

Special Contingency Risks (SCR)

Security Risk Management



Academic Security Risk Management Program

Rising international terrorism, anti-Americanism and a general deterioration in security throughout many regions of the globe have raised fears about the safety of international students and faculty. Despite the potential dangers, college students have not been deterred from study-abroad programs. Not only has the number of applicants continued to increase steadily, but study-abroad programs represent an increasingly important source of revenue for educational institutions.

With this growth comes an increased duty of care towards students and employees overseas. Many academic institutions mistakenly rely solely on waivers to protect them against potential liability and depend exclusively on embassies should something go wrong. This can expose an institution to significant financial risks as well as threats to its reputation, an all-important asset within the educational community.

Colleges and universities face complex security threats at home as well. Cyber extortion and hacker threats, animal rights activists targeting research facilities, child abduction from daycare centers or university hospitals and workplace violence – all are exposures from which educational institutions are not immune. It is essential for an organization to assess these risks and take steps to mitigate them. If an incident does occur, the institution must be ready to respond effectively to the crisis.

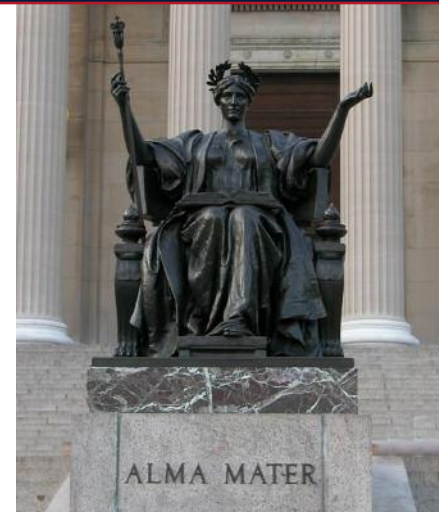
The SCR Academic Security Risk Management Program builds on a traditional Kidnap & Ransom policy to create a security and risk management tool that addresses the specific threats and exposures faced by academic institutions. The program not only provides the means to manage the financial and human implications of such incidents and possible subsequent litigation, but also provides expert preventative and incident management advice from top experts in the field.

Who Is Covered?

Insured Person wording provides coverage for students, faculty on sabbatical and alumni engaged in university activities in addition to all directors, officers and employees. Coverage includes patients where applicable.

Covered Events

- Threats of violence against insured persons
- Threats of damage to an organization's property
- Threats against computer systems
- Disappearance of student while abroad
- Sudden political instability overseas
- Extortion threats to:
 - Reveal proprietary information
 - Kill or injure Insured Persons
 - Damage property
 - Disrupt computer systems
- Hijacking (including carjacking)
- Detention of Insured Person including incarceration by a government



- Kidnap for ransom
- Abduction of infant or child from hospital or daycare centers

Covered Losses May Include:

- Legal liability
- Tuition reimbursement/loss of revenue
- Fees and expenses of professional security consultants deployed within 24 hours worldwide
- Costs of increased security (personal protection/site security)
- Costs to evacuate insured persons to safety
- Consultant costs and expenses for investigation into the disappearance of an insured person
- Death or dismemberment benefit
- Ransom/extortion monies
- Additional expenses including:
 - Travel and accommodation costs
 - Psychiatric and medical care
 - Reward monies
 - Legal advice
 - Salaries of victim and replacement personnel
 - Rest and rehabilitation expenses
 - Interest on loans
 - Additional reasonable and necessary expenses



Preventative Consulting

- Includes semi-annual travel awareness seminars
- Includes simulation exercise for risk managers and/or crisis team members
- Monthly incident bulletin/country risk reports
- Access to SCR 24-hour emergency line

Case Studies

July 2006

Conflict between Israel and Lebanon erupted when Hezbollah crossed into Israel and attacked an Israeli military patrol. Israel retaliated with heavy bombing throughout Lebanon, precipitating a full-scale evacuation of nearly 25,000 Americans, many of whom were involved in university-sponsored study-abroad programs. The US government was condemned by many for not having coordinated the evacuation efficiently or implementing proper communication with evacuees.

May 2006

A 20-year-old US exchange student at Hebrew University in Jerusalem was kidnapped on a trip to Nablus. He was approached by a man at a coffee shop and was kidnapped at gunpoint. The kidnappers videotaped the student holding his Hebrew University ID and saying that his kidnappers would execute him if Israel did not release Palestinian prisoners. Only after realizing they were holding a US citizen did the captors release the student. His life was saved because the captors apparently did not want to deal with the repercussions of kidnapping a US citizen.

July 2005

A PhD candidate in Cultural Anthropology at Duke University was on a research trip in Armenia when he was pulled out of his plane and detained at the Yerevan Airport. He was traveling with his research material, including about 100 books he had bought in secondhand bookstores and an open-air market. He was unaware of Armenian customs regulations requiring him to declare books older than 50 years at customs. For several weeks he was denied access to the outside world apart from his meetings with his lawyer. Lawyers said that this was the first time this particular article in the Armenian Criminal Code had ever been applied to a person carrying books. The Armenian court convicted him of two counts of smuggling, but commuted the sentence, as he was cooperative with investigators and partially admitted his guilt.

Contact Information

For additional information, visit our web site at <http://www.scr-ltd.co.uk/index.htm> or contact Lisa Zanotelli at 212 804 0539, lisa.zanotelli@scr-ltd.co.uk or Derek Rogers at 212 804 0538, derek.rogers@scr-ltd.co.uk