Special Waiver and Acknowledgement required for study

GHANA – Fall 2023

As a condition of, and as consideration for, my studying abroad under the auspices of Wesleyan University’s Office of Study Abroad, either on a Wesleyan-administer program or another program, I agree to the following assumption of risk and release and waiver. I understand and agree that no oral representations can or will alter the contents of this document, and that if any portion of this document is deemed unenforceable, all other provisions remain in full force and effect.

Due to the ongoing COVID-19 pandemic, I acknowledge and fully understand that these travel arrangements may be interrupted or cancelled by the University, or by the associated study abroad provider outside of the University’s control, for reasons that are unforeseeable at this time. I also understand and acknowledge that travel involves the risk of a variety of hazards to health and/or safety, including but not limited to, injury, illness, disease, epidemics, and/or pandemics. I expressly understand and agree that I assume all such risks associated with travel whether or not specified herein.

I affirm that I am age 18 or older.

Assumption of Risk:

I understand that participation in a study abroad program involves risks not present on Wesleyan’s Middletown, CT campus. For initiatives abroad these include, but are not limited to, risks inherent in travel to and from, and within, a foreign country, and risks resulting from different:

- legal, economic, social, political, and law enforcement conditions;
- standards for the safety and maintenance of both private and public buildings and conveyances, including different standards for the accessibility and accommodations of persons with disabilities;
- standards for the availability and provision of medical care;
- weather conditions; and
- educational systems and expectations

I understand these risks and accept and assume them as a condition for my participating in such a program. I acknowledge that my participation in that program is voluntary.

General Release and Waiver:
I, for myself, and for my heirs, executors, administrators and assigns, release and waive any and all claims arising out of my participation in a study abroad program led by a Wesleyan faculty or staff member that I may have, now or in the future, against Wesleyan University, its employees or agents, including, but not limited to, claims for damage to or loss of property, consequential damages, violation of civil rights, personal illness or injury, or death.

I understand that Wesleyan University, including the leader of the off-campus initiative, does not administer or control all aspects of such initiatives, and that other providers of goods or services in this connection are not agents of Wesleyan or under its control.

**Medical Release and Authorization:**

I assume all risk and responsibility for my medical needs while a participant in a Wesleyan approved or administered Study Abroad Program, and acknowledge that Wesleyan is not responsible for the provision and quality of medical treatment or hospital care that I receive while such a participant.

In the event of a medical emergency, however, I authorize Wesleyan to take any action deemed in good faith to be necessary for my health and safety. I assume full financial responsibility for, and release Wesleyan, including the leader of such initiative, from any and all liabilities resulting from the good faith exercise of this authority.

I understand that Wesleyan has the authority to contact my parent/guardian about my physical or mental health while I am abroad if it is deemed advisable to do so.

I authorize Wesleyan, including the leader of the program, to determine whether it is in my best interests or those of Wesleyan or the program that I return home.

I have read the U.S. Department of State Travel Country Information page concerning travel to GHANA.

I understand and acknowledge that:

- I am required to sign the Assumption of Risk and Release and Waiver form and other forms required for Wesleyan approved study abroad programs generally because I will be a registered Wesleyan student while studying in GHANA; and that references to Wesleyan’s permission to, and approval of, study abroad in those forms means only that Wesleyan has agreed to give me credit for approved courses I satisfactorily complete in GHANA;
- Wesleyan University is in no way responsible for my health, safety or security while in, and while traveling to and from GHANA;
- In spite of my being encouraged to follow the advice of the on-site coordinator and regardless of any advice that is given, neither Wesleyan nor the on-site coordinator is
responsible for my health, safety or security while in, or while traveling to and from, GHANA; and that

- Should I decide to leave GHANA before the end of a program because of health or safety concerns, or for any other reason, Wesleyan will not be obligated to give me credit for a partial semester of study or a refund of tuition or any other fees.

I am aware of the specific risks of travel to, and in, GHANA, as detailed below:

- **State Department Travel Advisory Level 2: Exercise Increased Caution**
  - Exercise increased caution in Ghana due to crime. Some areas have increased risk. Read the entire Travel Advisory.

- **Demonstrations**
  - Demonstrations occur frequently.
  - They may take place in response to political or economic issues, on politically significant holidays, and during international events.
  - Even demonstrations intended to be peaceful can turn confrontational and possibly become violent.
    - Avoid areas around protests and demonstrations
  - Check local media for updates and traffic advisories

- **Crime**
  - **Violent crimes**, such as carjacking, armed robbery, and kidnapping, do occur.
    - These crimes often happen at night and in isolated locations.
    - Robberies on highways are of particular concern, especially at night.
    - Armed robbers also sometimes target vehicles coming from Kotoka International Airport.
    - If your car is hit by another car while you are driving, go directly to the nearest police station to report the incident.
    - Reports of residential robberies continue to be on the rise.
    - Sexual assault is significantly underreported and remains a serious problem.
      - Rape is a crime in Ghana punishable by 5-25 years in prison.
      - Police rarely respond to reports of domestic violence.
      - Domestic violence is a crime punishable by up to 2 years in prison and/or a fine.
  - **Street crime** remains a serious problem in Accra and other large cities.
    - Thieves carry out crimes of opportunity, such as “snatch & grabs,” on city streets in isolated areas as well as from vehicles idling in traffic.
    - Pickpockets are also prevalent in crowded areas.
  - **Luggage and travel document theft** occurs at Kotoka International Airport in Accra and in hotels across Ghana.
Always keep your documents secure and don’t leave your baggage unattended.
Be wary of all offers of unsolicited assistance at the airport from anyone other than uniformed porters or officials.

- **Credit card fraud** is common.
  - Exercise caution when using credit and ATM cards in Ghana.
  - It is very common for scammers to tamper with credit card terminals.
  - Skimming is the primary means of credit card fraud and is undetectable until fraudulent charges appear on statements.
  - If you choose to use a credit card anywhere in Ghana, monitor your credit card activity closely.

- **Internet romance and financial scams** are prevalent in Ghana
  - Scams are often initiated through internet postings/profiles or by unsolicited emails and letters
  - Do not send money to anyone you have not met in person

- Exercise increased caution specifically due to crime:
  - In urban areas and crowded markets
  - When traveling by private or public transportation after dark as criminals may use blockades to slow down and restrict movement of vehicles
  - Areas near the northern border in the Upper East and Upper West regions
    - Keep up to date on security alerts affecting those areas

- There are several ongoing chieftaincy disputes in Ghana that generally involve competition over limited resources.
  - Several of these disputes have erupted into violence and unrest during recent years.
  - Exercise caution in rural areas and remain alert to outbreaks of unrest.

- Exercise increased caution in parts of the Bono East, Bono, Savannah, Northern, Northeast, and Upper East regions due to civil unrest.
  - Civil unrest due to tribal disputes can occur at any time.
  - The likelihood for violence developing from a tribal dispute is greater in parts of these regions.

- **Maritime Security**:
  - Piracy and armed robbery in the Gulf of Guinea continue to trend upwards.
  - Pirates/armed groups operating in the region typically carry out attacks on vessels using automatic weapons.
  - Attacks, kidnappings for ransom, and robbery of crew, passengers, and ship’s property continue to be common occurrences.

- **Local Law**
  - You are subject to local laws.
    - If you violate local laws, even unknowingly, you may be expelled, arrested, or imprisoned.
  - Public smoking is illegal in Ghana and visitors have been arrested for smoking cigarettes in public places.
In recent years, visitors have reported substantial financial losses from questionable transactions involving gold and other precious metals.

- The Government of Ghana maintains strict regulations on these natural resources. All agents must be licensed and all transactions must be certified.

Be aware that building construction standards are often lower than those found in the United States. These lower standards have contributed to building collapses, fires, and electrical shock.

- LGBTI Travelers: Ghana’s criminal code outlaws “unnatural carnal knowledge,” which is frequently interpreted by local authorities as consensual same-sex sexual relations. This is criminalized as a misdemeanor in Ghana.
  - Visitors have been arrested and extorted for such activities, though the U.S. Embassy has not received reports of prosecutions.

Traffic Laws

- Travelers are routinely stopped at police checkpoints throughout Ghana, and vehicles and passengers may be searched.
- Drivers must possess an international driver’s license or a Ghanaian driver’s license. When foreign drivers apply for their Ghanaian driver’s license, they may be asked to have their international driver’s license or their home country driver’s license confirmed by their embassy.
- Some countries may not be able to authenticate licenses and travelers are advised to contact the National Identification Authority in Ghana or have their driver’s license authenticated in their home country prior to arriving in Ghana.
- While in Ghana, you should carry documentation of your immigration status, such as a passport and a visa.

Road Conditions and Safety

- Main roads in major cities are generally paved and well-maintained.
- Secondary roads and many roads outside of major cities are mostly in poor condition. Many accidents occur on the highway from Accra to Cape Coast.
- Travel in darkness, particularly outside the major cities, is extremely hazardous due to poor street lighting and the unpredictable behavior of pedestrians, bicyclists, and animals.
- Aggressive drivers, poorly maintained vehicles, and overloaded vehicles pose serious threats to road safety.
- Scammers may intentionally bump into vehicles and pretend to be hit.
  - They then attempt to extort money from the vehicle’s occupants.
  - Scams of this nature most commonly occur in congested urban areas.
- There has been an increase in robberies on the highways from Bole-to-Wa and Kintampo-to-Tamale, as well as on other minor roads within parts of the Upper West, Upper East, Northern, Eastern, Bono, Bono East, and Ahafo Regions.
- Avoid travel at night outside of major cities, remain vigilant, and drive with doors locked and windows up.

Public Transportation
Safety standards for small private buses, often called tro-tros, are substandard

- Accessibility
  - Ghana’s Persons with Disabilities Act (2006) explicitly prohibits discrimination against persons with physical, sensory, intellectual, and mental disabilities in employment, health care, air travel and other transportation, and other domains.
  - The government does not systematically or overtly discriminate against persons with disabilities, but such persons may experience societal discrimination.
  - Furthermore, the law provides persons with disabilities access to public buildings “as far as is practical.” However, most buildings, transportation, and educational facilities do not provide for people with special needs.
  - Because many streets are unpaved or not well-maintained, and sidewalks are not prevalent, individuals in wheelchairs or who have difficulty walking face challenges.

- Tourism
  - The tourism industry is unevenly regulated outside of the major cities, and safety inspections of equipment and facilities may not commonly occur.
  - Hazardous areas/activities are not always identified with appropriate signage, and staff may not be trained or certified either by the host government or by recognized authorities in the field.
  - In the event of an injury, appropriate medical treatment is typically available only in/near major cities.
    - First responders are generally unable to easily access areas outside of major cities to provide urgent medical treatment.
  - Visitors are encouraged to purchase medical evacuation insurance.

- Swimming in coastal waters is dangerous and strongly discouraged, even for excellent swimmers. The ocean currents along the coast are powerful and treacherous, and several people drown each year.

- Health
  - Dial 211 for emergency services in Ghana
  - Medical Facilities
    - Health facilities are limited, particularly outside the capital, Accra.
    - Public medical clinics lack basic resources and supplies.
    - Hospitals and doctors often require payment “up front” prior to service or admission. Credit card payment is not always available. Most hospitals and medical professionals require cash payment.
    - Private hospitals usually require advance payment or proof of adequate insurance before admitting a patient.
    - Generally, in public hospitals only minimal staff are available overnight in non-emergency wards.
    - Patients bear all costs for transfer to or between hospitals
  - Ambulance services are not widely available, are not staffed with trained paramedics, and often have little or no medical equipment
- Injured or seriously ill travelers may prefer to take a taxi or private vehicle to the nearest major hospital rather than wait for an ambulance.

  **Medical Insurance**
  - Make sure your health insurance plan provides coverage overseas. Most care providers overseas only accept cash payments.
  - It is strongly recommended to purchase supplemental insurance to cover medical evacuation

  **Prescription Medication**
  - You should carry adequate supplies of any needed prescription medicines, along with copies of your prescriptions, the generic name of the drugs, and a supply of preferred over-the-counter medications.
  - Always carry your prescription medication in original packaging, along with your doctor’s prescription.
    - Check with the Ghana Food and Drugs Authority to ensure the medication is legal in Ghana.
  - Medication should be purchased in consultation with a medical professional and from reputable establishments
    - Counterfeit medication is common and may prove to be ineffective, the wrong strength, or contain dangerous ingredients

  **Water Quality**
  - In many areas, tap water is not potable.
  - Bottled water and beverages are generally safe, although you should be aware that many restaurants and hotels serve tap water unless bottled water is specifically requested.
  - Be aware that ice for drinks may be made using tap water.

  **Air Quality**
  - Air pollution is a significant problem in several major cities in Ghana.
  - Consider the impact seasonal smog and heavy particulate pollution may have on you and consult your doctor before traveling if necessary.
  - The air quality varies considerably and fluctuates with the seasons.
  - It is typically at its worst in the dry season from October to February.

  **Mosquito-borne illnesses**, such as Malaria, Yellow Fever, and Dengue are a significant problem, and prevention of bites and proper Yellow Fever immunization are important for all areas.

  **While in Ghana**, you should:
    - carry and use insect repellents containing either 20 percent DEET, picaridin, oil of lemon eucalyptus, or IR3535
    - treat clothing and tents with permethrin
    - sleep in screened or air-conditioned rooms under insecticide-impregnated mosquito nets.

  **Illnesses** including:
    - Malaria
    - Yellow Fever
- Dengue Fever
- Diarrheal Illness
- Rabies
- Meningococcal Meningitis
- Tuberculosis
- Schistosomiasis
- Cholera
- Typhoid Fever
- HIV/AIDS

Student Signature:  

Student Name Printed:  

Date:  