

Foreign Travel Insurance Program Enhancements



PRESENTERS



Jody Van Leuven
Director
Systemwide Risk Management
CSU Office of the Chancellor
16 years in the CSU
jvanleuven@calstate.edu
D: (565) 951-4574
C: (818) 554-8700



Stacey Weeks
Program Administrator
Alliant Insurance Services
San Francisco Office
20 years at Alliant
sweeks@alliant.com
D: (415) 403-1448
C: (415) 215-4055



Amy Lightner
Program Administrator
Alliant Insurance Services
San Francisco Office
16 years at Alliant
amy.lightner@alliant.com
D: (415) 403-1457
C: (415) 660-0992

Presentation Outline

- **Foreign Travel Insurance Program**
 - Coverage
- **Travel Registry**
- **Workflow**
- **Duty of care**
 - AXA
 - Crisis24
- **Crisis24**
 - Worldcue Companion
 - Daily intelligence briefings
- **Crisis24 (cont.)**
 - Alerts
 - Welcome letter
 - Worldcue mobile app
 - Quick connect
 - Intelligence
 - Medical review
 - Assistance Protocol
- **Travel registry**
 - Terra Dotta MEA
- **FTIP Future Developments**

FOREIGN TRAVEL INSURANCE PROGRAM

FTIP PROGRAM

- **Chubb**
- **AXA**
 - Medical
- **Crisis24***
 - World Aware
 - Intelligence
 - Worldcue
 - Companion
 - Mobile App
 - Assistance protocols

* Continue Building Platform

TRAVEL REGISTRY

- **Concur**
 - AP platform w/ approval tracking
- **Terra Dotta**
 - Travel registry
- **Travel agencies**
 - Travel store
- **In house programs**

CURRENT WORKFLOW

- **Campus report travel to Alliant**
 - Itinerary
 - Bind coverage
- ***Spreadsheets!***
- **Alliant reports to Crisis24**
- **Crisis24 sends out welcome email to traveler**
- **Traveler info in Worldcue platform**
- **Emergency Protocol managed via Chancellor's Office**

IDEAL WORKFLOW

- **Automated - itinerary upload via travel web platform**
 - Concur
 - Terra Dotta
 - Travel Agency
 - Campus built product
- **Assistance Protocols are campus based**
 - Travel Program leadership
 - Risk Manager
- **Empowering campuses**

AXA

- **Travel assistance provider 24/7**
- **Guarantee payment to medical care provider**
- **Medical coverage**
 - Accident and sickness
 - \$250,000
- **Trip interruption / trip cancellation**
 - \$2,500
- **Insurance card**

CRISIS24

- **Intelligence**
- **Worldcue Web Platform – Companion**
 - Three administrators per campus
- **Worldcue Mobile App**
- **Assistance protocols**

WORLDUCUE® COMPANION

View common operating picture of threats vs. people

- View Alert Feeds and Exposure
- Communicate with your people
- View Threat Zones on World Map
- Monitor Crisis Signal & Safety Check-In
- View Intelligence on the Go



Alert Feed [?]

Sites at High Risk Locations <small>Today</small> 50	People at High Risk Locations <small>Today / Next 6 Days</small> 4,849 / 3367	VIPs Traveling <small>Today / Next 6 days</small> 0 / 0	Check-In Signals (48 hrs) <small>Crisis / Safety / Background</small> 0 / 1 / 5
--	---	---	---

Alert Feed Filters
Sort: Published Date
Exposure: SITE, PERSON
Severities: All
Categories: All
Locations: All

South Korea - Strikes - Multiple Cities
Kia Motors autoworkers to hold partial strikes in multiple cities in South Korea Dec. 1-2, 4. Protests, increased security possible.
 Published 43 minutes ago

People Today: 117
 People Duration: 129
 Sites Today: 6
 Occupants Today: 1,255

Western Pacific - COVID-19 Upd. 7
Several countries in Western Pacific report COVID-19 cases since January 2020. Maintain basic health precautions.
 Published an hour ago

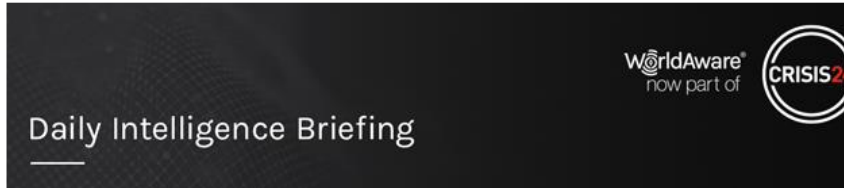
People Today: 6,105
 People Duration: 13,450
 Sites Today: 62
 Occupants Today: 12,324

Nigeria - Protest - Rivers State
Locals to protest for improved services in Etche, Rivers State, Nigeria, Dec. 1. Clashes, transport disruptions possible.
 Published an hour ago

People Today: 14
 People Duration: 14
 Sites Today: 1
 Occupants Today: 200

Germany - WWII Bomb Disposal - Dortmund
Unexploded ordnance disposal operation in Dortmund, Germany, prompts localized evacuations and transport disruptions Nov. 30.
 Published an hour ago

People Today: 70
 People Duration: 70
 Sites Today: 1
 Occupants Today: 230



March 28, 2023

Email: support@crisis24.com

I. FRONT LINES:

- Israel:** Protests, related labor actions likely to slow in Israel following government's March 27 announcement that judicial overhaul to be delayed.
- United States:** Police confirm seven people dead, including assailant, following shooting incident at The Covenant School in Nashville, Tenn., US, March 27.
- Spain:** Emergency crews working to contain a wildfire in Castellon Province, Spain, as of early March 28. Evacuations ongoing.

II. WORLD ANALYSIS:

AFRICA

- South Africa:** Service delivery protest continues in Butterworth, Eastern Cape Province, South Africa, March 28. Increased security, possible violence.
- Zambia:** Likely disruptions and increased security amidst US Vice President's visit to Lusaka, Zambia, March 31-April 1. Possible protests.

ASIA

- Afghanistan:** Severe weather forecast across eastern and central Afghanistan through March 29. Possible transport, business, and utility disruptions.
- China:** China to mark Qingming Festival April 5. Transport, business disruptions likely during the holiday period. Confirm reservations.
- India:** Freight transporters to strike across Kerala State, India, March 28. Protests planned. Transport disruptions, skirmishes possible.
- India:** Village leaders to rally at Jantar Mantar observatory in New Delhi, India, April 3; increased security likely.
- India:** Power workers to march towards the Tamil Nadu state secretariat in Chennai, India, March 28. Localized disruptions, skirmishes possible.
- India:** Officials impose increased security measures in Shikaripur, India, following March 27 clashes. Public gathering restrictions in effect.
- India:** Unionized civil servants to hold protest marches in Kolkata, India, March 30. Increased security, disruptions likely. Clashes possible.
- Indonesia:** Magnitude-5.0 earthquake occurs in Molucca Sea, near Sulawesi, Indonesia, at 12:19 WITA March 28. No immediate reports of damage.

Warning Alert - US - Flooding - California Upd. 2

Weather-related disruptions continue across parts of California, US, as of March 23. Evacuations, road closures, and power outages ongoing. [view alert](#)

Exposure 3 People

Alert Begins 23 Mar 2023 05:06 PM UTC

Alert Expires 06 Apr 2023 11:59 PM UTC

Categories Flood

- Event:** Flooding
- Affected Area(s):** Much of California ([map](#))
- Time Frame:** Indefinite
- Impact:** Flooding, evacuation, localized business, transport, and utility disruptions; possible landslides, and avalanches

Summary

Disruptions due to flooding, storms, and heavy mountain snowfall are ongoing across California as of March 23. California remains under a state of emergency after being impacted by a series of winter storms that have struck the state over recent weeks.

The latest in the series of storms brought strong winds to central and southern parts of the state March 21-22. Authorities have confirmed at least five fatalities caused by fallen trees; two in San Francisco and one in Oakland, Contra Costa County, and San Mateo County. Two tornadoes were also confirmed during the storm; one in the Montebello area of Los Angeles damaged at least 17 buildings and injured one person, and another damaged around 25 homes at a mobile home park in Carpinteria in Santa Barbara County. The storm caused around 250,000 power outages across the state; however, as of March 23, many have had power restored, and around 44,000 customers remain without power.

The latest storm also brought further heavy rainfall and mountain snow to parts of the state, including in areas that are already experiencing disruptions due to flooding. Evacuation orders remain in place for around 14,000 people across California as of March 23, with around 48,000 others being advised to prepare for possible evacuations. Around 12,000 of the evacuation orders are in areas in the San Joaquin Valley in Tulare County, which has been inundated following levee failures.

Numerous roads across the state are closed or have restrictions in place due to flooding, landslides, avalanches, and storm debris. Information regarding the latest status of roads in the state can be found [here](#). Strong winds resulted in hundreds of flight delays at San Francisco International (SFO), San Diego International (SAN), and Los Angeles International (LAX) airports March 21. Further flight disruptions are likely due to the ongoing severe weather.

Authorities have confirmed significant structural damage across Mono County; the damage is likely to increase with additional rooftop snow loading. Crews in the county are removing snow and debris while repairing erosion on roadways to limit future damage. Reports indicate one fatality in Oakland

Step 2: International Travelers receive a welcome email



Dear,

Welcome to California State University's *Travel Safe Program*! California State University is committed to the safety and well-being of our students and employees. The Travel Safe Program is an enhancement to the CSU's foreign travel program. Travel Safe provides an online tool to assist CSU participants traveling abroad. Please take a few moments to review the below information.

This information is provided for your upcoming travel to [country only]

California State University has teamed with Crisis24, a leader in Travel Intelligence and technology, to provide you with access to your own personalized [Worldcue](#)® TRAVELER website and mobile application.

Please complete this one-time activation of your [Worldcue](#)® account:

- Activate the secure, personal [Worldcue](#) Traveler account by creating a username and password.

[Click here to activate your account.](#)

- Save this information in a secure place to access your personal account at any time.
- Download the [Worldcue](#)® Mobile App from either Android [Google Play](#) or the iTunes [App store](#).
- **Sign In** to the [Worldcue](#) App using your activated Traveler username and password.
- **Save the AXA Medical and Security hotline telephone number: 1-855-327-1414 (Toll-Free) 1-630-694-9764 (Direct Dial)**

Important [Worldcue](#)® Mobile App utilities:

- **Hotline Button:** Use this button to connect with AXA's 24x7 Hotline Center in the event of an incident.
- **Check-in Button:** Use this button to confirm your location and safety OR to communicate your safety during a dynamic security event (i.e. terrorist attack, tornado, tsunami, *violence*).
- **Crisis Button:** Use this button if you need immediate assistance and cannot speak on the phone. Defer to the Hotline button if you are able.
- **Pushed Intelligence Alerts:** Relevant intel pushed to you based on your itinerary. You can adjust the level of alerts in your profile settings once activated.

View your destination brief and active alerts by clicking on the link below.

[Click Here to Access Your Trip Brief \(no login required\)](#)

To view your full Insurance Card click [here](#)

Please **do not reply** to this email. If you need to **contact** Crisis24, please **email** support@crisis24.com Any replies to this email **will not be received by Crisis24**.

Utilize Quick Connect Features



- **Hotline:** Connects caller with AXA
- **Check-in:** Confirms location and/or safety of mobile user
- **Crisis Signal :** Sends silent alarm to 24x7 Response Operations Center
- **Local Emergency Numbers:** Displays and dials out to emergency services in your current location (fire, police, EMS)

QUICK CONNECT - HOTLINE

One dedicated client number to all AXA



- Connects to AXA's dedicated hotline number for CSU
- Call is triaged based on customized protocols
- A call report will be provided to client designated team for visibility and support
- Security Subject Matter Experts for security advice/assistance
- Multi-language capable

QUICK CONNECT - CRISIS



- Sends silent alarm to 24x7 Response Operations Center
- Requires location sharing be allowed for the Worldcue® Mobile app
- Response Operations Center (ROC) will attempt to connect to traveler and campus based on custom protocols

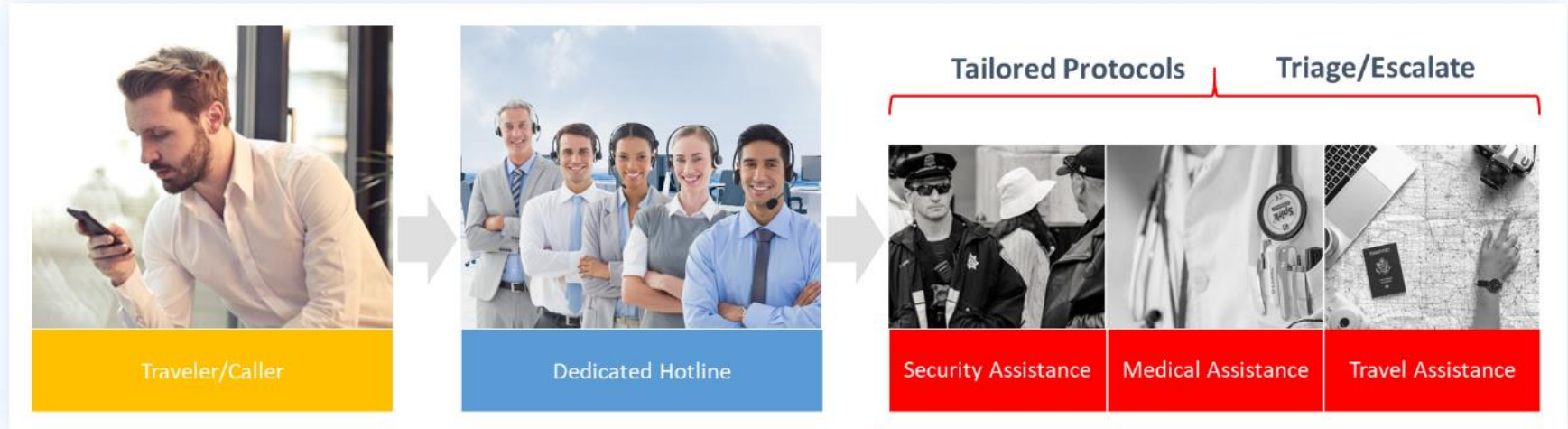
QUICK CONNECT – CHECK-IN



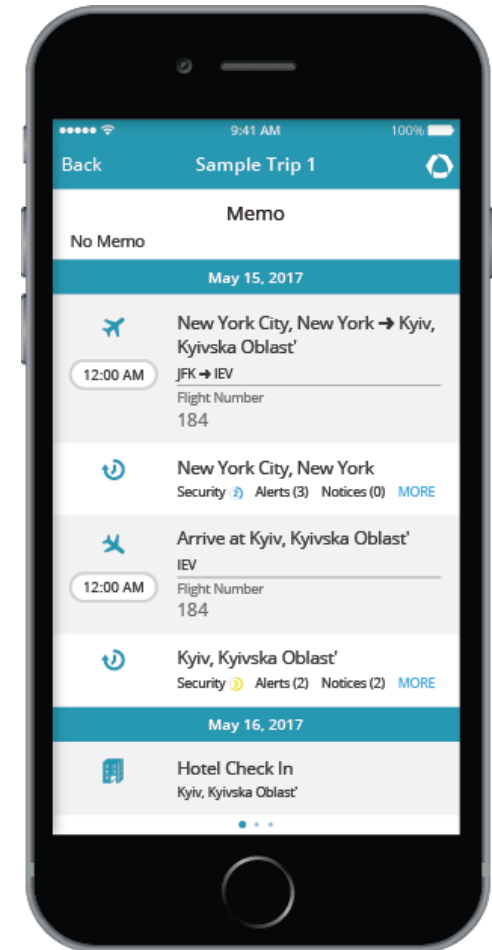
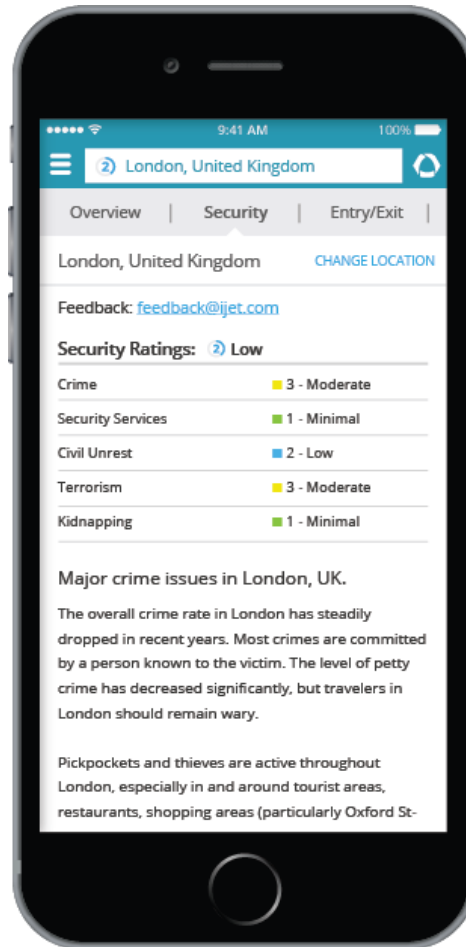
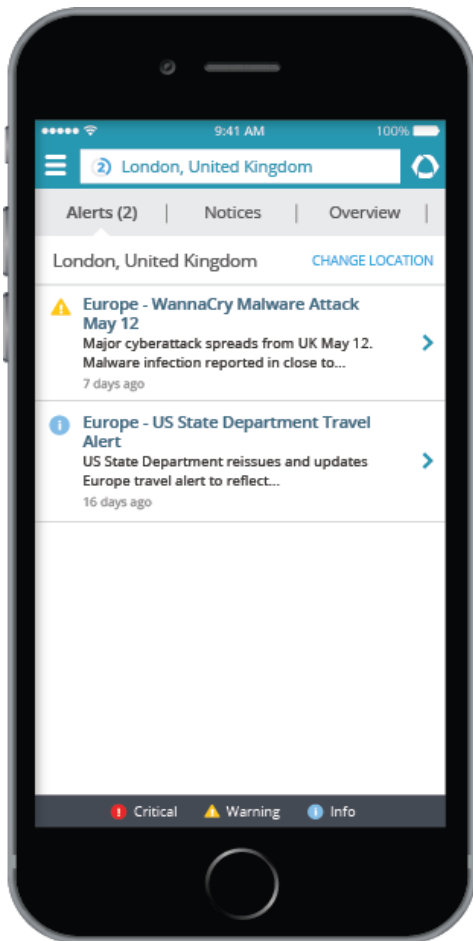
- Sends notification to CSU designated inbox when pressed
- Option to utilize with or without sharing location
- Client can utilize in several ways; ad hoc check-ins, request check-ins, or build into travel policy

24/7 ASSISTANCE

- Single phone number/email address
- AXA Medical Assistance then Second Call to Security hotline
- Backed by on-duty Security Subject Matter Experts
- Tailored protocols built out for your organization's processes and providers
- Multi-language capable
- Notification to stakeholders post call (crisis protocols)
- Monthly Reporting



ACCESS INTELLIGENCE



WORLDCUE TRAVELER WEBSITE

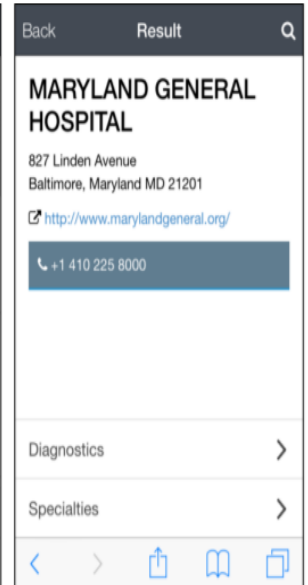
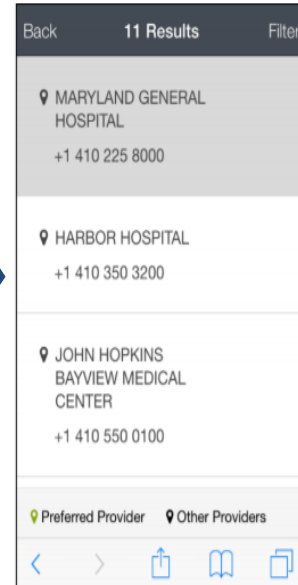
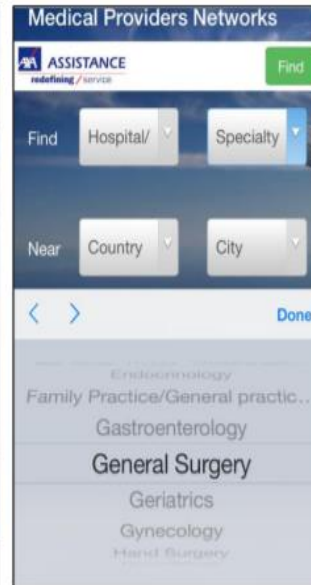
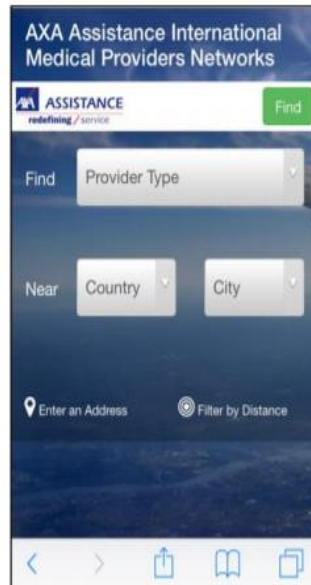
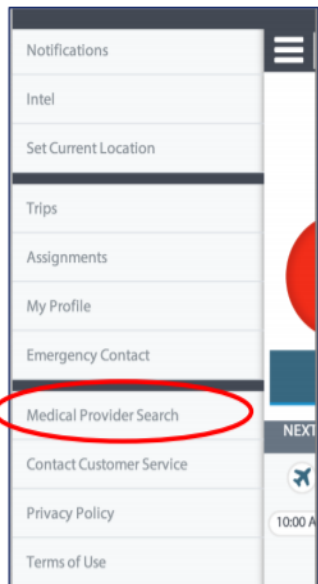
- Custom Important Notices
- Active Alerts
- Personal Itineraries
- Security Rating Summaries
- Briefs: Trip, Health, Security and Immunization

The screenshot displays the WorldCue Traveler Website interface for Mexico City. The navigation bar includes links for Welcome, My Trips, My Profile, Location Intel, Global Travel Tips, Manual Trip Entry, Tools, and Help. The main content area is divided into several sections:

- Current Location:** Mexico City
- Location Selection:** Search by Location or Airport Code, with dropdowns for North America, Mexico, and Mexico City.
- Destination Intelligence:** Includes sections for Introduction to Mexico, Security (Civil unrest in Mexico City, Crime generally poses a high threat in Mexico, Emergency numbers and embassy contacts in Mexico), Health (Health considerations for individuals in Mexico, Medical infrastructure in Mexico, Recommended immunizations for individuals in Mexico), Culture (Conducting Business in Mexico), and Transportation (Air travel in Mexico City, Mexico; Airports in Mexico are generally efficient and safe; Maritime services are readily available and safe in Mexico).
- Important Notices:** Custom location information provided for user use by their company. UJET is not responsible for this information and has not verified the accuracy or timeliness of any data provided hereunder. Includes Country Level Information for Ground Transportation - Mexico and Internal Documents Test Link.
- Location Alerts:** Key: Critical (red dot), Warning (orange dot), Informational (blue dot). Alert for 06/29/2018 Mexico - Mumps (Update 3) - Nationwide, Mexico, with an update on 09:16 GMT stating: UPDATE 3: Mumps activity remains elevated in Mexico during 2018. Obtain vaccination; maintain basic health precautions.
- Security Rating:** Overall Rating 4 (High). Breakdown: Crime (4), Security Services (3), Civil Unrest (4), Terrorism (2), Kidnapping (4). Rating Values: 1 - Minimal, 2 - Low, 3 - Moderate, 4 - High, 5 - Very High, NR - Not Rated.
- Location Reports:** Trip Brief, Health Brief, Security Brief, Immunization Brief.
- Exchange Rates:** 1 US Dollar = 18.866143 Mexican Peso.
- Weather:** Mexico City / Licenci (MMHX). Currently 17.0° C, Tuesday 25.94° C | 14:28°. Wind: 270 at 19 KPH, Humidity: 69.0%, Pressure: 1,029.8 kPa.
- World Map:** A map of Mexico showing major cities and highways.

AXA MEDICAL PROVIDER SEARCH

Available to ALL Students and Staff



ASSISTANCE PROTOCOL

- Traveler initiated
- First call to AXA Travel Assistance
 - “[CalState] Crisis Hotline; this call is being recorded. This is (your name); how may I help you?”
- Forward to Assistance Call Center (Crisis24)
 - Personal Threats
 - Security Threats
- Mobile App
 - Response: Confirm receipt of Crisis Signal & ask what assistance is required. Sent email to campus assigned contacts.
- Crisis 24 works directly with traveler
 - Assess needs
 - Provide support
- Crisis 24 works directly with Campus
 - Call emergency line until assigned campus personnel are reached
 - Assigned representatives numbers from each campus
 - Ongoing open communication
 - Clear understanding as security event unfolds



HOW DO WE KNOW WHO'S TRAVELING WHERE?

- Traveler initiated
- Travel Agencies
- Concur
- Terra Dotta
 - Mobile App
- Campus written programs

TERRA DOTTA MEA

CALIFORNIA STATE UNIVERSTIY AFFILIATES	
Description	Price
Travel Registry Annual Service Fee – Up to (designated number of travelers per CSU CO allocation) Travelers / Year (TBD)	N/A
Implementation Services Per Affiliate [per campus] (one time fee)**	**\$8,500
Administrator Services – Post-Launch Support Per Affiliate [per Campus] (20 hours) (one-time fee)**	**\$2,500
<p>**If individual CSU Affiliate selects to implement Terra Dotta’s Travel Registry, the total cost due per campus will be \$11,000. A signed Services Exhibit per Affiliate and individual campus (as required/requested) will be required to initiate services and payment will be due within thirty (30) days from receipt of Terra Dotta’s invoice. Services include data integration from the campus SIS and HR systems to Travel Registry as well as database encryption.</p>	

TERRA DOTTA MEA

- During the term of the Agreement, an incentive (discount) will be applied to current list price according to the following terms. *Please note, the incentive does not apply to implementation services, administrator services, professional services, or connectors.
 - 20% Incentive on first software solution
 - 25% Incentive on a second software solution
 - 30% Incentive on any additional software solution

FTIP FUTURE DEVELOPMENTS

- Each campus work with Crisis24 on letter and branding.
- Each campus develop assistance protocol with Crisis24
- Each campus fold Crisis24 into traveler orientation
- Each campus obtain a travel registry program
 - Employee and student
 - Easy to use (single sign on, etc.)
 - Direct data communication with Crisis24
- Registry design should include FTIP purchase and opportunities for itinerary changes to feed directly to Crisis24
 - No need for duplicate processes

