for treatment of nervous or mental disorders. Benefits are payable: a) up to a \$300 maximum for outpatient treatment; or b) up to 50% of covered expenses incurred for inpatient treatment for a maximum period of 30 days.

**Emergency Medical Evacuation Benefit:** The Company will pay Emergency Medical Evacuation Benefits for 100% of Covered Expenses incurred for the medical evacuation of a Covered Person. Benefits are payable if the Covered Person: 1) suffers a Medical Emergency during the course of the Trip; 2) requires Emergency Medical Evacuation; and 3) is traveling outside of his or her Home Country.

#### **Covered Expenses:**

1. Medical Transport: expenses for transportation under medical supervision to a different hospital, treatment facility or to the Covered Person's place of residence for Medically Necessary treatment in the event of the Covered Person's Medical Emergency and upon the request of the Doctor designated by FrontierMEDEX in consultation with the local attending Doctor.
2. Dispatch of a Doctor or Specialist: the Doctor's or specialist's travel expenses and the medical services provided on location, if, based on the information available, a Covered Person's condition cannot be adequately assessed to evaluate the need for transport or evacuation and a doctor or specialist is dispatched by FrontierMEDEX to the Covered Person's location to make the assessment.

3. Return of Dependent Child (ren): expenses to return each Dependent child who is under age 18 to his or her principal residence if a) the Covered Person is age 18 or older; and b) the Covered Person is the only person traveling with the minor Dependent child(ren); and c) the Covered Person suffers a Medical Emergency and must be confined in a Hospital.
4. Escort Services: expenses for an Immediate Family Member or companion who is traveling with the Covered Person to join the Covered Person during the Covered Person's emergency medical evacuation to a different hospital, treatment facility or the Covered Person's place of residence.

Benefits for these Covered Expenses will not be payable unless: 1) the Doctor ordering the Emergency Medical Evacuation certifies the severity of the Covered Person's Medical Emergency requires an Emergency Medical Evacuation; 2) all transportation arrangements made for the Emergency Medical Evacuation are by the most direct and economical conveyance and route possible; 3) the charges incurred are Medically Necessary and do not exceed the Covered Expenses for similar transportation, treatment, services or supplies in the locality where the expense is incurred; and 4) do not include charges that would not have been made if there were no insurance. During the course of an Emergency Medical Evacuation of a covered person to their Home Country, all benefits under this plan are terminated except Accidental Death and Dismemberment Benefits.

"Medical Emergency" means a condition caused by an Injury or Sickness that manifests itself by symptoms of sufficient severity that a prudent lay person possessing an average knowledge of health and medicine would reasonably expect that failure to receive immediate medical attention would place the health of the person in serious jeopardy. "Trip" means travel by air, land, or sea from the Covered Person's Home Country. **Benefits will not be payable unless the Company, or FrontierMEDEX authorizes in writing, or by an authorized electronic or telephonic means, all expenses in advance, and services are rendered by FrontierMEDEX.**

**Repatriation of Remains:** The Company will pay Repatriation Benefits of 100% of Covered Expenses for preparation and return of a Covered Person's body to his or her home if he or she dies as a result of a Medical Emergency while traveling outside of his or her Home Country. Covered expenses include: 1) expenses for embalming or cremation; 2) the least costly coffin or receptacle adequate for transporting the remains; 3) transporting the remains; and 4) Escort Services: expenses for an Immediate Family Member or companion who is traveling with the Covered Person to join the Covered Person's body during the repatriation to the Covered Person's place of residence. All transportation arrangements must be made by the most direct and economical route and conveyance possible and may not exceed the Covered Expenses for similar transportation in the locality where the expense is incurred. **Benefits will not be payable unless the Company, or FrontierMEDEX authorizes in writing, or by an authorized electronic or telephonic means, all expenses in advance, and services are rendered by FrontierMEDEX.**

**Emergency Reunion Benefit:** In the event the Insured has either been: 1) confined in a Hospital for at least 24 consecutive hours due to a covered Injury or Sickness, where the attending doctor believes it would be beneficial for the Insured to have a Family Member at his or her side; or 2) the victim of a Felonious Assault, the Company will pay the expenses incurred for travel and lodging for that Family Member, up to the Benefit Maximum of \$12,500. Covered expenses include an economy airline ticket and other travel related expenses not to exceed the Daily Benefit Maximum of \$300 and a maximum of ten days. In the event that a Covered Person dies as a result of a Covered Injury or Sickness, the Company will pay the expenses incurred for emergency travel arrangements up to a maximum of \$2,500 for a Family Member to accompany the mortal remains of the deceased Covered Person. All transportation and lodging arrangements must be made by the most direct and economical route and conveyance possible and may not exceed the usual level of charges for similar transportation or lodging in the locality where the expense is incurred. "Felonious Assault" means a violent or criminal act reported to the local authorities which were directed at the covered person during the course of, or an attempt of, a physical assault resulting in serious injury, kidnapping, or rape. "Family Member" means a person who is related to the covered person in any of the following ways: spouse, parent (includes stepparent); child (includes legally adopted and stepchild); brother or sister (includes stepbrother or stepsister); parent-in-law; son- or daughter-in-law; and brother- or sister-in-law. **Benefits will not be payable unless the Company, or FrontierMEDEX authorizes in writing, or by an authorized electronic or telephonic means, all expenses in advance, and services are rendered by FrontierMEDEX.**

**Trip Interruption Benefit:** In the event of the death of a family member, or the unforeseen Injury or Sickness of the covered person or a Family Member; or the substantial destruction of the covered person's principal residence by fire or weather related activity; or a Medically Necessary covered Emergency Medical Evacuation to return the covered person to his or her Home Country or to the area from which he or she was initially evacuated for continued treatment, recuperation and recovery of an Injury or Sickness, the Company will pay for expenses reasonably incurred, up to a maximum of \$5,000, to have the covered person return home. Family member means parents, children, siblings, and grandparents. The benefit will not exceed the cost of one round trip (with 7 day interim maximum) economy airfare ticket. **Benefits will not be payable unless the Company, or FrontierMEDEX authorizes in writing, or by an authorized electronic or telephonic means, all expenses in advance, and services are rendered by FrontierMEDEX.**

**Travel Delay Benefit:** Maximum Limit: \$500 per person  
 We will reimburse up to \$100 per person per day for up to five days to the Maximum Limit shown on the *Schedule of Benefits* if the Insured/Covered Person's Trip is delayed for more than 12 hours for reasonable, additional accommodations and traveling expenses until travel becomes possible. Incurred expenses must be accompanied by receipts. This benefit is payable only for one delay of the Insured/Covered Person's Trip. Travel Delay must be caused by reasons listed under the Trip Cancellation and Interruption Benefit, in addition to: carrier delay; lost or stolen passport, travel documents; quarantine; Natural Disaster; Injury or Sickness of the Insured/Covered Person; the Insured/Covered Person being delayed by a traffic accident while en route to a departure; hijacking; unpublished or unannounced Strike; civil disorder or commotion; riot; a Common Carrier Strike or other job action; Equipment Failure of a Common Carrier; or the loss of the Insured/Covered Person's travel documents or tickets due to theft. **Limitations:** This benefit is limited to \$100 per day per Insured/Covered Person up to the maximum benefit shown in the *Schedule of Benefits*. **The Insured/Covered Person's Duties in the Event of Loss:** The Insured must provide Us with proof of the Travel Delay such as a letter from the airline, cruise line, or Tour operator/ newspaper clipping/ weather report/ police report or the like and proof of the expenses claimed as a result of Trip Delay.

**Accidental Death and Dismemberment Benefit:** If Injury to the covered person results, within 365 days of the date of a covered accident, in any one of the losses shown below, the Company will pay the Benefit Amount shown below for that loss. If multiple losses occur, only one Benefit Amount, the largest, will be paid for all losses due to the same covered accident.

**Principal Sum: \$15,000**

<u>Description of Loss</u>	<u>Benefit Amount</u>
Life .....	100% of the Principal Sum
Quadriplegia .....	100% of the Principal Sum
Two or more Members .....	100% of the Principal Sum
One Member .....	50% of the Principal Sum
Hemiplegia .....	50% of the Principal Sum
Paraplegia .....	50% of the Principal Sum
Uniplegia .....	25% of the Principal Sum
Thumb and Index Finger of the Same Hand.....	25% of the Principal Sum

“Quadriplegia” means total Paralysis of both upper and lower limbs. “Hemiplegia” means total Paralysis of the upper and lower limbs on one side of the body. “Uniplegia” means total Paralysis of one lower limb or one upper limb. “Paraplegia” means total Paralysis of both lower limbs or both upper limbs. “Paralysis” means total loss of use. A Doctor must determine the loss of use to be complete and not reversible at the time the claim is submitted. “Member” means Loss of Hand or Foot, Loss of Sight, Loss of Speech, and Loss of Hearing. “Loss of Hand or Foot” means complete Severance through or above the wrist or ankle joint. “Loss of Sight” means the total, permanent Loss of Sight of one eye. “Loss of Speech” means total and permanent loss of audible communication that is irrecoverable by natural, surgical or artificial means. “Loss of Hearing” means total and permanent Loss of Hearing in both ears that is irrecoverable and cannot be corrected by any means. “Loss of a Thumb and Index Finger of the Same Hand” means complete Severance through or above the metacarpophalangeal joints of the same hand (the joints between the fingers and the hand). “Severance” means the complete separation and dismemberment of the part from the body.

**Coordination of Benefits:** If a covered person is covered by more than one insurance program, benefits will be subject to a Coordination of Benefits Provisions. A plan which does not have such a provision would pay benefits first. In all other instances, the plan that will pay benefits first is: a) the plan which covers the covered person as an employee rather than as a full or part-time student; b) if a) does not apply, the plan which covers the covered person as a full or part-time student rather than as a dependent; c) if a) and b) do not apply, the plan which covers the person as a dependent, subject to specific rules contained in the policy; d) if a), b) and c) do not apply, the plan which has covered the covered person for the longer time. If the benefits of this Plan are reduced to these rules, such reduction will be done in proportion. Any benefits paid by this plan on a reduced basis will be charged against the benefit maximums of this Plan.

**Exclusions and Limitations:** With respect to Medical Expense, Emergency Medical Evacuation, Emergency Reunion and Repatriation of Remains Benefits, no benefit shall be payable with respect to expenses incurred:

1. For pre-existing Conditions. However, this will not apply if the Insured was previously covered for such Pre-existing Conditions under Creditable Coverage and such Creditable Coverage was continuous to a date less than 63 days prior to the Effective Date of the coverage under the Policy. “Creditable Coverage” means: 1. a self-funded employer group health plan under ERISA; 2. a group or individual health Insurance coverage; 3. Part A or Part B of Medicare; 4. Medicaid; 5. CHAMPUS; 6. the Indian Health Service of a tribal organization; 7. a state health benefits risk pool; 8. a health plan offered under the federal employees health benefits program (FEHBP); 9. a public health plan; or 10. a health benefit plan. (This Pre-existing Condition exclusion does not apply to the Emergency Medical Evacuation, Emergency Reunion or Repatriation of Remains Benefits).
2. For services, supplies, or treatment including any period of hospital confinement which were not recommended, approved and certified as necessary and reasonable by a doctor, or expenses which are non-medical in nature.
3. For loss incurred as a result of war or any act of war, whether declared or not.
4. For injury sustained while participating in professional and interscholastic sports.
5. For routine physicals.
6. For cosmetic surgery, except for reconstructive surgery needed as the result of an Injury or Sickness.
7. For elective surgery.
8. For dental care, except as the result of Injury to natural teeth caused by accident.
9. For eye refractions or eye examinations for the purpose of prescribing corrective lenses for eyeglasses or for the fitting thereof, unless caused by accidental bodily injury incurred while insured hereunder.
10. As a result of, or in connection with, the commission of or attempt to commit an assault or a felony.
11. For scuba diving, jet, and water skiing, mountain climbing (where ropes or guides are normally used), sky diving, and professional or amateur racing.
12. For treatment furnished under any mandatory government program or facility set up for treatment without cost to any individual.
13. For treatment by an immediate family member.
14. Piloting or acting as a crew member or riding in any aircraft, except as a fare-paying passenger on a scheduled airline.
15. Injury or sickness covered by Worker’s Compensation, Employer’s Liability Laws or similar occupational benefits.

**For the Accidental Death and Dismemberment Benefit, the Policy does not cover any loss, fatal or non-fatal; caused by or resulting from:**

1. Suicide or attempted suicide; intentionally self-inflicted Injury.
2. War or any act of war, whether declared or not.
3. Service in the military, naval, or air service of any country.
4. Sickness, disease, or infection of any kind, except bacterial infections due to an accidental cut or wound, botulism or ptomaine poisoning.
5. Piloting or acting as a crew member or riding in any aircraft, except as a fare paying passenger on a scheduled airline.

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit Us from providing insurance, including, but not limited to, the payment of claims.

## **Security Evacuation Expense Rider**

**Schedule of Benefits:** \$100,000 Maximum Benefit per Covered Person; \$500,000 Aggregate Limit per Occurrence

### **Description of Benefits**

We will pay Security Evacuation Expense Benefits to the Covered Person, if:

1. an Occurrence takes place during the Covered Activity described in the Policy and his or her Term of Coverage; and
2. while he or she is traveling outside of his or her Home Country.

Benefits will be subject to the Benefit Maximum shown in the *Schedule of Benefits*. Benefits will be paid for:

1. the Covered Person’s Transportation and Related Costs to the Nearest Place of Safety necessary to ensure his or her safety and well-being as determined by the Designated Security Consultant.
2. the Covered Person’s Transportation within 5 days of the Security Evacuation to either of the following locations as chosen by the Covered Person:
  - a. back to the country in which the Covered Person is traveling during the Covered Activity but only if 1) coverage remains in force under the Policy; and 2) there is no U.S. State Department Travel Warning in place on the date the Covered Person is scheduled to return; or
  - b. the Covered Person’s Home Country; or
  - c. where the Policyholder that sponsored the Covered Person’s Trip is located.
3. consulting services by a Designated Security Consultant for seeking information on a Missing Person or kidnapping case, if the Covered Person is considered kidnapped or a Missing Person by local or international authorities.

Security Evacuation Expense Benefits are payable only once for a Covered Person for any one Occurrence.

Benefits will not be payable unless We (or Our authorized assistance provider) authorize in writing, or by an authorized electronic or telephonic means, all expenses in advance, and services are rendered by Our assistance provider. Our assistance provider is not responsible for the availability of Transport services. Where a Security Evacuation becomes impractical due to hostile or dangerous conditions, a Designated Security Consultant will endeavor to maintain contact with the Covered Person until a Security Evacuation occurs.

**Right of Recovery** - If, after a Security Evacuation is completed, it becomes evident that the Covered Person was an active participant in the events that led to the Occurrence, We have the right to recover all Transportation and Related Costs from the Covered Person **Changes in Terms and Conditions** - The terms and conditions of this benefit may be changed at any time to reflect conditions that, in Our opinion, constitute a change in the Policyholder's Security Evacuation exposure. We will give at least 31 days advance written notice (or authorized electronic or telephonic means) to the Policyholder of any change in the terms and condition of this benefit.

### **Definitions**

The following definitions apply to this benefit:

**"Appropriate Authority(ies)"** means the U.S. State Department, the government authority(ies) in the Covered Person's Home Country or Country of Residence or the government authority(ies) of the Host Country.

**"Designated Security Consultant"** means an employee of a security firm under contract with Us or Our assistance provider who is experienced in security and measures necessary to ensure the safety of the Covered Person(s) in his or her care.

**"Evacuation Advisory"** means a formal recommendation issued by the Appropriate Authority(ies) that the Covered Person or citizens of his or her Home Country or Country of Residence or citizens of the Host Country leave the Host Country.

**"Host Country"** means any country, other than an OFAC excluded country, in which the Covered Person is traveling while covered under the Policy.

**"Missing Person"** means a Covered Person who disappeared for an unknown reason and whose disappearance was reported to the Appropriate Authority(ies).

**"Natural Disaster"** means storm (wind, rain, snow, sleet, hail, lightning, dust or sand), earthquake, flood, volcanic eruption, wildfire or other similar event that:

1. is due to natural causes; and
2. results in such severe and widespread damage that the area of damage is officially declared a disaster area by the government in which the Covered Person's Trip occurs and the area is deemed to be uninhabitable or dangerous. Natural disaster does not mean nuclear reactions, uninhabitable property, transportation strikes, lost or stolen passport or travel documents, radiation or radioactive contamination, civil disorder and other similar events.

**"Nearest Place of Safety"** means a location determined by the Designated Security Consultant where:

1. the Covered Person can be assumed safe from the Occurrence that precipitated the Covered Person's Security Evacuation; and
2. the Covered Person has access to Transportation; and
3. the Covered Person has the availability of temporary lodging, if needed.

**"Occurrence"** means any of the following situations involving a Covered Person that trigger the need for a Security Evacuation;

1. expulsion from a Host Country or being declared persona non-grata on the written authority of the recognized government of a Host Country;
2. political or military events involving a Host Country, if the Appropriate Authority(ies) issue an advisory stating that citizens of the Covered Person's Home Country or Country of Residence or citizens of the Host Country should leave the Host Country;
3. Natural Disaster within seven (7) days of an event;
4. deliberate physical harm of the Covered Person confirmed by documentation or physical evidence or a threat against the Covered Person's health and safety as confirmed by documentation and/or physical evidence;
5. the Covered Person had been deemed kidnapped or a Missing Person by local or international authorities and, when found, his or her safety and/or well-being are in question within seven days.

**"Related Costs"** means lodging and, if necessary, physical protection for the Covered Person during or while waiting for Transport to the Nearest Place of Safety. Related Costs will include temporary lodging, if necessary, while a Covered Person is waiting to be transported back to the Host Country, Home Country or other country where the Policyholder that sponsored the Covered Person's Trip is located. Benefits will not be payable for Related Costs unless We (or Our authorized assistance provider) authorize in writing, or by an authorized electronic or telephonic means, all expenses in advance, and services are rendered by Our assistance provider.

**"Security Evacuation"** means the extrication of a Covered Person from the Host Country due to an Occurrence which could result in grave physical harm or death to the Covered Person.

**"Transport"** or **"Transportation"** means the most efficient and available method of conveyance, where practical, economy fare will be utilized. If possible, the Covered Person's common carrier tickets will be used.

**Additional Exclusions** - We will not pay Security Evacuation Expense Benefits for expenses and fees:

1. payable under any other provision of the Policy.
2. that are recoverable through the Covered Person's employer or other entity sponsoring the Covered Person's Trip.
3. arising from or attributable to an actual fraudulent, dishonest or criminal act committed or attempted by the Covered Person, acting alone or in collusion with other persons.
4. arising from or attributable to an alleged: a. violation of the laws of the country in which the Covered Person is traveling while covered under the Policy; or b. violation of the laws of the Covered Person's Home Country or Country of Residence.
5. due to the Covered Person's failure to maintain and possess duly authorized and issued required travel documents and visas.
6. for repatriation of remains expenses.
7. for common or endemic or epidemic diseases or global pandemic disease as defined by the World Health Organization.
8. for medical services.
9. for monies payable in the form of a ransom, if a Missing Person case evolves into a kidnapping.
10. arising from or attributable, in whole or in part, to: a. a debt, insolvency, commercial failure, the repossession of any property by any title holder or lien holder or any other financial cause; b. non-compliance by the Covered Person with regard to any obligation specified in a contract or license.
11. due to military or political issues if the Covered Person's Security Evacuation request is made more than 10 days after the Appropriate Authority(ies) Advisory was issued.

12. failure of a Covered Person to cooperate with Us or Our assistance provider with regard to a Security Evacuation. Such cooperation includes, but is not limited to, failure to provide any documents needed to extricate the Covered Person, failure to follow the directions given by Our designated security consultants during a Security Evacuation. If a Covered Person refuses to participate in a Security Evacuation, or any part of a Security Evacuation, no further benefits will be payable under the Security Evacuation Expense Benefit for that Occurrence.

**Benefits will not be payable unless the Company, or FrontierMEDEX authorizes in writing, or by an authorized electronic or telephonic means, all expenses in advance, and services are rendered by FrontierMEDEX.**

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit Us from providing insurance, including, but not limited to, the payment of claims.

**Claims Administrator: Administrative Concepts, Inc. (ACI), 994 Old Eagle School Rd., Ste. 1005, Wayne, PA 19087-1802**  
**From within the USA and Canada: 1-888-293-9229      Outside the USA or Canada call: 1-610-293-9229**  
**Fax: 1-610-293-9299      www.visit-aci.com**

**Program Arranged By: CMI Insurance, FrontierMEDEX, P.O. Box 19056, Baltimore, MD 21284      www.cmi-insurance.com**  
**Claim forms and instructions are available from the web site.**

**Program Underwritten by: ACE American Insurance Company 436 Walnut Street Philadelphia, PA. 19106**

**Policy Number:      GLMN01060387**

This Description of Coverage is a brief description of the important features of the insurance plan under Policy Form Number AH-15090. It is not a contract of insurance. The terms and conditions of coverage are set forth in GLMN01060387, issued to: Trustee of ACE USA Accident & Health Insurance Trust in the District of Columbia on behalf of Towson University. The policy is subject to the laws of the state in which it was issued. Coverage may not be available in all states or certain terms or conditions may be different if required by state law. Please keep this information as a reference.

Important Notice: Insurance policies providing certain health insurance coverage issued or renewed on or after September 23, 2010 are required to comply with all applicable requirements of the Patient Protection and Affordable Care Act ("PPACA"). However, there are a number of insurance coverages that are specifically exempt from the requirements of PPACA (See §2791 of the Public Health Services Act). ACE maintains this insurance is short-term, limited duration insurance and is not subject to PPACA. ACE continues to monitor healthcare reform laws and regulations to determine any impact on its products. In the event these laws and regulations change, your plan and rates will be modified accordingly. Please understand that this is not intended as legal advice. For legal advice on PPACA, please consult with your own legal counsel or tax advisor directly.

Towson University, February 2012

## Emergency Assistance: *FrontierMEDEX*



With your health insurance program, you have access to the 24-hour FrontierMEDEX Emergency Response Center (ERC) for emergency assistance anywhere in the world. Simply call the FrontierMEDEX ERC using the toll-free, direct, or collect using the telephone numbers listed below. The multilingual staff will answer your call and provide reliable, professional and thorough assistance. Services include: referral to the nearest, most appropriate medical facility and/or provider; medical monitoring by FrontierMEDEX Physician Advisors; urgent message relay between family, friends, personal physician, school, and insured; guarantee of payment to provider and assistance in coordinating insurance benefits; arranging and coordinating Emergency Medical Evacuations, Repatriations Remains, and Emergency Reunion; Emergency travel arrangements for disrupted travel as the consequence of a medical emergency; referral to legal assistance; assistance in locating lost or stolen travel documents, and more.

FrontierMEDEX is under contract with ACE American Insurance Company to provide international services in conjunction with the insurance benefits. The following is a brief summary of the FrontierMEDEX services:

### **24-Hour Access**

You can reach the multilingual FrontierMEDEX Emergency Response Center, by calling toll-free or collect using the phone numbers below, or by emailing [operations@frontiermedex.com](mailto:operations@frontiermedex.com). FrontierMEDEX is available 24-hours a day, 365 days a year to confirm your coverage and give you access to the following services.

### **Emergency Medical Assistance**

#### **• Location of Medical Providers**

FrontierMEDEX can provide contact information for physicians, hospitals, dentists, and dental clinics in the area where you're traveling. FrontierMEDEX can also attempt to confirm the availability of the provider, ascertain payment requirements and make an appointment for you with the medical provider of your choice. In a serious medical emergency, you should seek immediate care before contacting FrontierMEDEX. FrontierMEDEX medical experts will then consult with the local physician and determine the next most appropriate steps to provide proper care.

#### **• Medical Monitoring**

FrontierMEDEX Assistance Coordinators will continually monitor your case. In addition, FrontierMEDEX Physician Advisors will provide consultative and advisory services, including review and analysis of the quality of medical care you are receiving.

#### **• Emergency Medical Transport**

If you sustain an injury or suffer a sudden and unexpected illness and adequate medical treatment is not available in your current location, FrontierMEDEX will arrange and pay for a medically supervised evacuation to the nearest medical facility determined to be capable of providing appropriate medical treatment. Your medical condition and situation must be such that, in the professional opinion of the health care provider and FrontierMEDEX, you require immediate emergency medical treatment, without which there would be a significant risk of death or serious impairment.

#### **• Repatriation of Remains**

If you sustain an injury or suffer a sudden and unexpected illness that results in your death, FrontierMEDEX will assist in obtaining the necessary clearances for your cremation or the return of your mortal remains. We will coordinate and pay for the preparation and transportation of your mortal remains to your Home Country.

#### **• Emergency Reunion**

FrontierMEDEX will arrange for a family member to be involved according to the benefits of the insurance.

#### **• Trip Interruption**

FrontierMEDEX will arrange for your return home due to a Trip Interruption according to the benefits of the insurance.

#### **• Replacement of Medication**

If you have an unexpected need for prescription medication while on a covered trip, or you lose, forget, or run out of prescription medication while traveling, FrontierMEDEX will attempt to locate the medication or its equivalent and attempt to arrange for you to obtain it locally, where it is available, or to have it shipped to you, subject to local laws, if it is not available locally. You will be provided with a cost estimate for the replacement medication and/or shipment costs that are subject to your approval.

#### **• Guarantee of Payments and Method of Payment**

Should it be necessary to provide a guarantee of payment to a medical provider, or to make arrangements to pay in local currency, FrontierMEDEX will work with ACE American Insurance Company to make that guarantee under the insurance benefits. FrontierMEDEX may further assist you by advancing money in dollars or local currency to medical providers according to repayment provisions worked out with ACE, you or a family member.

#### **• Travel and Communication Assistance/Telephone Interpretation Service**

If you need help communicating in an emergency, FrontierMEDEX will provide telephonic interpretation services in all major languages. In emergency situations that require extensive translation, FrontierMEDEX will make referrals to local translators.

#### **• Transmission and Retention of Urgent Messages**

In an emergency, FrontierMEDEX will use its best efforts to transmit an urgent message to your family, friends, and/or business associates.

#### **• Legal Assistance**

In an emergency, FrontierMEDEX will use its best efforts to provide you with the names, addresses and telephone numbers of lawyers in the area in which you are traveling in case of a car accident, traffic violations, and other civil offenses. However, the selection of and the expenses associated with a particular attorney will be your responsibility.

The above description is a brief summary and not the contract of insurance. Please refer to the stated Description of Coverage for the insurance benefits provided under the plan.

## FrontierMEDEX EMERGENCY RESPONSE CENTER

Baltimore, Maryland, USA

Call Collect: 1-410-453-6330

**TOLL-FREE ACCESS - The numbers below must be dialed from within the country.**

If your location is not listed or the call will not go through, call the 24-hour FrontierMEDEX Emergency Response Center COLLECT 1-410-453-6330.

Australia and Tasmania	1-800-127-907
Austria	0-800-29-5810
Belgium	0800-1-7759
Brazil	0800-891-2734
China (northern regions)	108888 (pause for tone) 800-527-0218
China (southern regions)	10811 (pause for tone) 800-527-0218
Dominican Republic	1-888-567-0977
Egypt (inside Cairo)	2-510-0200 (pause for tone) 877-569-4151
Egypt (outside of Cairo)	022-510-0200 (pause for tone) 877-569-4151
Finland	0800-114402
France and Monaco	0800-90-8505
Germany	0800 1 811401
Greece	00-800-4412-8821
Hong Kong	800-96-4421
Indonesia	001-803-1471-0621
Israel	1-809-41-0172
Italy, Vatican City and San Marino	800-877-204
Japan	00531-11-4065
Mexico	001-800-101-0061
Netherlands	0800-022-8662
New Zealand	0800-44-4053
Philippines	1-800-1-111-0503
Portugal	800-84-4266
Republic of Ireland (Eire)	1-800-409-529
Republic of South Africa	0800-9-92379
Singapore	800-1100-452
South Korea	00798-1-1-004-7101
Spain and Majorca	900-98-4467
Switzerland and Liechtenstein	0800-55-6029
Thailand	001-800-11-471-0661
Turkey	00-800-4491-4834
UK & N. Ireland, Isle of Jersey and Isle of Man	0800-252-074
United States, Canada, Puerto Rico, US Virgin Islands, Bermuda	1-800-527-0218

**PLEASE NOTE:**

The toll-free for Israel line is not available from payphones and there is a local access charge.

The toll-free for Italy, Vatican City and San Marino number has a local charge for access.

The toll-free for Japan is only available from touchtone phones (including payphones) equipped for International dialing.

If dialing the toll-free access number for Mexico from a payphone, the payphone must be a La Datel payphone.



**TOWSON UNIVERSITY**  
**IN CASE OF EMERGENCY**

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If this student is in serious difficulty while outside the **USA**  
please call this number for help (24 hours):

**001-410-704-2133**

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**EMERGENCIA – DÉTRESSE**  
**EMERGENZA – ΕΚΤΑΚΤΗ ΑΝΑΓΚΗ**

Please carry this card with you at all times while traveling on your study abroad program. In case of emergency, if you are able, direct authorities to your local contact for assistance. In all other cases, use the contact number on the front of this card.

**Local contact:** \_\_\_\_\_  
(City / Country)

**Name:** \_\_\_\_\_

**Telephone:** \_\_\_\_\_

H. TU STUDY ABROAD INCIDENT REPORT

Towson University  
Study Abroad Incident Report

Please fill out this form as completely as possible. In the event of any legal action this form will serve as the official college record of what transpired and what actions were taken by responsible college officials at the scene of the incident. Attach extra sheets as necessary and any documentary evidence. **Fax or email a copy of your report to 410-704-4703 as soon as possible.** Submit the complete original report and all supporting materials to the Towson University Study Abroad Office upon your return to the United States.

Date of incident: \_\_\_\_\_ Location of incident: \_\_\_\_\_

Time of incident: \_\_\_\_\_ Were you present?  Yes  No

Name of student involved (*please use a separate form for each student*): \_\_\_\_\_

Name(s) of other student(s) involved: \_\_\_\_\_

Brief description of what happened: \_\_\_\_\_

Who provided this description if you were not a witness (*please list all names*): \_\_\_\_\_

If you were not present, when were you informed? \_\_\_\_\_

What actions did you take? \_\_\_\_\_

If the student was transported to a hospital or clinic, please provide complete name of the facility, its phone and fax numbers, and address: \_\_\_\_\_

Names and phone numbers of all physicians who examined or treated the student:

Name: \_\_\_\_\_ Phone: \_\_\_\_\_

Name: \_\_\_\_\_ Phone: \_\_\_\_\_

Name: \_\_\_\_\_ Phone: \_\_\_\_\_

Exact names of any medications prescribed to the student (*please keep all packaging/inserts*):

Rx: \_\_\_\_\_

Rx: \_\_\_\_\_

Rx: \_\_\_\_\_

Rx: \_\_\_\_\_

Was the student conscious and capable of making informed judgments about his or her medical treatment?

Yes  No

If the student was not capable of making medical decisions, who made any decisions?

\_\_\_\_\_

What, if any, follow-up care was recommended? \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Were the police or legal authorities notified of the incident or present at the scene?  Yes  No

Names and phone numbers of responsible legal authorities in charge of the case:

Name: \_\_\_\_\_ Phone: \_\_\_\_\_ Case #: \_\_\_\_\_

Was the U.S. or relevant embassy notified?  Yes  No

Name and number of responsible consular official involved in this incident:

Name: \_\_\_\_\_ Phone: \_\_\_\_\_

Dates/times of contact with Towson University Study Abroad Office and/or parents:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_  
*Signature*

\_\_\_\_\_  
*Date*

\_\_\_\_\_  
*Time*

I. U.S. STATE DEPARTMENT WARNING WAIVER FORM

AGREEMENT, WAIVER, HOLD HARMLESS AND COVENANT NOT TO SUE

Name: \_\_\_\_\_

**Notice:** This Agreement is a contract with legal consequences. Read it carefully before signing!

In consideration of my participation in \_\_\_\_\_ on (dates) \_\_\_\_\_, I hereby freely agree to make the following contractual representations and agreements:

I have read and understood the attached information from the U.S. State Department regarding the dangers of travel in the named country at this time, including dangers specific to U.S. citizens. I understand that Towson University does not operate and has no control over this study abroad program, and cannot guarantee my safety, but is merely agreeing to accept the credits as Towson University credits if I decide to participate in this program. I fully realize the dangers of participating in an event of this type and voluntarily assume all the risks associated with such participation. I understand the risks include, by way of example, and not limitation, the following:

\*all risks included in the State Department information

\*all normal risks of travel, including but not limited to the risks of accidents, terrorist activities, crime, sickness, and compliance with local laws

I agree that it is my sole responsibility to be familiar with the physical and/or mental demands associated with the above named event. With these demands in mind, I have no physical or mental condition which, to my knowledge, would endanger myself or others if I participate in this event, or would interfere with my ability to participate in the event. I also agree to abide by any established rules or regulations while engaged in this activity.

I understand and expressly assume all the risks and dangers of the activities contemplated by this Agreement, and I hereby release, waive, discharge, and covenant not to sue Towson University, the University System of Maryland, the State of Maryland, and their officers, agents, servants, and employees (collectively, the "Releasees") from all liability, claims, demands, actions, or causes of action whatsoever arising out of any damages, loss, or injury to me or to my property while participating in any of the activities contemplated by this agreement, whether such damage, loss, or injury, results from the negligence of the Releasees or for any other cause. I also hereby release, waive, discharge and covenant not to sue the Releasees from any claims whatsoever on account of any first aid, treatment, or service rendered to me during my participation in the above activity. I hereby agree to indemnify and hold harmless the Releasees from any loss, liability, damage, or costs, including court costs and attorneys' fees, that they may incur due to my participation in said activities whether caused by the negligence of Releasees or otherwise.

I agree, for myself and my successors, that the above representations and agreements are contractually binding, and are not mere recitals. I agree that this Agreement is intended to be as broad and inclusive as permitted by the laws of the State of Maryland, and that if any portion of it is held invalid, the balance shall continue in full force and effect. I agree that my failure or refusal to sign such agreements or releases shall in no way affect the validity of this Agreement, nor revoke or cancel any of the terms of this

Agreement. I or any of my successors shall be liable for the expenses (including legal fees) incurred by the party or parties in defending against such claim or suit. This Agreement shall not be modified orally.

I have carefully read this form and fully understand its contents. I am aware that this is a release of liability, a waiver or claims, an agreement not to sue, an indemnity, and a contract between myself and Towson University and for the benefit of others described herein, I sign it of my own free will.

parent or guardian of a minor: I, as parent or guardian of the above named minor, hereby give my permission for my child or ward to participate in the above named activity, and further agree, individually and on behalf of my child or ward, to the terms of the above.

Participant's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Parent's or guardian's signature if participant is under 18: \_\_\_\_\_

Signature of witness: \_\_\_\_\_ Date: \_\_\_\_\_

**Return original to Study Abroad Office. Retain copy for your records.**

## J. GUIDELINES FOR THE STUDY ABROAD PROGRAM REPORT

The information you provide is important not only in terms of maintaining and improving program quality, but also for helping inform and prepare colleagues who are now, or will be in the future, involved in your program. **These reports are due 30 days after the end of your program.** In writing your end-of-program report, please address the following topics. In each instance please describe:

- What you did this year
- What worked/didn't work
- What suggestions you have for your next program

### 1. Recruitment and publicity procedures

**2. Program Preparations** Pre-departure orientation, student arrival and orientation, on-site preparations etc.

**3. Academic Program** Courses offered, number of credits, collaboration with host institutions and faculty/presenters, field trips, etc; please include a statement about the integration of the study abroad program into the departmental/college curriculum.

**4. Assessment of on-site logistics and support** Student housing, classroom space and equipment, housing staff, meals, transportation, excursions, special events, etc.

**5. Health and safety issues** What, if any, preventive safety measures do you recommend? Were there any health-related incidents such as accidents, serious illness, and mental health issues? Were there any crimes committed against faculty or students? Were health care facilities satisfactory? What, if any, steps need to be taken to make program sites safer? What political, social, cultural, environmental developments on-site warrant special attention for the next program?

**6. Student issues** Could satisfactory solutions be found to most student problems? How could such problems be avoided/minimized in the future? What could be done in the future to enhance the cross-cultural learning component of the program? Which aspects of the culture did students react to negatively/positively? Were issues of cultural adjustment and re-adjustment discussed with students? Was there a special event marking the end of the program? Could a student with a disability have easily participated on the program? If not, what changes would you make for the future?

**7. Program Benefits** How has being involved in this program enhanced your professional development; for instance, through research and teaching collaboration with host institution faculty? How does the program enhance participating students' academic/intellectual, personal, professional, and cross-cultural learning?

**8. Finances/Budget** What, if any, adjustments need to be made to the budget to improve the program and/or to reflect cost realities in the host country/countries?

**Please submit copies of the report to the Director of the Study Abroad Office at [rpisano@towson.edu](mailto:rpisano@towson.edu).**