

# **Responding to Student Death**

**United Educators Roundtable** 

Wednesday, May 25 1:00–2:15 p.m. ET



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## **Reference Materials**

## **Speaker Biographies**

**Christa Lopez** is the coordinator of Student Emergency Services at The University of Texas at Austin. Her day-to-day work encompasses threat assessment, crisis management, and working with families of students in crisis or those of students who have passed away. Christa holds a master's degree in counseling from Shippensburg University. She is trained in critical incident stress management. Christa has worked at a number of institutions across the nation over the past 15 years.

**Sherri Crahen** is the dean of students at John Carroll University where she directs all aspects of student life, including the Center for Student Diversity and Inclusion, the counseling center, the health center, dining, student conduct, student activities, and the Violence Prevention and Action Center. Before coming to John Carroll in 2004, Sherri was interim dean of students at Hamline University. She has also served as the director of housing for Saint Mary's College and Fresno State. Sherri received a PhD in educational policy and administration from the University of Minnesota, her MEd in counselor education from Pennsylvania State University, and her BS in psychology from the University of Wisconsin-Stevens Point.

**Alyssa Keehan** (moderator) is senior risk management counsel at United Educators, where she advises educational institutions on a variety of issues including threat assessment teams, crisis response, contracts, and athletics. Keehan previously worked as a general liability claims attorney at United Educators, handling hundreds of claims against colleges and universities. Prior to joining United Educators, she was the manager of business and legal issues for the National Association of Professional Insurance Agents. She also worked in legal positions at the Chicago Board of Education and the Office for Civil Rights, U.S. Department of Education. Keehan earned a BA in politics from Princeton University and a JD from Loyola University of Chicago.



## Roundtable Agenda

## ■ Gathering Information and Making Notifications

- Identifying what information to gather about a deceased student
- Communicating about the death to those on- and off-campus

## Supporting the Deceased Student's Family

- Anticipating the family's needs
- Providing support under the threat of litigation

## Supporting the Campus Community

- Determining who needs support
- Using different methods to provide support



# From the UE Toolbox

## **Checklist for Responding to a Student Death**

Few campus events are as tragic and as difficult to handle as a student's death. According to one study, approximately 9,000 college students die each year in the U.S., an average of almost three per institution. Responding successfully to these distressing situations requires administrators to strike the right balance of empathy and professionalism. UE calls this balance the "Cool Head, Warm Heart" approach. Using it, an institution can promote healing and trust by students, staff, and next of kin. However, a poorly executed reaction to a student's death can damage the institution's reputation, fuel litigation, and divide the campus. Over the last five years, student death-related claims have cost UE and its member institutions nearly \$17 million in legal fees and payments to families of the students.

The unique circumstances of each death—self-inflicted, criminal, natural causes—may prompt differences in the institution's response. Campus administrators should use this checklist for guidance on how to consistently react with compassion.

## I. The Framework

A student's death touches many people on and off campus. Before a death occurs, use the following outline to guide preparatory actions for a coordinated response.

A.	Policies and Training	Completed?	Further Steps
1.	Create a multidisciplinary emergency response team to handle student deaths or other types of campus emergencies.  (Refer to item 24 for suggestions of whom to include on this team.)		
2.	Create a policy, list of procedures, or checklist addressing actions for handling a student's death, such as:		
	<ul> <li>Responsibilities of campus administrators</li> </ul>		
	<ul> <li>Campus and family notification procedures</li> </ul>		
	<ul> <li>Campus and family outreach</li> </ul>		
	<ul><li>Media relations</li></ul>		
	<ul><li>Memorials</li></ul>		
3.	Train emergency team members or similar personnel on the institution's procedures by conducting tabletop exercises of different student death situations.		
4.	Develop a crisis communications plan that addresses how to communicate with different audiences about student death situations.		

Checklist for Responding to a Student Death <i>Continued</i>	Completed?	Further Steps
5. Instruct the institution's public relations or counseling staff to train outlets on ways to cover a student suicide to minimize the risk of codeaths. (See the Resources section for media guidelines on reporting	local media opycat	
6. Conduct debriefings with those who handle student deaths or similar identify areas for improvement.	ilar crises to	
<b>B. Campus notification</b> To ensure relevant campus departments receive timely information student's death:	n about a	
7. Determine which personnel or departments will immediately be n student's death. (See item 24 for suggestions of whom to contact im		
8. Articulate the role of campus law enforcement in an on-campus de know which campus personnel to contact and keep informed of th	·	
9. Build relationships with local public service providers such as the p fire departments, coroner's office, and hospital so they know how the institution about a student's death.		
10. Determine who at the institution will prepare the campus death no ensure proper closure of records.	otification to	
11. Identify which departments will receive the death notification.		
C. Family notification  To make sure the deceased's family is treated with compassion throwery difficult time:	ough this	
12. Designate liaisons—usually with a student affairs or counseling background—to serve as primary points of contact between the in and the family.	nstitution	
13. Train these family liaisons on:		
<ul> <li>The grieving process through grief educators and counselors, for survivors of a student death, or other resources</li> </ul>	amily	
<ul> <li>How to notify the family; the training should cover a variety of such as on the phone and in person (Consider creating a script of notification scenarios with potential liaisons.)</li> </ul>		
■ How to handle the family's visit to the campus		
■ Important death-related information such as:		
how death certificates are issued		
transporting a body across state lines or to a foreign count	ry	
the locations of area morgues		
tuition refunds		
granting posthumous degrees		
packing the deceased's belongings		

Checklist for Responding to a Student Death <i>Continued</i>	Completed?	Further Steps
D. Helpful documents Prepare or provide:		
14. A list of local funeral homes and houses of worship in case the family wishes to have a local service.		
15. A list of people knowledgeable about the different religious and cultural practices reflected in the student body with whom the institution can consult.		
16. Information on potential memorials, such as:		
<ul><li>how to make a donation for a memorial</li></ul>		
<ul> <li>how to create a scholarship or an endowment</li> </ul>		
<ul> <li>procedures for naming buildings or sites on campus after a student</li> </ul>		
17. Information about claiming a body and personal belongings, obtaining death certificates, closing bank and utility accounts, filing a tax return, and obtaining death-related benefits if the student was an eligible employee of the institution.		
18. A compilation of books on grieving the death of a loved one, including books that specifically address suicide and crimes. (See the Resources section for suggested books on grieving.)		

## II. The Response

Upon learning of a student's death, administrators must tend to a variety of considerations, including verifying information, making notifications, supporting the deceased's family and the campus community, and planning memorials.

E. Gathering and communicating information	Completed?	Further Steps
19. Verify the following information about the deceased student:		
( For more information, refer to items 27 and 31.)		
■ Name		
<ul><li>Address</li></ul>		
■ Birth date		
<ul> <li>Student identification number</li> </ul>		
<ul><li>Student's marital status</li></ul>		
<ul><li>Student's close friends</li></ul>		
<ul><li>Location and cause of death (if possible)</li></ul>		
<ul> <li>Location of the body and personal possessions</li> </ul>		
<ul><li>Culture or religion</li></ul>		
<ul><li>Student's nationality</li></ul>		
<ul> <li>Affiliation with athletics, student clubs, or organizations</li> </ul>		
<ul> <li>Whether the student is an employee of the institution</li> </ul>		
■ Enrollment at your institution of student's siblings or relatives		
■ Marital status of the student's parents		

Checklist for Responding to a Student Death <i>Continued</i> 20. If the death was off-campus, send someone to the site to gather	Completed?	Further Steps
20. If the death was off-campus, send someone to the site to gather		•
information directly.		
21. Convene the crisis communications team or consult public relations to		
determine how and when to communicate information about the death.		
F. Notifications		
22. Make sure the family has been officially notified of the death.		
23. Designate a liaison from the institution to contact the family.  (Please refer to the next section, "Supporting the family," for additional resources.)		
24. Notify the emergency response team or relevant campus departments such as:		
■ Dean of students		
<ul> <li>Registrar (To prevent inappropriate mailings to the deceased's family,</li> </ul>		
many institutions use the registrar's office as the new address of the		
deceased student.)		
Provost or academic department to which the student belonged		
■ Housing		
■ Counseling		
■ Law enforcement		
<ul> <li>Risk management or general counsel (The death may involve liability concerns or trigger reporting obligations to the institution's insurers.)</li> </ul>		
■ Communications or public affairs		
■ Finance or business officer		
<ul> <li>Religious advisors or leaders (if applicable)</li> </ul>		
<ul> <li>International or foreign student's office (if applicable)</li> </ul>		
25. Prepare the campus death notification and send it to the appropriate offices.		
26. If the deceased is international, ask students from the same country to refrain from calling their own families about the death until the deceased's family has been notified.		
G. Supporting the family		
27. Make sure the institution's designated liaison records information relevant to the deceased's family, including:  (Such record keeping is particularly important when there have been multiple deaths.)		
■ Names of the family members		
■ Contact information for family and friends		
28. To ensure the family is treated compassionately during their visit to campus:		
<ul> <li>Consult with applicable religious or cultural advisors about any special considerations</li> </ul>		
<ul> <li>Offer to make travel arrangements and meet them when they arrive</li> </ul>		
<ul> <li>Offer to pay for their travel</li> </ul>		

Checklist for Responding to a Student Death <i>Continued</i>	Completed?	Further Steps
<ul> <li>Contact the institution's risk manager or financial officer to see if there are funds or insurance that will cover some of the family's potential expenses, including the costs of repatriating a body if the student is international</li> </ul>		
<ul> <li>Offer to assist the family on campus if they do not know their way around</li> </ul>		
<ul> <li>Provide a contact sheet with all necessary phone numbers and campus and city maps</li> </ul>		
<ul> <li>Provide access to convenient parking by issuing them a special permit</li> </ul>		
<ul> <li>Offer them counseling or a meeting with a religious advisor</li> </ul>		
<ul> <li>Provide a quiet meeting place on campus that is shielded from the media</li> </ul>		
<ul> <li>Provide beverages, food, notebooks, and pens in the campus meeting place</li> </ul>		
<ul> <li>Offer them helpful documents, such as</li> </ul>		
• Information on death-related details and tasks (Please refer to item 17.)		
Books on grieving (Please refer to item 18.)		
<ul> <li>Offer to arrange contact with the deceased's instructors</li> </ul>		
29. Offer to reimburse the family for tuition (when possible).		
30. Provide the family with options for removing the student's belongings, such as:		
<ul> <li>Arrange a convenient time for the family to remove the belongings or work with the student's landlord to do so, and consider providing packing supplies for the family, such as boxes, bubble wrap, and markers</li> </ul>		
<ul> <li>Offer to store or pack the student's belongings</li> </ul>		
31. Maintain contact with the family by periodically checking in, offering support, or taking measures to acknowledge the anniversary of the death.		
H. Supporting the campus community		
32. Seek out those on campus who were close to the deceased, such as friends, roommates, teammates, siblings, or resident assistant to:		
<ul> <li>Offer counseling and provide information</li> </ul>		
<ul> <li>Generate absence notifications</li> </ul>		
<ul> <li>Work with their instructors to complete assignments or assist with incompletes and withdrawals</li> </ul>		
<ul> <li>Have counseling or a campus religious advisor periodically check in on those individuals</li> </ul>		
33. If the student lived <i>off campus</i> , work with the landlord or management company to relocate roommates if requested.		
34. If the student lived <i>on campus</i> , offer to move anyone who lived with or near the deceased.		
35. Be sure to:		
<ul> <li>Meet with residence advisors to update them on the situation and to offer guidance on helping students obtain counseling, watching for signs of student distress, and approaching a student in need</li> </ul>		

	1	
Checklist for Responding to a Student Death Continued	Completed?	Further Steps
Offer counseling to students, staff, faculty, and co-workers, if the student was an employee (If your institution's UE policy includes the ProResponse benefit, up to \$50,000 in grief counseling services is available in the event of a student death. For more information, please see <a href="https://www.ue.org/member/crisis-communications.aspx">www.ue.org/member/crisis-communications.aspx</a> .)		
<ul> <li>Place counselors or therapy dogs in campus locations frequented by students, such as in residence halls or libraries, to facilitate discussion and healing</li> </ul>		
<ul> <li>Designate someone to attend all classes that the deceased was enrolled in to offer help or provide information about the death</li> </ul>		
<ul> <li>Send condolence letters to all instructors of the deceased</li> </ul>		
<ul> <li>Cancel campus events that seem inappropriate in light of the death</li> </ul>		
I. Memorials		
36. In planning for a memorial, consider the following actions:		
<ul> <li>Involving the family in the choice of a place for the service</li> </ul>		
<ul> <li>Excusing students from class for the service</li> </ul>		
<ul> <li>Providing transportation to and from the service</li> </ul>		
<ul> <li>Accommodating cultural and religious customs</li> </ul>		
<ul> <li>Involving the deceased's friends and instructors in the service</li> </ul>		
<ul> <li>Obtaining a translator if the deceased is international</li> </ul>		
<ul> <li>Involving the institution's choir or other musicians</li> </ul>		
<ul> <li>Providing the family with a memory book or videotape of the service</li> </ul>		
<ul> <li>Having a member of campus leadership attend</li> </ul>		
<ul><li>Providing security</li></ul>		
37. Preserve physical memorials left in remembrance of the deceased and offer to send them to the deceased's family.		
38. Offer a flag lowering ceremony or a private catered reception for close family and friends.		
39. Try to remain consistent with the memorial services held for each student to avoid suggesting that one life is more important than another.		

## **Resources**

■ "Reporting on Suicide: Recommendations for the Media" American Foundation for Suicide Prevention www.afsp.org/index.cfm?fuseaction=home.viewpage&page\_id=7852EBBC-9FB2-6691-

54125A1AD4221E49

This article provides tips on how reporters can cover suicides while minimizing the risk of copycat behavior.

■ Keehan, Alyssa. "A Guide to Developing a Campus Crisis Communications Plan," Risk Research Bulletin, December 2009.

<u>www.ue.org/Libraries/Shared\_RML/Risk\_Research\_Bulletin\_Crisis\_Communications\_--\_12-09.sflb.ashx</u>
This white paper provides step-by-step guidance on creating a crisis communications plan and explains its importance.

- Cintron, Rosa, Garlough, Katherine, and Weathers, Erin T. *College Student Death: Guidance for Caring Campus*. Lanham, MD: University Press of America, 2007.
  - This is a collection of essays on different aspects of a student death and is widely available for purchase online for about \$30.
- "Policy and Procedure: Responding to a Student Death"
   University California at Santa Cruz

### www.studentaffairs.ucsc.edu/staff/docs/policies/StudentDeath2005.pdf

An example of a comprehensive policy for responding to a student's death and one of the few that is publicly available through the Internet.

## **Books on Grieving**

- Noel, Brook, and Blair, Pamela D. *I Wasn't Ready to Say Goodbye*. Milwaukee, WI: Champion Press, 2000. This book explores the pain of surviving the sudden death of a loved one and provides guidance on how to endure and grow from the pain surrounding human loss.
- Jenkins, Bill. What to Do When the Police Leave. Chicago, IL: WBJ Press, 2001.

  Written by a father whose son was murdered, this book provides practical advice on dealing with the death of a child due to crime.
- Fine, Carla. *No Time to Say Goodbye*. New York, NY: Broadway Books, 1997.

  This book covers the experience of surviving the death of a loved one due to suicide and offers guidance on the different stages of grief.

## Education's Own Insurance Company

The material appearing in this publication is presented in summary form and should not be considered legal advice. The use of any material appearing in this publication does not establish that relevant legal requirements or best practices have been met.

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## **Reference Materials**

## **University of Texas at Austin Death-Related Checklist for Families**

## **Settling Affairs**

### ☐ Visit Bank or Credit Union/Call Credit Card Companies

To settle bank and savings accounts, and to close out credit card account(s)

- Need certified copy of Death Certificate
- Need copy of "Affidavit of Heirship"
- Need copy of "Power of Attorney," if not actual beneficiary
- Beneficiary if present, needs proof of identity, i.e., passport or valid U.S. driver's license or state issued ID
- Provide bank account wire transfer information if the money is to be transferred by wire to beneficiary's account
- The parents or spouse should provide a complete mailing address where any proceeds or possessions should be mailed
- If the student left no will behind, the parents or spouse should also provide a notarized "Letter of Testamentary" indicating that they are the rightful heirs. Also known as "Affidavit of Heirship."

### □ Visit Home or Apartment

To select personal property that the beneficiary wishes to keep

- Arrange with landlord for entry into home/apartment
- Arrange with crime scene clean-up company to clean prior to entering if the death occurred in the home/ apartment
- Need certified copy of Death Certificate
- Need copy of "Affidavit of Heirship"
- Need copy of "Power of Attorney," if not actual beneficiary
- Beneficiary if present, needs proof of identity, i.e., passport or valid U.S. driver's license or state issued ID
- Pack personal effects
- Determine what to do with remaining articles (donate to Goodwill, Salvation Army, local library, or academic department for textbooks, etc.)
- If University of Texas library books are located, pack and return to library or to the Office of the Dean of Students staff who will return them to the library on your behalf
- · Settle with landlord any outstanding rental charges, apartment cleaning charges, or refund of deposit

#### □ Account Modification of Local Phone Service and Utilities

- Need a copy of Death Certificate
- Need a copy of "Power of Attorney," if not actual beneficiary
- Provide a forwarding address for final bills

## **Reference Materials**

## **Optional**

### ☐ Visit the Office of Vital Records (512) 972-4784

1100 W. 49th St, Austin, TX

Office Hours: 8 a.m. - 5 p.m., Monday – Friday

## www.ci.austin.tx.us/health/

This is to obtain additional death certificates if necessary. It is recommended that the beneficiary has at least 10 certified copies.

### ☐ Contact the Medical Examiner's Office (512) 854-9599

1213 Sabine St, Austin, TX

Office Hours: 8 a.m. - 5 p.m., Monday - Friday

### www.co.travis.tx.us/medical\_examiner/default.asp

If copies of the autopsy report are desired:

- Need a copy of Death Certificate
- · Need a copy of "Affidavit of Heirship"
- Need a copy of "Power of Attorney," if not actual beneficiary
- Beneficiary, if present, needs proof of identity (passport, state issued ID)

### ☐ Contact treating physician

If family wants to discuss medical history/treatment

- Need a copy of Death Certificate
- Need a copy of "Power of Attorney," if not actual beneficiary
- Beneficiary, if present, needs proof of identity (passport, state issued ID)

### ☐ Contact Emergency Medical Services (512) 972-7201

### www.atcems.org/

If family wants copy of EMS report if transportation to the hospital was made

- Need a copy of Death Certificate
- Need a copy of "Power of Attorney," if not actual beneficiary
- Beneficiary, if present, needs proof of identity (passport, state issued ID)

### **University Departmental Resources**

#### ☐ Financial Aid

Student Financial Aid Services will be officially notified of your student's passing through a confidential memorandum from the Office of the Dean of Students. Student Financial Aid Services will then notify any lenders or grants/scholarships. For questions regarding Student Financial Aid Services, please call (512) 475-6200 then press 4 to speak to a Financial Aid counselor or visit finaid.utexas.edu/.

## **Reference Materials**

### ☐ Student Accounts Receivables

This office will address if there are any bills due or money owed to the heir of the estate. Tuition reimbursement is made if the death of the student occurs prior to the 20th class day of each long semester (for summer classes please contact Student Accounts Receivables for the reimbursement schedule). Any questions regarding tuition reimbursement should be made to this office by calling (512) 471-4838 or visiting www.utexas.edu/business/accounting/sar/.

### If employed in a benefits-eligible position at UT, the following may apply:

### ☐ Visit Employing Department

To obtain personal property that the beneficiary wishes to keep:

- Need a copy of Death Certificate
- Need a copy of "Affidavit of Heirship"
- Need a copy of "Power of Attorney," if not actual beneficiary
- Beneficiary, if present, needs proof of identity (passport, state issued ID)
- Discuss payment of vacation leave if deceased was employed at UT in a benefits eligible position

# □ Visit Human Resource Services – Benefit Services (Corner of 27th Street and Wichita on campus in the NOA building) (512) 471-4343

For payment of UT life insurance to beneficiary, if the deceased was employed by UT and benefits eligible

- Need a copy of Death Certificate
- Need a copy of "Affidavit of Heirship"
- Need a copy of "Power of Attorney," if not actual beneficiary
- Beneficiary, if present, needs proof of identity (passport, state issued ID)
- Insurance company will contact beneficiary directly to arrange payment. Make sure beneficiary contact information is correct.

For payment of Teacher Retirement benefits (if applicable)

- Need a copy of Death Certificate
- Need a copy of "Affidavit of Heirship"
- Need a copy of "Power of Attorney," if not actual beneficiary
- Beneficiary, if present, needs proof of identity (passport, state issued ID)

### □ Visit Payroll Services (Main Building – UT Tower on campus, Room 134) (512) 471-5271

For payment of paycheck to the beneficiary

- · Need a copy of Death Certificate
- Need a copy of "Affidavit of Heirship"
- Need a copy of "Power of Attorney," if not actual beneficiary



- Beneficiary, if present, needs proof of identity (passport, state issued ID)
- Fill out change of address form with home address of beneficiary if check is to be mailed and to have Form W-2 and/or Form 1042-S mailed to the beneficiary
- If your student was employed either on or off campus, a tax return will need to filed by April 15
- · Contact the Internal Revenue Office.
- To file U.S. tax return on behalf of your student (necessary if any overpayment of taxes are eligible for refund to the beneficiary) use forms W-2 and/or Form 1042-S which will be mailed by payroll.



## AFFIDAVIT OF HEIRSHIP

For use if deceased is not married and had no children. \_\_\_\_\_, father of the deceased (insert father's name) (insert mother's name) (insert full name of deceased) mother of the deceased, do hereby declare (insert full name of deceased) that our child died leaving no will and was not married and had no children. We further declare that we are the sole inheritors of our child's estate. OATH OR AFFIRMATION We swear (affirm) that the statements contained in this affidavit are true and correct. SignatureSignature Printed name Printed name Relationship to deceased Relationship to deceased 

[Seal or Stamp]

Signature of Officer Administering Oath



## **POWER OF ATTORNEY**

ur full name and relationship)	a resident of	
C II	, a resident or	
ir fuii name ana reiationsnip)	,	(insert your country)
(insert the full name of the person yo	u designate to act on your beha	ulf)
ct on my behalf in settling the bu	siness affairs of my	
•		(insert son, daughter, spouse)
		·
(insert name of son, daugh	ter or spouse).	
		Date
<del></del>	Re	lationship to deceased
		I
Home address in	formation:	
Street:		
•		
Phone number:		
		. 1
this day of	, 20 and sigi	ned the above statement.
Notary Public Si	gnature	_
Notary Public Si	gnature	_
	Home address in  Street:  City:  Country:  Postal Code:  Phone number:	(insert name of son, daughter or spouse).



## LIMITED POWER OF ATTORNEY

Due to the death of my	.,
(insert son, daughter, spouse)	(insert full name of deceased)
I	, a resident of(insert your country)
(insert your full name and relationship)	(insert your country)
give to(insert the full name of the	
(insert the full name of the	person you designate to act on your behalf)
imited Power of Attorney to act on my behalf by:	
	(Insert here what business you are allowing your designee to conduct)
to settle the business affa	irs of my
	(insert son, daughter, spouse)
	, who is deceased.
(insert ful.	l name of deceased)
Signature	Date
<del></del>	
Printed name	Relationship to deceased
Home	ldress information:
Tionic ac	idiess information.
Street:	
•	
This is to certify that	is known to me and
	, 20 and signed the above statement.
/ <del></del>	
Not	ary Public Signature
	[Stamp]

# **Reference Materials**

## **University of Texas at Austin Condolence Letter**

Dear:
I know there are no words of comfort to ease the grief of the unexpected loss of your child. Please know that you and your family are in our thoughts during this difficult time. This tragic, unexpected loss of one of our students has profoundly affected our entire campus community.
Following our tradition at the university, we would like to offer you and your family an opportunity to honor your child's memory by lowering the Texas flag in a ceremony on campus. Please contact Christa López to inform her of a convenient date and time so that we can finalize plans for the flag lowering by, if you wish to do so. She may be reached at 555-555-5555.
Enclosed is a brochure of the university's Memorial Tree Program through which families can purchase a tree to provide a living tribute to a loved one. We have also enclosed a publication and a checklist as helpful resources. "I Wasn't Ready to Say Goodbye" offers advice and suggestions on surviving, coping, and healing after the sudden death of a loved one. It is a real and honest account of loss and grief and offers insight and understanding of the challenges you may face. The checklist may assist you as you settle affairs during this difficult time. We hope these small gifts provide some direction and clarity.
If there is anything that I can do to assist you in matters relating to the university, please do not hesitate to call me.
With my deepest condolences,
Dr. Soncia Reagins-Lilly Senior Associate Vice President for Student Affairs Dean of Students
c: Dr. LaToya Hill, Assistant Dean for Student Emergency Services Ms. Christa López, Coordinator of Student Emergency Services
Enclosures



# **ProResponse** Crisis Response Coverage

## Specialized Expertise When You Need It Most

United Educators recognizes the tremendous impact a tragedy or crisis can have on a campus. In alignment with our "Cool Head, Warm Heart" philosophy—a recognition that responding to a tragedy requires a rational approach to legal matters and a thoughtful appreciation for the emotional trauma of the circumstance—we offer a supplemental crisis response program. This crisis response benefit, *ProResponse*, features:

- *Proactive*, rapid response to a crisis or incident
- Professional services to mitigate reputational damage and alleviate emotional distress
- Protection against further damage to the institution's reputation

**ProResponse** is available to members who carry Educators Legal Liability and any form of General Liability (CGL, GLX, GLU, BLX) coverage with UE for policies with effective dates April 1, 2010 or later.

This coverage provides up to \$50,000 for emergency public relations assistance and/or trauma counseling services, enabling institutions to quickly turn their attention to relevant legal and operational matters. Application of *ProResponse does not have to be tied to a liability occurrence or wrongful act* by the institution.

- Trauma counseling is available in the event of a student death, whether it occurs on campus or off, during school activities or not. This benefit enables UE members to access grief counseling services to aid students, faculty members, employees, or the family of the deceased. Trauma/grief counseling is provided by NEAS, a company that specializes in behavioral health solutions and is accredited by the Council on Accreditation/Employee Assistance Society of North America.
- Public relations services are applicable in such varied situations as the assault of a student in a foreign study

## **ProResponse** in Action

FOREIGN TRAVEL EMERGENCY



A foreign-language student from
New England was just doors away
from his host family's residence in
Russia when two strangers jumped
him and pummeled him. The
student's injuries were serious, but
he made a full recovery. When media
reports at home questioned whether
the university had adequately
prepared students for crimes abroad,
a PR firm helped them respond
about the safety of their programs.

## **ProResponse** in Action

**DEATH OF A STUDENT** 



A college athlete died during a recreational football game. Rumors began immediately about whether the university acted quickly enough to help him. Fellow athletes in the game were grief-stricken; two of them were considering dropping out for a semester. The college used trauma counseling services to attend to the emotional needs of the students, and a PR firm to craft a message that conveyed accurate information and expressed its heartfelt sympathy.

program, a tornado that destroys several buildings, a crime wave on campus, or a student's death. Members can choose from among several public relations firms selected based on their extensive knowledge of educational institutions and attention to our members' needs.

## Why is the *ProResponse* benefit so important?

There are certain crises that require dedicated, professional assistance even for well-managed educational institutions. In a time of crisis, expert guidance can be invaluable in helping to protect your reputation while you focus on recovery and the management of the operational and legal aspects of the crisis.

Often, a proactive approach to a crisis will save the institution from unnecessary damage. *ProResponse* will provide immediate assistance when you need expert communications guidance or trauma/grief counseling services to help you through difficult times.

## **Trauma Counseling Services**

In the event of a student death, trauma counseling services can be a valuable aid in facilitating recovery. Counseling services are available to member institutions 24/7/365 and can be accessed as either a specialized stand-alone service or one that is supplemental and coordinated with an institution's overwhelmed counseling center. To activate services, eligible members can call a toll-free number dedicated for use by UE members. Trauma/grief counseling services available through **ProResponse** include:

#### Consultation

An experienced NEAS consultation manager will confer with a representative at your school or campus to discuss the death of an enrolled student, assess the impact, and strategize solutions.

#### ■ Telephone Trauma Counseling

In response to the death of any student, trauma counseling can be delivered to students, faculty, and employees as well as to the deceased student's immediate family members by telephone.

### ■ On-site Trauma Counseling

On-site trauma counseling can also be delivered to the students, faculty, and employees of the institution and to the deceased student's immediate family members. Individual and group support and counseling are available upon request.

Eligible members are asked to pre-register with NEAS to ensure prompt response at the time they activate services. A registration form can be found on **www.UE.org** in the Member Center.

### **Crisis Communications Services**

During a crisis, a PR expert can provide valuable counsel in protecting your institution from reputational damage while you turn your attention to relevant physical and legal matters. UE members have benefited from professional communications services in response to various situations, including the death of a student, sexual abuse allegations, foreign travel emergency, and crime outbreak.

Compared to other carriers, UE's coverage provides for a variety of events and circumstances, not just a few specific perils. UE has approved a number of well-respected PR firms to work with our members. A list of approved firms is available at www.UE.org/member/crisis-comm-services.aspx.

## How It Works

**ProResponse** coverage is available from the effective date of both ELL and GL policies, beginning 4/01/2010 or later. A crisis that creates actual or threatened adverse publicity or a student death has to occur within the Policy Period to trigger **ProResponse** coverage. This benefit does not apply to pre-existing claims under either policy.

For crisis communication coverage, the underlying event that precipitates adverse publicity would have to occur within the last three years and while the member institution has both GL and ELL with UE.

Member institutions can choose from a panel of pre-approved PR firms. In the event of a student death, members can call NEAS directly for trauma counseling services. Eligible members may access these services without prior approval from UE.

- When a crisis or a student death occurs, engaging trauma counseling or PR services triggers the first \$15,000 of coverage. No deductible or copay will apply.
- The member institution should contact UE within seven days to get approval for an additional \$35,000 in coverage and to assess the need for additional options. We recommend that contact be as immediate as possible so that UE can help in evaluating the circumstances and determining what assistance would be most valuable.
- UE will pay for PR or trauma counseling services on your behalf.

### To Learn More

For more information about **ProResponse**, please visit www.UE.org or contact your broker.

## **ProResponse** in Action

SEXUAL ABUSE ALLEGATIONS



When three students complained that an instructor touched them inappropriately, the college acted quickly. While it began its inquiry into the instructor's behavior, it also consulted with a PR firm in preparation for the predictable media outcry. College administrators were ready with answers when the reporters called.

## **Education's Own Insurance Company**



Two Wisconsin Circle, Fourth Floor Chevy Chase, MD 20815 phone/301.907.4908 fax/301.907.4830 www.ue.org

United Educators Insurance, a Reciprocal Risk Retention Group, is a licensed insurance company owned and governed by more than 1,160 member colleges, universities, independent schools, public school districts, public school insurance pools, and related organizations throughout the United States. Our members range from small private schools to multicampus public universities.

UE was created in 1987 to be "Education's Own Insurance Company" on the recommendation of a national task force organized by the National Association of College and University Business Officers. Our mandate is to provide a long-term, stable alternative to the cyclical unavailability and erratic pricing of commercial liability insurance. We understand the special nature of education and are committed to reducing the overall cost of risk for our policyholders. UE members benefit from tailored coverages as well as value-added, education-specific services in claims and risk management. United Educators is Rated A (Excellent) by A.M. Best.

For more information, visit our website at www.ue.org or call us at (301) 907-4908.



United Educators has a Best's Rating of A (May 2010). For the latest rating, access www.ambest.com.

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