

# University of Richmond

## School of Continuing Studies

2004

### STUDENT HANDBOOK FOR SUMMER ABROAD PROGRAMS

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This handbook is written for University of Richmond students taking part in summer study abroad programs. It covers the important issues of health and safety abroad, as well as what to do in case of an emergency. The staff of Continuing Studies and the International Office is prepared to help you.

*The University of Richmond Office of International Education and School of Continuing Education would like to express its appreciation to Rollins College, the Institute for Shipboard Education and Grand Valley State University for sharing their documents for the purpose of creating this manual.*

## Orientation

All summer abroad courses, field studies and semester off-campus programs must have at least one orientation prior to departure that covers the following points. You can expect to have a further orientation on arrival overseas.

During the student orientation you should expect to cover the following issues. If something is not clear, make sure to ask the Course Director or the Director of Summer Programs.

**Make sure you cover:**

### Practical Details

- Passport/Visa information
- Itinerary, with contact information
- Packing information
- Health and safety, including emergency contact details
- Financial issues
- What is covered in the course?

### Cultural Sensitivity

- American cultural traits
- U.S. role in politics as it relates to the areas where you are going
- What are some of the political/economic issues in the country and region?
- What are the communication patterns, social structure, religious beliefs and cultural practices?
- What are the general characteristics of male/female roles?
- What follow-up, independent preparation can the students be doing?

- What books might they read?

## Expectations

- Academic expectations
- What do the students want to achieve?
- What can they expect from the instructor?
- How can they contribute to the course?
- What are their concerns?
- How will they get along in a group situation?
- Disciplinary procedures (what might get you sent home at your own expense)

## Health and Safety

- What are the safety issues in the area where you will study?
- What are the health issues?
- What are the group's issues concerning safety (women out alone, men accompanying women, etc.)

## Alcohol and Drug Policy

- Alcohol and drug policy abroad
- Consequences of alcohol and drug use/abuse

## General information

### Good standing policy

Following acceptance into a summer study abroad program, all students are required to maintain good academic and social standing. Students who violate

the University of Richmond conduct code after they are accepted may be withdrawn from the program.

## Orientation

All programs have a mandatory orientation program. There are a lot of details involved in preparing a course off campus, and the orientation program gives students an opportunity to have all their questions answered. Students who do not attend the orientation may be dropped from the program.

## Travel coordination

Traveling requires organization and coordination. Schedules for trips, movement at airports, and other areas concerning travel arrangements will often necessitate certain regimentation. Students are required to cooperate in the regard, realizing that it is imperative to follow the directions of the University of Richmond faculty member or program staff member at such times.

## Attendance

It is essential for students to be in attendance in all classes and other scheduled activities while on an off-campus program. The future of our programs depends upon the good will of our overseas coordinators, professors, and staff. The University of Richmond must protect that good will by **requiring** that students be present at every scheduled class and activity. Students may not travel independently at weekends or other times without the written permission of the program director. Under normal circumstances, independent travel during the program will not be approved.

## Visitors

Participants on summer abroad programs are reminded that the resident director must first approve visits by family members or friends. All visitors must make their own arrangements for travel, housing and food. **University of Richmond students cannot offer housing accommodations, meals or allow participation in classes and/or field trips to non-participants.**

## Insurance

All participants are required to pay for the University of the University of Richmond insurance plan. Details of this plan are included in this manual.

## Transportation

Students **do not** have permission to operate a motorized vehicle while enrolled on a program off-campus. This rule is not subject to the discretion of the University of Richmond faculty member or program staff.

## Substance abuse

### Alcohol

The consumption of alcoholic beverages is prohibited at all University-sponsored functions that include students. The faculty member accompanying groups of students on summer study abroad programs will discuss the guidelines for responsible use of alcohol with the students in their group prior to departing on the program. The faculty member is responsible for establishing and implementing the **consequences** of not following the policy governing the responsible use of alcohol prior to departure.

#### Responsible use of alcohol occurs when:

- A student abides by the laws of the country or state in which they are living.
- A student does not miss any scheduled event because of the effects of alcohol consumption
- A student does not become ill due to the effects of alcohol consumption.
- A student does not engage in inappropriate behavior toward other individuals that is the result of alcohol consumption.
- A student does not engage in destructive behavior toward property that is the result of alcohol consumption.
- A student does not engage in behavior that causes embarrassment to the other members of the group, the faculty member(s) or the in-country host(s) as a result of alcohol consumption.
- Students in a group do not facilitate or encourage or ignore a fellow student who is abusing alcohol. Providing alcohol to

persons under the legal drinking age is illegal and against the University of Richmond policy.

- Transporting quantities of alcohol to program sites with the intent of sharing the alcohol with members of the group is considered to be an irresponsible use of alcohol and a violation of the substance abuse policy.

Students are encouraged to use good judgment if consuming alcohol at private homes or other accommodations during non-program hours. Students living in accommodation provided by the University of Richmond will be considered the same as residence halls on the University of Richmond campus. Therefore, they will be under the same alcohol policy. Student groups are encouraged to discuss issues related to alcohol abuse by other members of their group with the program director or faculty member.

If a student becomes incapacitated due to alcohol overuse, or if they are in need of medical attention, students are encouraged to contact the resident director or the faculty member immediately, in order to protect the health and well being of the affected student. The individual needing medical attention will not receive disciplinary sanction in these circumstances, but rather will be referred for assistance to address issues of chemical use/abuse. Students are encouraged to make the responsible choice to notify faculty or emergency personnel quickly.

Alcohol and drug use is the major cause of health problems and death overseas, particularly in study abroad programs. This includes serious injuries, sexual assault, date rape and drowning. Students need to be aware that they are in a different culture with different laws governing drinking and drugs. Alcohol and drug use can affect their ability to comprehend dangerous situations. This can be compounded by language and cultural differences.

If a participant is a recovering alcoholic, they need to be aware of the stress of going overseas. If going on a program with a family stay, the program director must place such students in a non-drinking family. There is an AA World Service located in New York (1-212-870-3400). Members of AA who are going overseas may write to obtain an International AA Directory (for \$1.80) at PO Box 459, Grand Central Station, New York NY 10163.

### **Drugs**

All U.S. legal restrictions on use of drugs apply to all University of Richmond programs.

American visitors abroad are particularly vulnerable when it concerns violations--**intentional or unintentional**--of local rules and regulations concerning alcohol and, in particular, drugs. The process of law and punishment is far more arbitrary than within the United States and more often than not may lead to prolonged imprisonment under substandard conditions. Consequently, it is of utmost importance for the welfare of the individual that extreme caution and prudence be applied when it concerns these matters.

The use, purchase, or sale of illegal drugs (hallucinogens, narcotics, stimulants, or depressants) is a critical issue. Any student who uses, buys, or sells illegal drugs will be expelled from the program and immediately returned to the United States at his/her own expense. **One violation will be cause for removal from the program.** Separation from the program will result in loss of academic credit. The costs of legal advice, fines, and return travel must be borne by the violator. The University of Richmond prohibits the unlawful possession, distribution, or use of illicit drugs and/or controlled substances on any property owned or rented by the University or in any program or activity sponsored by the University in any location.

Anyone violating policy regarding illicit drugs, and/or controlled substances will be subject to disciplinary action and they may face additional actions by the courts.

### **Antidepressants or anti-anxiety medications**

If a student is taking antidepressant or anti-anxiety medications, physicians often recommend that they **stay on them** through the duration of your program, even if it would otherwise be time for them to taper. Please consult with your physician on this matter.

If a student chooses to go off their medications, please be aware that physicians typically advise taking a supply of medication and/or a carefully written prescription, with drug names listed generically, along with a physician's instructions. With these, they are prepared to go back on the medications should that become necessary.

## **Student Health**

**Please read this very carefully**

### **Health issues to consider**

Many places you will go have no special health concerns. Health-care systems and facilities in many overseas locations are quite similar to what we have in the United States. In other regions, however, there are differences and specifically

recommended health procedures. You will need to take appropriate health measures as dictated by your overseas location. International Education will make certain recommendations. However, students and faculty must take full responsibility for educating themselves on health issues. Prior to departure, students should have a complete physical and dental exam.

It is important to talk with your faculty member and receive the most up to date information about medical facilities at the site where you will study. Some programs, especially those traveling to developing countries, require extra immunizations. It is important for all students to update their basic immunizations.

### **Assess your health**

Going abroad is not a magic “geographic cure” for concerns and problems at home. Both physical and emotional health issues will follow you wherever you go. In particular, if you are concerned about the use of alcohol and other controlled drugs, or if you have an emotional health concern, you should address it honestly before making plans to travel. Contrary to many people’s expectations, travel does not minimize these problems; in fact, it often brings them to a crisis stage while you are away from home.

Be clear about your health needs when applying for a program and when making housing arrangements. Describe allergies, disabilities, psychological treatments, dietary requirements and medical needs so that adequate arrangements can be made. Resources and services for people with disabilities vary widely by country and region; if you have a disability or special need, identify it and understand ahead of time exactly what accommodations can and will be made.

### **Hospitalization or emergency care**

It is to your advantage to provide information about current or past medical problems of which the University should be aware. In cases of illness of a group member, the resident director or faculty member will consult with local medical authorities regarding hospitalization and treatment. In emergency situations the resident director or faculty member will authorize required surgery, but in non-emergency situations will only order surgery upon receipt of parental authority.

If, in the judgment of local medical staff, serious illness warrants return to the student's home, the resident director/faculty member will make the necessary arrangements for such return and advance funds for return travel, if needed.

In the case of medical withdrawal, the student will receive a refund of recoverable room and board charges. The student must submit a

physician's statement to the University of Richmond School of Continuing Studies along with a request for the return of funds.

### **Diet and routine**

Food overseas may be quite different from what you are used to at home. It may be "healthier" in some instance (more vegetables and fruits) or "less healthy" in others (more fried foods than you may usually eat), but most often it will just be different from what you are used to. Eat nutritiously, which may mean trying some foods you are not accustomed to. Make sure to take special dietary needs into account and make arrangements in advance.

Despite the change in your environment, you can still keep some of your daily routines from home. Get enough rest, especially the first few days. Get plenty of exercise to keep your mind and body working. Don't isolate yourself. You will probably have to make the first move in developing friendships, but they are an essential part of any overseas experience and, more importantly, your emotional well being.

### **Immunizations**

All students should have their tetanus immunizations updated. Specific guidelines from the Center for Disease Control can be found at <http://www.cdc.gov>.

### **TB**

Prior to departure, students should have a PPD Mantoux skin test for TB at least one month prior to departure. Students should have another TB test 60 – 90 days after their return to the US.

### **Prescriptions**

It is a good time to update your health records, eyeglass and contact lens prescriptions and prescriptions for any medications you routinely take. Carry your prescription medications in their original containers and carry written prescriptions using generic names to facilitate getting them filled overseas, should this be necessary. It may also be helpful to have a letter from your physician, which includes a description of the problem, the dosage prescribed and the generic name of the medicine.

Prescriptions should be accompanied by a letter from your physician. This letter should include a description of the problem, the dosage of prescribed medications to assist medical authorities during an emergency and the generic name of any medicine listed.

If you are allergic to anything, it is important to wear a medical alert bracelet or necklace and carry an identification card to inform overseas health care personnel in the event of an accident or injury.

It is advisable for each group program to have a small medical kit. It is also a good idea to make up your own kit. This could contain such items as: Band-Aids, ace bandages, thermometer, adhesive tape, gauze, sterile cleansers, antibacterial ointment and antiseptic cream, sunscreen, sunburn ointment, aspirin or other painkillers, and anti-diarrhea medicine. Depending on the region, take antihistamines for allergy relief, salt tablets, skin moisturizers and insect repellents.

### **HIV/AIDS/Hepatitis B and C**

Everything you already know about AIDS and Hepatitis concerning how it is contracted is as true overseas as it is at home. Taking the advised precautions is the only way to protect yourself.

The World Health Organization states: "AIDS and Hepatitis are not spread by daily and routine activities such as sitting next to someone or shaking hands, or working with people. Nor is it spread by insects or insect bites. AIDS and Hepatitis are not spread by swimming pools, public transportation, food, cups, glasses, plates, toilets, water, air, touch or hugging, coughing or sneezing."

Many developing nations do not have resources for mandatory blood screening. Thus, it is important to avoid or postpone any blood transfusion unless absolutely necessary. **If you do need blood, try to ensure that screened blood is used.**

If you are sexually active, it is very important to **ALWAYS** use a latex condom. Take them with you, as condition, manufacturing and storage in other countries may be poor.

Many foreign countries reuse syringes, even disposable ones. It is best to avoid injections unless absolutely necessary. If an injection is required, verify that the needles and syringes come directly from the package or are properly sterilized. If the situation arises that you need extensive treatment or surgery, medical evacuation should be carefully considered.

If you are HIV or Hepatitis B/C positive, contact the consulate or the embassy of the country(ies) you plan to visit. Each country may have specific entry requirements, or requirements regarding carrying medicines, that you should know about before leaving.

### **Check health advisories**

It is important to be aware of health issues in the country where you will travel. Remember to ask such questions of your interim instructor or check on the CDC website at <http://www.cdc.gov/travel/> and the US

State Department website at  
[http://travel.state.gov/travel\\_warnings.html](http://travel.state.gov/travel_warnings.html).

Important questions to ask:

- What illnesses, if any, are specific or endemic to the region?
- What medications should be brought to prevent these illnesses?
- What precautions are recommended for sexual or health practices?
- What kind of insurance do you need and how much coverage?
- What are the customs, beliefs and laws in the host country concerning sexual behavior and the use of alcohol and drugs?
- What is the water quality in the host country/countries?
- What are the laws governing import of medications, medical supplies and contraceptives?

### **Illness upon return**

If you become sick when you return from your study abroad experience, it is important to contact your doctor. Sometimes illnesses first appear weeks after your initial exposure. Also inform medical personnel what countries you have been in. There are many diseases which are indigenous to foreign countries which U.S. trained doctors may not be familiar with.

### **Swimming and walking barefoot**

Swimming carries a high level of risk unless you are in a well-chlorinated pool. Those in tropical or developing areas can be at risk of disease from contaminated water, which can cause a variety of skin, eye, ear and intestinal infections. Tides and undertows can be deadly to the uninformed swimmers. Beaches and coastlines, which are marked with the international code for no swimming, should be avoided. Walking barefoot should be avoided in all circumstances.

## Health and medical resources

Learn how to find medical assistance, whether routine or emergency, before the need arises. Is there a 911-style emergency number and, if so, what services does it access? Who will provide routine medical care and how can you reach that provider? If you need any special resources, find out how to get them. Is there a coordinator on-site who can assist you with finding this information?

## Safety

**Please read this carefully**

### General safety

Faculty and staff at the University of Richmond have extensive experience in all aspects of operating off-campus programs. Students from the university have studied far and wide across the world on programs lasting from a few days to more than a year.

In planning these programs, the concern for the safety of our students and faculty is given careful attention. We know that there are risks involved in travel. It is therefore important to prepare for both known and unknown circumstances. The goal is to “manage risk” to the greatest extent possible and to communicate this to students in all materials given to them.

It is important to have a comparative perspective of the United States and the world. The United States is known around the world as a comparatively dangerous country. Our street crime statistics back up this view. No developed country has as many guns or gun-related injuries and deaths. U.S. drug and alcohol abuse is among the highest in the world. Although international visitors come in great numbers to visit the United States, many arrive concerned about what they think they will find.

The excitement of travel and the newness of an environment make it easy to become careless or distracted. The following suggestions offer no guarantee of safety and are mostly common sense. The idea is to be aware of where you are and what is going on around you at all times. In preparing for your time abroad, try to talk to students from the places you intend to stay. Their insights will prove very helpful.

**Safety begins with packing.** Dress conservatively. Short skirts and tank tops may be comfortable, but they may also encourage unwanted attention. Also, avoid the appearance of affluence.

**Travel light.** This enables you to move quickly. You will be less tired and less likely to set your bags down. Never leave your baggage unattended; everything you own is in it. A thief knows this and will take advantage of even a few seconds of your inattention. This holds true no matter where you are--in a hotel, at the train station, in the train or bus, at a restaurant or resting in a park.

**Protect your valuable documents.** Carry these in a money belt or neck wallet at all times. Wear them under your clothing.

**Do not agree to meet a person whom you do not know in a secluded place.** Be aware that sometimes people from other cultures tend to mistake the friendliness of Americans for romantic interest.

**Do not use illegal drugs.** You are subject to the laws of the country in which you are traveling. Hundreds of American travelers end up in foreign jails each year as a result of carrying, using or *being suspected* of using drugs. There is little the American embassy can do on your behalf in these cases and the laws in many countries are more severe than at home. It isn't worth the risk.

**Think and act confidently** and self-assured. Try to seem purposeful when you move about. Do not look like a victim. Avoid flashy dress, jewelry, luggage, or conspicuous behavior, which would draw attention to you.

**Avoid demonstrations**, especially in politically volatile countries. Read the local newspaper and learn about potential civil unrest. What appears peaceful can suddenly become a dangerous situation, and you could be caught in the middle.

**Use the buddy system** while traveling. Use common sense if confronted with a dangerous situation. At times it may be best to attract attention by screaming or running. In some countries it will be important to have a male companion in the group.

**Plan where you are going in advance** and be aware of your surroundings. This is not paranoia--it's just good common sense. You know what feels comfortable and what doesn't. If your instincts tell you a situation is uncomfortable, trust them and move along. If you become lost, ask directions if possible from individuals in authority.

**Use banks and authorized money exchanges.** Do not exchange on the black market or on the streets. Learn currency prior to your arrival in a country. This will keep you from being a target as you use money.

**Taking photos of police or military installations is usually prohibited** - your camera can be confiscated and you may be jailed. Watch for the sign of a camera with a line through it, which means "Don't take pictures".

**Stay healthy by eating well** and getting sufficient rest. If you become ill, take care of yourself by getting the proper care. Don't be afraid to visit a doctor or hospital because you don't speak the local language. Usually there is someone who speaks English.

The perception is often that life at home is safer than life "over there". U.S. media coverage of the rest of the world focuses on overseas political upheavals, violent strife and natural disasters, rather than on positive political and social developments or on the richness and human warmth of life as it is actually lived. Students who study abroad often comment on how "normal" life seems abroad, in spite of cultural differences. This discovery comes when you can look past the stereotypes and misperceptions and see people and cultures with your own eyes.

**It is required that all students accepted on off-campus programs will attend all scheduled orientation sessions.** Orientation provides practical information about the cultures and countries in which you will study. It teaches attitudes and skills which will aid in understanding and interacting. Personal safety is increased when a student is sensitive to the difference between acceptable and unacceptable behavior in a different culture, including the areas of traffic and public transportation (trains, buses, cars). **Danger more often lies in personal confrontations or accidents than in international political instability.**

In case of a crisis, re-arrangements of travel plans may be necessary and steps would be taken to act accordingly. Informed on-campus personnel, State Department personnel and course faculty would be included in the decision-making. Continuing Studies has access to immediate international information over the Web.

## The University of Richmond

- **Cannot** guarantee or assure the safety of participants or eliminate all risks.
- **Cannot** monitor or control all the daily personal decisions, choices and activities of individual participants.
- **Cannot** prevent participants from engaging in illegal, dangerous or unwise activities.
- **Cannot** assure that U.S. standards of due process apply in overseas legal proceedings or provide or pay for legal representation for participants.
- **Cannot** assume responsibility for the actions of persons not employed or otherwise engaged by the University of Richmond for events that are not part of the program or that are beyond the University of Richmond and its subcontractors' control, or for situations that may arise due to failure of a participant to disclose pertinent information.
- **Cannot** assure that home-country cultural values and norms will apply in the host country.
- **Cannot** assure that participants will be free of illness or injury during the program.
- **Cannot** assume responsibility for acts and events that are beyond our control; or ensure local adherence to US norms of due process.

## Student responsibility

We believe that participants have a major impact on their own health and safety through the decisions they make before and during the program by their choices and behaviors. Participants on the University of Richmond sponsored programs need to:

1. **Read all materials** issued or recommended by the School of Continuing Studies that relate to safety, health, legal, environmental, political, cultural and religious conditions in host countries *prior to departure.....no really, READ IT! This is important for your health and safety, MAKE the time.*
2. Consider personal emotional, physical and mental health and safety needs when accepting a place in a program.

3. Make available to the School of Continuing Studies accurate physical and mental health information and any other personal data that is necessary in planning for a safe and healthy study abroad experience.
4. Assume responsibility for personal preparation for the program and participate fully in orientations.
5. Obtain and maintain appropriate insurance policies and abide by any conditions imposed by the carriers.
6. Inform parents, guardians and any others who may need to know, about participation in the study abroad program. Provide them with emergency contact information and keep them informed on an ongoing basis.
7. Learn the culture and laws of the country in which you will study. Comply with local codes of conduct and obey host-country laws. Americans are **NOT** immune to local laws in the host country.
8. Be aware of local conditions when making daily choices and decisions. Promptly express any health or safety concerns to the program staff or other appropriate individuals.
9. If you travel independently during your program, for any length of time, inform the faculty member and your host family as to how to contact you in an emergency.

### **Parent responsibility**

1. Parents play an important role in the health and safety of participants by influencing their behavior overseas. It is important for parents/guardians to:
2. Obtain and carefully evaluate health and safety information related to the program, as provided by Continuing Studies and when necessary from the Center for Disease Control, the U.S. State Department and other sources.
3. Be involved in the decision of your son/daughter to enroll in a particular program.
4. Engage your daughter/son in a discussion of safety and behavior issues related to the program.

### Airport safety

1. **Arrive early** (check with your airline for details) and check in with your airline as soon as possible and proceed immediately through security clearance. All shops and services available in the non-secure area will also be available once you have passed through the security check.
2. **Put your name and address** inside and outside each piece of luggage; bright or fluorescent string or tape around your luggage will make it easier to find. Make sure you receive a claim check for **EACH** piece of luggage you check.
3. **Do not make jokes about terrorism** of hijacking, or you may find that you are the object of unwanted attention. Respond to all questions asked by security personnel seriously and honestly. Be aware of what you discuss with strangers or what others may overhear about your travel plans.
4. **NEVER carry packages or letters for strangers** or agree to watch a stranger's luggage. Be watchful for suspicious abandoned packages and briefcases. Report them to airport security and leave the area.
5. **Do not carry** on your person, or in your hand luggage, anything that could be regarded as a weapon. Matches and lighters are forbidden in baggage as are nail clippers, metal nail files and scissors. It might be a good idea to purchase these items once you are on foreign soil. Metal objects in your suitcase may activate security devices, causing delays in the arrival of your luggage.
6. **When landing in airports abroad**, don't be surprised if you see military guards and police carrying machine guns. They are there to protect you.

### Transportation safety

1. Many countries drive on the opposite side of the road than the U.S. Be aware of our natural reaction to look to the left and then right. This is reversed in the countries, which drive on the other side. This is a common cause of serious injury.

2. Take only taxis clearly identified with official markings. Beware of unmarked cabs. Agree on a fare before departing. Lock taxi doors if possible, especially at night in strange cities. Don't share personal information. Pay for the ride while in the car. Do not sit up front with the driver.
3. There is risk involved in operating any motor vehicle abroad.  
**Students are not allowed to operate a motor vehicle in another country.**
4. Well-organized, systematic robbery of passengers on trains along popular tourist routes is a serious problem. It is most common at night and especially on overnight trains. If you see your way being blocked by a stranger and another person is very close to you from behind, move away.
5. Where possible, lock your compartment, especially at night. If it cannot be locked securely, take turns sleeping. If you must sleep unprotected, tie down your luggage, put your valuables in your hidden money belt and sleep on top of your belongings.
6. Do not accept food or drink from strangers. Criminals have been known to drug food or drink offered to passengers.

### Residence safety

1. Keep your hotel/residence doors locked when you are there and when you leave.
2. **Always** locate the emergency exit, or if in a house or apartment, check windows and other alternate means of escape in a fire or emergency.
3. Do not open your door to people you don't know and don't give your room number to persons you don't know well. Meet visitors in the lobby. Let someone know when you expect to return, especially if you will be out late at night.
4. Keep valuables in a safe place - this may be different for each place you stay. When in doubt, carry money and valuables with you.
5. Close curtains after dark and lock ground floor windows.
6. Know the exit routes.
7. Please **ALWAYS** walk with a friend or take a taxi if coming home late at night. **This is VERY important, do not ignore this warning.**

### **Safety in cities**

When possible, and especially during the current terrorist crisis, avoid places frequented by large numbers of Americans, military personnel in particular. Major restaurants and other premises clearly identified as American are best avoided. You may also want to avoid places frequented by military personnel.

Many students dress in a way that immediately identifies them as American. It's important to realize that this can bring you unwanted attention. Fraternity t-shirts, baseball hats, and white athletic shoes worn for non-athletic events will highlight the fact that you are American - and some people will resent you for that fact. You may decide to wear a sweatshirt with hopes that other Americans will introduce themselves - but you can always meet Americans in America.

### **Crime prevention**

While you may not directly encounter thieves, they will have their eyes on travelers like you. Some students use money belts or neck safes to hold their passports, cash and other valuables.

Beggars may approach you with children. We recommend you do not give them money and remove yourself from the situation.

1. Pickpockets usually do not work alone. Be aware of distractions by strangers, as the "lift" often follows.
2. If any of your possessions are lost or stolen, report the loss immediately to the police. Keep a copy of the police report for insurance claims and an explanation of your plight.
3. It is important to be aware that some people make a living of preying upon honest people. Follow your instincts with casual friendships--they are not always what they seem to be.
4. If someone tries to take your purse, backpack, or other property by force, let them have it. Your personal safety is far more important than any property.
5. A camera is the most often lost or stolen item on off-campus programs. Be especially careful to not leave the camera in a taxi, hotel room, or on a bus. Carry the camera inconspicuously.

## Preparing for the trip

### Jetlag

To avoid some of the problems of jet lag (adjusting to the difference in time at the new location), there are a few simple rules to follow on the airplane.

- **Drink liquids to avoid dehydration.** Water and fruit juices are the best to drink. Alcohol will further dehydrate you during your flight and hits you stronger and faster on a plane. It can also cause joint swelling and make it harder to adjust to time changes.
- **Exercise:** Stretch during your flight. If possible, sit in a bulkhead or aisle seat to stretch your legs. Some planes have extra legroom in the emergency exit seat over the wing.
- **Sleep.** If at all possible, sleep on the flight. If you can find an empty row, lift the armrests and stretch out. This will help you to be awake when you arrive at your destination.
- **Set your watch.** Change your watch to the new time when your flight departs. Attempt to eat meals on the "new" time. This will help your body's adjustment to the new time zone.
- **Don't sleep on arrival.** When you arrive at your destination, it is important to adjust to the local time. If you arrive in the morning, attempt to stay awake until a usual bedtime (or at least until 8:00 or 9:00 p.m.). If you arrive later in the evening, force yourself to go to sleep early. Usually, if you get a regular night's sleep, you will wake at the normal time the next morning, and be able to function normally. Try to establish a regular sleeping pattern as soon as possible.

### Culture shock

"Culture Shock" is the term used to describe the more pronounced reactions to the psychological disorientation most people experience when they move for an extended period of time into a culture markedly different from their own. It can cause intense discomfort, often accompanied by irritability, bitterness, resentment, homesickness and depression. In some cases, distinct physical symptoms of psychosomatic illness occur.

For some people, the bout with culture shock is brief and hardly noticeable. These are usually people whose personalities provide them with a kind of natural immunity. For most of us, however, culture shock is something we have to deal with at the beginning of our stay abroad. It may surprise you that culture shock is a real health issue when traveling abroad. Traveling through time zones and for long periods of time, facing new values, habits and methods of daily life can leave travelers impatient, bewildered and depressed.

You may find yourself alternately exhilarated and exasperated, thrilled at the experiences the new culture offers you and frustrated with the culture's differences from your own. Early in your experience, you will likely have ups and downs. The feelings you experience are natural. If you are angry, impatient, homesick, or depressed your first few days, remind yourself that these things will pass once you have rested and are eating normally. If depression persists, however, do seek professional assistance from a counselor or doctor. If you are not sure about something, whether it is a simple question about where a service can be found, or a more complex matter, such as expectations about friendship and dating, ask someone you trust.

In a sense, culture shock is the occupational hazard of overseas living through which one has to be willing to go in order to have the pleasures of experiencing other countries and cultures in depth. All of us have known frustration at one time or another. Although related, and similar in emotional content, culture shock is different from frustration. Frustration is always traceable to a specific action or cause and goes away when the situation is remedied or the cause is removed. Some of the common causes of frustration are: the ambiguity of a particular situation; the actual situation not matching preconceived ideas of what it would be like; unrealistic goals; not being able to see results; using the wrong methods to achieve objectives (i.e., methods which are inappropriate to the new culture).

Frustration may be uncomfortable, but it is generally short-lived as compared to culture shock. Culture shock has two quite distinctive features:

- It does not result from a specific event or series of events. It comes instead from the experience of encountering ways of doing, organizing, perceiving or valuing things which are different from yours and which threaten your basic, unconscious belief that your own customs, assumptions, values and behaviors are "right."

- It does not strike suddenly or have a single principal cause. Instead, it is cumulative. It builds up slowly, from a series of small events that are difficult to identify.

**Culture shock comes from:**

- Being cut off from the cultural clues and known patterns with which you are familiar; especially the subtle, indirect ways you normally have of expressing feelings. All the nuances and shades of meaning that you understand instinctively and use to make your life comprehensible are suddenly taken from you.
- Living and/or studying (working) over an extended period of time in a situation that is ambiguous.
- Having your own values (which you had heretofore considered as absolutes) brought into question -- which yanks your moral rug out from under you.
- Being continually put into positions in which you are expected to function with maximum skill and speed, but where the rules have not been adequately explained.

As indicated earlier, culture shock progresses slowly. One's first reaction to different ways of doing things may be "How quaint!" When it becomes clear that the differences are not simply quaint, an effort is frequently made to dismiss them by pointing out the fundamental sameness of human nature. After all, people are really basically the same under the skin, aren't they?

Eventually, the focus shifts to the differences themselves, sometimes to such an extent that they seem to be overwhelming. The final stage comes when the differences are narrowed down to a few of the most troubling, and then are blown up out of all proportion. (For Americans, standards of cleanliness, attitudes toward punctuality, and the value of human life tend to loom especially large.) By now, the sojourner is in an acute state of distress. The host culture has become the scapegoat for the natural difficulties inherent in the cross-cultural encounter. Culture shock has set in. Here is a list of some of the symptoms that may be observed in relatively severe cases of culture shock:

- Homesickness
- Boredom
- Withdrawal
- Need for excessive amounts of sleep
- Compulsive eating
- Compulsive drinking

- Irritability
- Exaggerated cleanliness
- Stereotyping of host nationals
- Hostility toward host nationals
- Loss of ability to work effectively
- Unexplainable fits of weeping
- Physical ailments (psychosomatic illnesses)

Not everyone will experience this severe a case of culture shock, nor will all these symptoms be observed. Many people ride through culture shock with some ease, only now and again experiencing the more serious reactions. But many others don't. For them it is important to know (1) that the above responses can occur, (2) that culture shock is in some degree inevitable, and (3) that their reactions are emotional and not easily subject to rational management. This knowledge should give you a better understanding of what is happening to you and buttress your resolve to work at hastening your recovery.

### **Homesickness**

We tend to think of being homesick as something associated with being young and at summer camp. But, anyone can be homesick at any time. It can come from just missing the familiarity of home surroundings, the regularity of classes, the inexplicable fear of new places and just being outside your normal routine. It may not happen at all, may be a fleeting experience or stay awhile.

It may take a call home or talking to a friend or program director to sort out these feelings. One of the surest remedies for homesickness is to plunge into the experience and immerse yourself into new places, sights and people. It is important to know that many have experienced homesickness and recovered.

### **Travel documents**

#### **Passport:**

Apply for a passport right away if you do not have one. Processing time can take up to eight weeks, so start today. If you need information on how to obtain a passport or how to renew one, you can find that information in the State Department's website at

[http://www.travel.state.gov/passport\\_easy.html](http://www.travel.state.gov/passport_easy.html)

**You will need a passport that is valid at least six months after your program officially ends. Be sure to make a copy of your passport, and leave it at home. You must also give a copy to the Course Director.**

### **Youth Hostel Card:**

If you intend to stay in Youth Hostels, you might want to buy a Youth Hostel Membership Card. You will save money if you purchase your membership here in the States. You may order a card by calling 202-783-6161 or on the web at [www.hiayh.org](http://www.hiayh.org).

### **Packing**

The airline will limit your checked luggage to 2 bags at not more than 32 kilograms per bag. The bags should be measured by adding the length, height and depth. The total size of each bag when these three dimensions are added should not exceed 62 inches. Some students use a backpack as one piece of luggage because it comes in handy on the return trip. You are also allowed one cabin bag that does not exceed five kilograms in weight and that has a total height, width and length of 45 inches. Example: width - 9 inches, height - 14 inches, length - 22 inches = 45 inches. You may also carry a small camera and binoculars, overcoat and reading material into the cabin as well as a handbag.

The best advice about packing is to take only what you will need.

**Another comment we hear over and over from past participants: "I took too many clothes!"** No matter how much clothing you take, you will be tired of it after the first few weeks, so pack basic wardrobe items that can be mixed and matched, layered, and worn again and again. Casual clothes are appropriate for classes, but you will need at least one dressy outfit for special occasions. See "A Sample Packing List" for a student's suggestions on packing.

It is a good idea to take a complete supply of any prescription medication as well as a note from your doctor giving the generic name of the drug that is prescribed. Keep the medication in its regular container in case custom officials have any questions about the type of drugs that you are carrying. If you wear glasses or contact lenses, it is a good idea to have a copy of that prescription as well.

Please do **not** take extremely valuable jewelry or watches with you when you travel. It is difficult to keep track of them while you are away, and you'll have less to worry about if you leave them home.

**DO NOT PACK** your passport or your plane ticket in a bag that you intend to check!

**Sample Packing List:** Here is some advice on packing by a former program participant:

"Pack your bags, than take out half of the stuff and put it away. You can live very comfortably with very little.

Here's what I took:

- 1 pair jeans
- 2 pairs casual pants
- 7 pairs socks/underwear
- 3 pairs shorts
- 1 pair sneakers
- 1 pair other shoes; a must, since most nightclubs will not let you in without shoes and a dress shirt
- 1 pair flip-flops
- 4 tee shirts
- 3 button shirts
- 2 turtlenecks
- 1 sweater
- 1 sweatshirt
- 1 dress outfit: coat, tie, shirt, and slacks

And I got along very nicely.

A suggested packing list for women students:

- 1 pair jeans
- 2 pair slacks
- 2 sets of sweats
- 5 tees
- 2 turtlenecks
- 1 sweater
- 3 pair shorts
- 2 shirts
- 1 dressy outfit
- 7 changes of underwear/socks
- Robe/nightwear
- Sneakers/comfortable walking shoes
- 1 pair dress shoes

**AND FOR EVERYONE:**

- All-weather coat
- Thermals
- Sleeping bag
- Swiss army knife (NOT in carry-on baggage)
- Small flashlight
- Bathing suit

- Sunscreen
- Towel
- Host gift

**Electrical appliances:** Bring only appliances with dual voltage. You will also need a plug adapter, which may be purchased at most hardware stores. Your electrical appliances will not work well abroad, even with an adapter, and there is always the risk that they will burn out. It's easier to buy small appliances abroad.

**Gift for your hosts:** It is courteous to take along a small gift, perhaps something typical of the region in which you live, for your hosts. Keep in mind, however, that customs officials will confiscate organic materials such as fruits, cheese, or even wicker baskets. Take along photographs of your family, friends and home since your hosts will be curious about your life in the States. One former participant suggests taking a map of the U.S. because questions about geography often come up. Another student said that he met people from all over the world while traveling after the program ended, and the pocket world atlas he carried was very useful when he and his new friends talked about their homelands.

## Money

The best way to manage your money is to use your account at home. Your ATM card checks, you could arrange for your family to deposit money to your U.S. account on an agreed-upon basis. Keep in mind that traveler's checks will be useful should work in most banks abroad, so you will be able to access your U.S. account and withdraw the local currency. If you don't wish to take a lot of traveler's during the break and after the term, when you may be out of reach of ATM's. Your bank will assess a fee for every ATM withdrawal, usually ~\$3.00 per transaction.

Another easy way to obtain money while abroad is to use a major credit card such as Visa or MasterCard. You can get a cash advance on one of these cards in an emergency, and your family can pay money into the account to take care of the money that you have withdrawn. This enables you to make use of the worldwide communication network of these major credit cards and saves you the expense of sending money by wire transfer.

You should take a small amount of local currency (\$25 – 50), available at banks or at the airport) to tide you over until you can either withdraw money abroad from an ATM or establish your own bank account, and cash your travelers checks.

## Financial information

Students are charged a fee to cover specific costs agreed in advance.

**Payment schedule:** A deposit is required in order to hold a student's place in the program. This deposit is non-refundable but does apply to the total program cost.

**Refund policy:** The deposit is not refundable under any circumstances after a student's application has been accepted.

- If the University is unable to accept an application, it will refund all payments.
- If a student withdraws from the Program by notifying the University in writing on or before March 1, the University will refund all fees paid, except the deposit.
- If a student withdraws from the Program for medical reasons before April 1, and if he provides evidence of medical necessity from a physician, the University will refund all fees paid, except \$300.
- If the student replaces himself with another student acceptable to the University, the University will refund an additional \$150.
- If a student withdraws from the Program for nonmedical reasons after March 1, but before April 1, the University will refund all fees paid, except the deposit, but only if the student is able to replace himself with another student acceptable to the University.
- If a Program is cancelled, or if in the sole judgment of the University, a Program has been so radically changed in itinerary or curriculum that it would be unfair to require students to participate and a student elects in writing to withdraw from the Program, the University will refund all fees paid. Under these circumstances, the University will have no additional responsibility or liability to the student or his parents or guardian.
- After April 1, no refunds of fees will be made for any reason. In addition, no refunds will be made for meals, accommodations, tuition or transportation missed by a student for any reason from and after the schedule departure.

**Outstanding debts:** Students with an outstanding balance or unpaid fees or library fines abroad will have their transcripts held pending clearance of their account.

**Spending money:** The amount of money a student spends per week varies greatly according to lifestyle and spending habits. One suggested formula for determining the amount of spending money you will need is to add 25% to the amount you usually spend per week here in the States.

## Insurance

### Medical insurance

The University of Richmond requires that you purchase the insurance provided by the University to cover you for your period overseas. Coverage may be extended, at the students' expense, if the period abroad is extended beyond the completion date of the official program. Full details of the University policy are available from International Education.

Students from other institutions must purchase the University of Richmond insurance package.

### The University of Richmond Insurance Plan

**Eligibility:** You may be covered under this plan if you are a U.S. citizen, permanent resident of the U.S., or an international student in the U.S., enrolled as a full-time student in a U.S. institution and are temporarily pursuing educational activities outside the United States. International students are not eligible for coverage in their Home Country

**Period of Coverage:** Coverage will begin at 12:01 a.m. Eastern Standard 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 earliest 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. Coverage is not available once the Insured Person has returned to the United States, unless the Extended Benefits Option is purchased.

### Definitions:

**Sickness:** means sickness or disease of any kind contracted and commencing after the effective date of coverage for an Insured Person; and causing loss covered by the Policy. Pregnancy is included in the definition of Sickness.

**Injury:** means bodily injury caused solely and directly by violent, accidental, external, and visible means occurring while the Policy is in force; and resulting directly and independently of all other causes of loss covered by the Policy.

**Home Country:** means the country from which the Insured Person holds a passport. Where the Insured Person holds more than one passport the Home Country will be the country which the Insured Person has declared with the Company.

**Medical Expense Benefits:** If Injury or Sickness occurs during the Period of Coverage and the Insured Person requires medical or surgical treatment, The Company will pay to a maximum of \$500,000 for reasonable and customary charges listed under Covered Expenses. The covered charges shall in no event include any amount which is in excess of regular and customary charges. In no event shall the Company's liability for an Insured Person exceed \$500,000.

### **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; and c) be specifically included in the following list of charges:
- Charges made by a hospital for room and board, floor nursing and other services inclusive of charges for professional services with the exception of personal services of a non-medical nature; provided, however, that expenses do not exceed the hospital's average charge for semiprivate room and board accommodation.
- Charges made for diagnosis, treatment and surgery by a physician.
- Charges made for the cost and administration of anesthetics.
- Charges for medication, x-ray services, laboratory tests and services, the use of radium and radioactive isotopes, oxygen, blood transfusion, iron lungs, and medical treatment.
- Charges for physiotherapy, if recommended by a physician, for the treatment of an injury or sickness, and administered by a licensed physiotherapist.

- Dressings, drugs and medicines that can only be obtained upon a written prescription of a physician: 100% of inpatient charges, 50% of outpatient charges will be covered.
- Charges for accident related dental expenses and emergency alleviation of pain, limit: \$100 per tooth, \$500 maximum.
- Therapeutic termination of pregnancy up to a maximum of \$500.
- Charges for newborn nursery care up to a maximum of \$500.
- 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 eligible expenses for inpatient treatment up to a maximum of 30 days.
- Chiropractic care: limited to 80% of eligible charges, up to \$35 per visit, with a maximum of 10 visits per Injury or Sickness.

**Emergency Medical Evacuation Benefit:** If Injury or Sickness occurs during the Period of Coverage and requires necessary Emergency Medical Evacuation to either the nearest medical facility where appropriate medical treatment can be obtained, or after being treated at a local hospital, the Insured Person's medical condition warrants transportation to his/her Home Country to obtain further medical treatment to recover, all expenses incurred are covered, up to the maximum of \$100,000. An Emergency Medical Evacuation must be recommended by legally licensed physician who certifies that the severity of the Injury or Sickness necessitates such Emergency Medical Evacuation, **and approved in advance by the Company.** An Emergency Medical Evacuation of an Insured Person to their Home Country will terminate all benefits except AD&D under the policy. **All arrangements must be made by the Assistance Provider and approved by the Company in order for expenses to be considered eligible.**

**Repatriation of Remains:** In the event of an Insured Person's death, The Company will pay the reasonable expenses incurred for preparing and returning the bodily remains to their Home Country. Benefits are payable up to a maximum of \$25,000. Covered expenses include, but are not limited to, expenses for embalming, cremation, coffins and transportation. **All arrangements must be made by the Assistance Provider and approved by the Company in order to be considered eligible.**

**Emergency Reunion Benefit:** In the event the Insured Person has either been a) confined to a hospital for at least 24 consecutive hours due to a covered Sickness or Injury, where the attending Physician feels it would be beneficial for you to have a family member at your side, or b) been the victim of a **Felonious Assault**, the

Company will pay the expenses incurred for travel and lodging for that relative, up to a maximum of \$10,000. Covered expenses include economy airline ticket and other travel related expenses not to exceed \$250.00 a day for a maximum of 5 days. **Felonious Assault** is defined as a violent or criminal act reported to the local authorities which was directed at the Insured Person during the course of, or an attempt of, a physical assault resulting in serious injury, kidnapping, or rape. **All arrangements must be made by the Assistance Provider and approved by the Company in order for expenses to be considered eligible.**

**Accidental Death and Dismemberment:** If an Insured Person's Injury results in any of the following losses within 365 days after the date of accident, the Company will pay the sum shown opposite the loss. The Company will not pay more than the Principal Sum for all losses due to the same accident.

■ Principal Sum:	\$15,000
■ Description of Loss	Indemnity
■ Life, Both Hands or Both Feet or Sight of Both Eyes, One Hand and One Foot, Either Hand or Foot and Sight of One Eye	Principal Sum
■ Either Hand or Foot	One-Half the Principal Sum
■ Sight of One Eye	One-Half the Principal Sum

The term "loss" as used herein shall mean, with regard to hands and feet, actual severance through or above wrist or ankle joint, and with regard to eyes, entire irrecoverable loss of sight.

**Coordination of Benefits:** If an Insured Person is covered by more than one insurance program, benefits will be subject to Coordination of Benefits Provision. 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 Insured Person as an employee rather than as a full or part-time student; b) if a) does not apply, the plan which covers the Insured 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 Insured 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 limits 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:

- For **pre-existing conditions** defined as an Injury or Sickness which was contracted or which manifested itself, or for which a licensed physician was consulted; or for which treatment or medication was prescribed within **12 months** prior to the effective date of the Insured Person's coverage under this plan. The pre-existing condition limitation applies to medical expenses that exceed \$500.00 per Covered Sickness or Covered Injury. (This pre-existing condition exclusion does not apply to the Emergency Medical Evacuation, Emergency Reunion, or Repatriation of Remains Benefits);
- For services, supplies, or treatment, including any period of hospital confinement, which were not recommended, approved and certified as necessary and reasonable by a physician, or expenses which are non-medical in nature;
- For loss incurred as a result of declared or undeclared war, or any act thereof ;
- For injury sustained while participating in professional, club, interscholastic or intercollegiate sports;
- For routine physicals;
- For cosmetic or plastic surgery, except as the result of an accident;
- For elective surgery;
- For dental care, except as the result of Injury to natural teeth caused by accident and emergency alleviation of pain;
- For eye refractions or eye examinations for the purpose of prescribing corrective lenses for eye glasses or for the fitting thereof, unless caused by accidental bodily injury incurred while insured hereunder;
- For expenses as a result of or in connection with the commission of a felony offense;
- For expenses as a result of or in connection with intentionally self-inflicted Injury;

- For specific named hazards: scuba diving, jet, and water skiing, mountain climbing (where ropes or guides are normally used), sky diving, professional or amateur racing and piloting an aircraft;
- For treatment furnished under any other individual or group Policy (except as provided for with the Coordination of Benefits provision), or other service or medical pre-payment plan to the extent so furnished, or under any mandatory government program or facility set up for treatment without cost to any individual;
- For treatment by a family member;
- For treatment relating to birth defects and congenital conditions, or complications arising from those conditions.
- For the Accidental Death and Dismemberment Benefit, the Policy does not cover any loss, fatal or non-fatal, caused by or resulting from:
  1. Intentionally self-inflicted Injury;
  2. Suicide or attempted suicide, while sane or insane;
  3. War or any act of war, declared or undeclared;
  4. Service in the military, naval, or air service of any country;
  5. Sickness, disease, pregnancy, childbirth, miscarriage or any bacterial infection other than bacterial infection occurring from an accidental cut or wound;
  6. Piloting or acting as a crew member or riding in any aircraft; except as a fare paying passenger on a scheduled airline.

**Claims Administrator: *Administrative Concepts, Inc. (ACI)*, 997 Old Eagle School Rd., S. 215, Wayne, PA 19087-1706**

***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***

**Emergency Assistance: *Worldwide Assistance Services Incorporated.***

***From within the USA and Canada: 1-800-368-7878***

***Outside the USA or Canada call collect: 202-331-1596***

**Program Arranged By:**

***CMI Insurance Specialists, Lutherville, MD***

***www.studyabroadinsurance.com***

**Underwritten By: ACE American Insurance, 1601 Chestnut Street,  
Philadelphia, PA 19103**

**Policy Number: GLMN00109654**

Policy terms and conditions are briefly outlined in this Description of Coverage. Complete provisions pertaining to this insurance plan are contained in the Master Policy which is on file with the Policyholder: ACE USA International Travelers Group Trust. ACE USA is the U. S. domestic operating division of ACE Limited. Insurance products and services are provided by the underwriting companies and not by ACE Limited. In the event of a conflict between this Description of coverage and the Master Policy, the Master Policy will govern.

4/2004 This summary is provided as a guideline only.

### Travel insurance

Neither the University of Richmond nor the ID card insurance covers lost or stolen goods, so you may want to look into traveler's insurance. Council Travel ([www.counciltravel.com](http://www.counciltravel.com)) offers such insurance at a reasonable rate.

