CATEGORIES OF RISK FACED in International Travel

• Property Losses
• Crime--Theft etc.
• Third Party Liability/Torts—Negligence (Claims against USI & you)
  – Bodily Injury/Property Damage Liability (General Liability & Auto Liability)
  – Professional Liability (Medical Malpractice, for example)
• Statutory—Workers’ Compensation & Employers Liability
THIRD PARTY LIABILITY

- General Liability
- Auto (if chartered or leased)
- Educator’s Legal Liability
  (Wrongful Acts--Errors and Omissions)
WHAT IS LIABILITY?

One's liability arises out of one's actions or failure to act in performing a duty owed to, or expected by, someone.

This liability arises out of the following areas of exposures:
- Premises
- Operations/Activities
- Completed Operations
- Products
- Personal Injury/Advertising Injury (libel or slander)
- Wrongful Acts/Errors of Omission or Commission

Tort = A violation of a duty imposed by general law or otherwise upon all persons occupying the relation to each other which is involved in a given transaction. Three elements must be present in every tort action: 1) Existence of a legal duty from defendant to plaintiff, 2) Breach of that duty, and 3) damages that can be monetarily measured as proximate result of the breach of duty owed.

Negligence = Legal cause of action involving the failure to exercise the degree of diligence and care that a reasonable and ordinarily prudent person would exercise under the same or similar circumstances.

Professional Negligence = Failure to exercise the standard of care expected of someone similarly educated and trained and working in a similar environment.
YOUR DUTIES OWED TO TRIP PARTICIPANTS

• To warn of hazards and risks they could encounter on this trip
  • Do not put participants in more danger than, once fully informed, they would choose to accept.
  • Cautions and warnings to participants must be country and site specific.

• To provide/equip participants to reasonably deal with those risks
Aspects of International Travel beyond our Control

• Cannot guarantee safety of participants or eliminate all risks
• Cannot monitor or control all of their personal decisions, choices and individual activities
• Cannot prevent them from engaging in illegal, dangerous or unwise activities
• And others (see Section IV)
What are the # 1 Risks in International Travel?

• #1 Security Threat is CRIME.
• #1 Accident and Cause of Injury and Death is Vehicle/road accidents.