



SUMMER STUDENT TRAVEL RISK

A structured framework for
university risk managers





Introduction

Student travel today looks very different than it did even a few years ago. It's more varied, more decentralized, and often international, pushing colleges and universities beyond traditional approaches to oversight and responsibility. As a result, higher education risk managers are under pressure to quickly sort out what kind of travel is happening, where an institution's responsibility begins and ends, and what level of controls makes sense from both a risk and insurance standpoint.

For colleges and universities, risk management approaches to student travel should be grounded in a straightforward but essential idea: The institution's level of involvement directly shapes its duty of care, liability risk, and insurance exposure. Using this principle as a guide can help schools move away from one-size-fits-all oversight and toward clearer, more targeted, and easier-to-defend risk management decisions.



Why student travel risk is becoming more challenging

During the summer months, colleges and universities experience a sustained increase in student mobility. Academic study abroad programs, mission- and faith-based initiatives, and clinical-related and applied learning projects frequently take students outside the U.S., and international students often return to their home countries for the summer break.

These activities are not new, but they are now occurring against a backdrop of heightened global and civil unrest, increased geopolitical tension, and growing scrutiny of U.S. citizens abroad.

This has contributed to more frequent and dynamic travel advisories impacting U.S. nationals.

As a result, student travel — particularly international travel — now carries a different risk profile than in prior years. This requires university risk professionals to take a more deliberate and structured approach. While these activities create meaningful educational and developmental opportunities, they also introduce a range of exposures that are often viewed collectively rather than through a differentiated lens.

Institutional involvement drives responsibility

Not all student travel is equal from a risk or liability standpoint. The most important variables are student safety and the degree to which the university organizes, funds, requires, or supervises travel. This institutional involvement — the nexus — determines where duty of care begins and ends and directly informs what controls and coverage are appropriate. *(See Figure 1.)*

The matrix below is not exhaustive, but it establishes a repeatable logic: The closer the university’s hand in organizing or facilitating the travel, the more robust the risk management response must be. Where the nexus is moderate or duty of care is shared, coordination with partner organizations and contractual risk transfer become essential tools.

FIGURE 1: STUDENT TRAVEL RISK VARIES FOR INSTITUTIONS BASED ON THEIR INVOLVEMENT.

Travel type	Institutional nexus	Duty of care	Insurance alignment
Sponsored/embedded programs	HIGH university-directed	Full	General liability (GL), travel, accident, crisis response
Faculty-led research/field work	HIGH faculty-supervised	Full	GL, professional liability, evacuation
Service/volunteer programs	MODERATE affiliated partner	Shared	Volunteer accident, travel, GL
Internships/practicum (credit-bearing)	MODERATE academic oversight	Shared	Student accident, site liability review
Independent/self-directed travel	LOW student-initiated	Limited/advisory	Travel advisory; acknowledgment required
Athletic program travel	VARIABLE program-dependent	Emerging	Athletic director-level review; specialized coverage



Growing risks for institutions & travelers

Summer 2026 introduces a risk landscape that is materially different from prior years. University risk managers should account for the following environmental factors when reviewing travel programs.

Heightened geopolitical exposure. Travel advisories issued by the U.S. State Department have increased in frequency and now express greater caution about travel to certain regions. Regions previously considered stable may be reclassified rapidly.

Greater scrutiny of U.S. citizens abroad. U.S. passport holders face elevated visibility and, in some regions, targeted attention. This applies particularly to students engaged in research, journalism-adjacent activities, service work, or travel to regions with active political tensions.

Civil unrest and protest activity. Domestic and international civil unrest — including large-scale protests, strikes, and infrastructure disruptions — has increased the probability of itinerary disruption and emergency evacuation scenarios.

Emerging athletic program travel complexity. Expanded athletic program travel — including competition travel, training programs, and international tours — has created categories of student movement that do not always fit neatly into traditional academic travel frameworks.

These factors can heighten the already substantial travel-related exposures institutions can face. Colleges and universities must be mindful of risks related to:

Negligent supervision. Institutions can face significant liability when students are injured due to inadequate oversight by faculty or program staff, particularly during unstructured time, excursions, or activities outside formal itineraries.

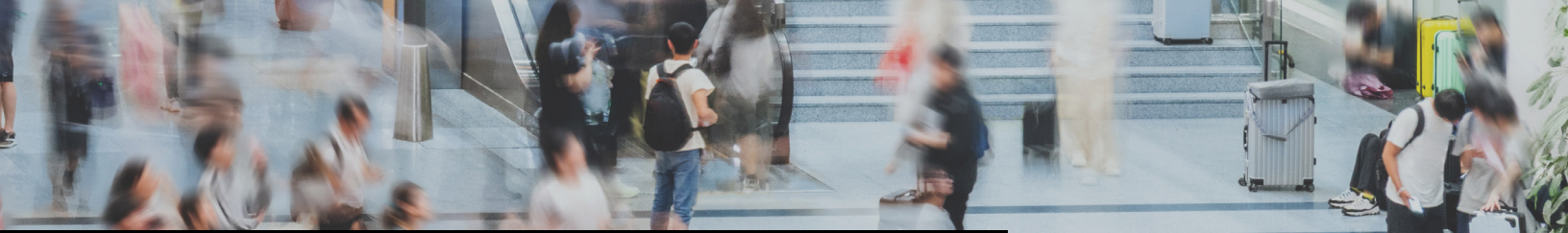
Failure to warn. If an institution sends students to a destination with known risks — for example, countries or regions where elevated State Department advisories are in place or there are documented safety concerns, such as civil unrest — without adequate disclosure, it may be liable for resulting harm.

Duty of care and emergency response failure. Institutions have an obligation to respond promptly and appropriately to student emergencies abroad. Delayed, inadequate, or poorly coordinated responses can give rise to significant liability claims.

Third-party bodily injury or property damage. Students causing injury or property damage to third parties while traveling under institutional sponsorship can expose the university to insurance claims, particularly where supervision or conduct standards are not clearly established or enforced.

Negligent selection of vendors and program partners. Universities can be held liable for harm resulting from the use of unvetted or unsafe third-party providers, including transportation vendors, housing operators, and activity organizers, if due diligence is not performed prior to engagement.

These potentially substantial exposures highlight how important it is for schools to enact specific controls, plan, and prepare before the start of travel season.



Controls by nexus level

Effective risk management does not apply uniform controls to all travel. Instead, controls should be proportionate to an institution's risk tolerance. Schools should consider the following steps depending on nexus level.

HIGH NEXUS | University-sponsored & faculty-led programs

Schools should schedule pre-departure orientation for travelers, covering health, safety, cultural context, and emergency protocols. Travelers should be registered in the U.S. State Department's Smart Traveler Enrollment Program (STEP). Schools should also:

- Build documented emergency response plans with 24/7 crisis communication protocols.
- Train faculty/staff leaders on incident response and duty of care obligations.
- Regularly monitor travel advisories from the State Department throughout travel periods.
- Secure comprehensive travel, accident, and crisis response insurance for relevant territories.

MODERATE NEXUS | Affiliated, credit-bearing, & service programs

Schools should carefully vet partners and focus on contractual risk transfer, scrutinizing hold harmless and indemnification provisions in all vendor contracts. Students should be required to acknowledge travel risks and participation in partner programs. In addition to reviewing any coverage they purchase for themselves or for group trips, colleges and universities should confirm that partner organizations carry adequate liability coverage.

LOW NEXUS | Independent & self-directed student travel

Schools should establish travel registration systems to track students' voluntary self-disclosure of international movement. Traveling students should have access to current advisory resources and recommended insurance options. Clear written communication with students should delineate that independent travel falls outside institutional coverage.



For **high** and **moderate** nexus travel, schools should check the status of travel advisories at least one week prior to departure and again within 24 hours of travel to identify any changes in risk conditions, security concerns, and government-issued restrictions.

How to prepare for summer travel

Ahead of the summer travel period, college and university risk professionals should take action to mitigate potential risk and get ready for potential security events.

Among other steps, schools should:

Catalog and classify student travel programs.

Maintain a current inventory of all summer and year-round student travel programs. Assign each a risk level based on destination, activity type, and duration, and update classifications as conditions change.

Review travel advisories and map destinations.

Cross-reference all destination countries against current U.S. State Department advisories and an institution's internal risk guidelines. Flag elevated-risk destinations for additional review and proactive communication.

Audit insurance coverage. Confirm that student accident, travel, general liability, and crisis response policies respond appropriately to all planned geographies and the full scope of activities described in trip itineraries. Identify and close coverage gaps before departure.

Engage athletic programs. Partner with athletic directors and program administrators to map all competition and program-related travel. Assess institutional exposure unique to student athletes and confirm that appropriate coverage and risk controls are in place.

Establish or refresh a travel registration and notification system.

Students and faculty should have a clear, low-friction process for notifying risk management of travel, including trips that are not formally sponsored but originate from university-affiliated groups, organizations, or faculty relationships. Early notification enables proper planning, destination-specific risk communication, and confirmation that appropriate coverage is in place prior to departure. Visibility into student travel is essential for effective emergency response.

Brief program leadership on duty of care responsibilities.

Faculty leaders, program directors, and student affairs staff should understand the institution's risk framework and their individual roles within it. Training should address legal obligations, incident reporting protocols, and escalation procedures.

Develop or update emergency response protocols.

Ensure a clear, tested plan exists for responding to security incidents, medical emergencies, natural disasters, or political disruptions affecting traveling students. Protocols should include 24/7 contact procedures, coordination with travel assistance providers, and defined communication chains.

Coordinate with legal counsel. Engage institutional counsel to review participant waivers, assumption of risk agreements, and vendor contracts for international travel providers to ensure they are current and enforceable.

Monitor conditions in real time. Designate responsibility for ongoing monitoring of geopolitical developments, weather events, and health advisories in destination regions throughout the travel season — not just at the planning stage.

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