Foreign Travel Insurance Program Enhancements
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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
WORLDcue® 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
**Daily Intelligence Briefing**

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 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 Castellón 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.
- **Indonesia:** 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.

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**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 snowfall 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 [Name],

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) 1-830-694-9764 (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. Doler 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

**Europe - WannaCry Malware Attack**
May 12
Major cyber attack spreads from UK May 12. Malware infection reported in close to...
7 days ago

**Europe - US State Department Travel Alert**
US State Department reissues and updates Europe travel alert to reflect...
16 days ago

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**London, United Kingdom**

**Security Ratings:** Low

- **Crime:** 3 - Moderate
- **Security Services:** 1 - Minimal
- **Civil Unrest:** 2 - Low
- **Terrorism:** 3 - Moderate
- **Kidnapping:** 1 - Minimal

**Major crime issues in London, UK.**
The overall crime rate in London has steadily dropped in recent years. Most crimes are committed by a person known to the victim. The level of petty crime has decreased significantly, but travelers in London should remain wary.

Pickpockets and thieves are active throughout London, especially in and around tourist areas, restaurants, shopping areas (particularly Oxford St...
WORLDCUE TRAVELER WEBSITE

- Custom Important Notices
- Active Alerts
- Personal Itineraries
- Security Rating Summaries
- Briefs: Trip, Health, Security and Immunization
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
<table>
<thead>
<tr>
<th>Description</th>
<th>Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>Travel Registry Annual Service Fee – Up to (designated number of travelers per CSU CO allocation) Travelers / Year (TBD)</td>
<td>N/A</td>
</tr>
<tr>
<td>Implementation Services Per Affiliate [per campus] (one time fee)**</td>
<td>**$8,500</td>
</tr>
<tr>
<td>Administrator Services – Post-Launch Support Per Affiliate [per Campus] (20 hours) (one-time fee)**</td>
<td>**$2,500</td>
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</tbody>
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**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.
• 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