

Staff/Non-Student Travel Insurance FAQs

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These FAQs cover international travel insurance for staff, contractors, consultants and visitors. FAQs for international travel insurance for students can be found [here](#).

Travel insurance coverage and eligibility

1. What does the university's international travel insurance policy cover?

The University's international travel insurance provides cover for emergency medical, accident/personal injury, and lost baggage and travel documents.

Details of the cover, schedule of benefits, insurance certificate and policy wording is provided on the [Travel Insurance](#) staff intranet page.

2. Who is covered by the University's travel insurance?

Staff, contractors/consultants and visitors of the University and its subsidiaries who are travelling internationally on funded business of the University (and its subsidiaries), and who meet the eligibility requirements and conditions in the [Funded Travel Insurance Terms & Conditions](#).

Business of the University includes research and study leave, conferences, research, presentations and lectures.

3. Does travel insurance cover New Zealand domestic travel?

No, the travel insurance policy only covers international travel, including trans-Tasman.

4. How long is the cover for, and what do I do if my trip abroad exceeds that length of time?

Staff/contractors/consultants/visitors must have travel insurance in place for the entire duration of their international travel for university business and any associated personal travel.

- **Cover for staff** has no limit in days. **However, staff who will exceed 180 days in a single location (i.e. country) need to arrange a separate insurance.**
- **Cover for contractors/consultants/visitors** is limited to 90 days. Additional insurance needs to be arranged for any travel exceeding this limit.

To arrange additional insurance please see: [How do I organise additional insurance?](#)

5. How do I sign-up or register for international travel insurance?

Insurance cover will apply automatically provided the University's [Travel Policy](#) and [Funded Travel Insurance Terms & Conditions](#) are met.

Certain exclusions may apply, including for:

- Pre-existing medical conditions;
- High Risk travel destinations.

For further information, please see: [Are there exclusions to the University's travel insurance?](#)

Additional insurance may be required in certain circumstances. Please see: [How do I organise additional insurance?](#)

Before you travel, please take note of the [emergency traveller assistance contact details and services](#).

6. I didn't book through the University's Travel Management Company. Am I still covered by the travel insurance policy?

Yes, coverage is not dependent on which travel agency has arranged the travel as long as the travel meets the eligibility conditions of the [Funded Travel Insurance Terms & Conditions](#).

Booking through the University's official travel agency ensures your details are captured for emergency traveller tracking purposes. Please see: [Do I have to sign up for emergency traveller tracking?](#)

7. What if the traveller is an honorary academic?

Honorary academics are covered with the same eligibility as staff members, provided that all other requirements and conditions are met as outlined in the [Funded Travel Insurance Terms & Conditions](#).

8. I will work while overseas, but I paid for the trip myself – am I covered?

No cover is provided to staff, contractors, consultants or visitors who work during privately funded travel.

9. Am I covered if the University only funded part of my travel?

Travel is automatically covered where it is **fully funded** by the university, a research grant, or a third party (e.g. another university, external research entity or conference organiser). Funding may also be a blend of official sources.

For travel that has mostly official sources, but a small amount of personal funding, eligibility should be checked by sending full details of your intended travel, including the itinerary and details on who is paying for travel, accommodation and other associated expenses to the [Risk Office](#).

10. The University of Auckland is paying to bring an overseas visitor to New Zealand. Is the visitor covered by our travel insurance policy?

The visitor (e.g. overseas academic, overseas job applicant) is covered by the University's travel insurance with the same eligibility as contractors provided that all other requirements and conditions are met as outlined in the [Funded Travel Insurance Terms & Conditions](#). The cover for overseas visitors includes emergency medical coverage within New Zealand.

Travel insurance exclusions and High Risk travel

11. Are there exclusions to the University's travel insurance?

Yes, in situations where:

- The traveller is medically unfit to travel, i.e. travelling against medical advice
- The traveller has a pre-existing medical condition. Please see: [Am I covered with a pre-existing medical condition?](#)

Other exclusions include:

- War Zone destinations are excluded unless declared prior to departure. Countries currently listed as War Risk Zones include:
 - Zone 1: Afghanistan, Iraq, Somalia, West Bank – Gaza Strip, Yemen, Syria
 - Zone 2: Chad, Chechnya, Democratic Republic of the Congo, Cote d'Ivoire, Israel, The Sudan, Pakistan
- Travel to locations that fall under 'avoid non-essential travel' (previously 'high risk') or 'do not travel' (previously 'extreme risk') may not be covered or attract additional premiums. Please see: [What do I do if I intend to travel to a destination which has areas listed as 'avoid non-essential travel' or 'do not travel'?](#)
- Items over \$5,000.00 are not covered unless declared in advance (an additional premium may apply). You can declare items by contacting the University's insurance broker directly via email traveleasy.nz@marsh.com.

12. Am I covered with a pre-existing medical condition?

A pre-existing medical condition is defined as any physical defect, infirmity, existing or recurring illness, injury or disability of which you are aware or for which you have had or received a medical examination, consultation, treatment or investigation.

Staff/contractors/consultants/visitors who have a pre-existing medical condition must complete the [Medical Self-Assessment Form and Questionnaire](#), found on the [Travel Insurance](#) staff intranet page. Upon completion of the form if you are directed to disclose the condition, please send your completed Medical Assessment form to the University's insurance broker Marsh Ltd, at traveleasy.nz@marsh.com quoting the University of Auckland Travel Insurance Policy Number: 766600054

13. What is classified as an 'avoid non-essential travel' or 'do not travel' location?

The Ministry of Foreign Affairs and Trade (MFAT) Safe Travel Website is the official source of travel risk advice for New Zealanders travelling internationally. Please check your destination prior to departure.

MFAT has a four tier travel advisory risk assessment:

<ul style="list-style-type: none">• Do not travel (previously Extreme risk)	Advise against all travel; usually applies to areas where there is conflict, warfare or civil disturbance
<ul style="list-style-type: none">• Avoid non-essential travel (previously High risk)	Non-essential travel, including tourist travel, should be deferred; MFAT has specific indication(s) of possible threatened action from sources that may be regarded as reliable
<ul style="list-style-type: none">• Exercise increased caution (previously Some risk)	Signifies that there are more significant safety and/or security concerns than you would typically find in New Zealand
<ul style="list-style-type: none">• Exercise normal safety and security precautions (previously No significant security risk)	The overall safety and security situation of these destinations is similar to that of New Zealand

14. What do I do if I intend to travel to a destination which has areas listed as 'avoid non-essential travel' or 'do not travel'?

Pre-approval is required. Please download and complete the High Risk Travel Authorisation Form and follow the instructions under Authorisation for High Risk Travel on the [International Travel Insurance](#) staff intranet page.

Coverage for associated personal travel

15. Is my leisure travel covered by the University's international travel insurance?

Associated personal travel is only covered by the University's international travel insurance where the primary purpose of the trip is University business.

- **Staff are covered for up to 31 days** of associated personal travel per business trip.
- **consultants/contractors/visitors are covered for up to 14** days of associated personal travel per business trip.

Travellers must have insurance in place for the entire duration of international travel including any associated private travel. Should you need to arrange additional insurance please see: [How do I organise additional insurance?](#)

16. Do I count travel days, and weekends, as business days or associated personal travel days?

Travel time from origin to location of the work and return count as part of the business trip.

Weekend days that occur during the business portion of the trip are counted as business days.

Example: travel from New Zealand to Singapore on Wednesday, attend meetings with collaborator on Thursday and Friday. No work on Saturday/Sunday. Attend conference on Monday to Wednesday and return to New Zealand on Thursday. All of this time (9 days) would count as business travel.

Coverage for immediate family members

17. I am travelling with my family - are they covered under the University's travel insurance policy?

Contractors/Consultants/Visitors - immediate family are not eligible for coverage. You can purchase additional insurance to cover others who are travelling with you, to ensure you are all travelling on the same insurance policy. See: [How do I organise additional insurance?](#)

Staff - immediate family must accompany you for at least 5 business days to receive coverage. Please see: [advice on how to calculate the number of business days](#).

- Immediate family is defined as dependent children under the age of 16 and/or spouse/partner.
- Immediate family who are accompanying staff on eligible travel for at least 5 business days will also receive cover for up to 31 days [associated private travel](#).

18. Do Staff need to sign-up family for the international travel insurance?

No, as long as they meet the conditions of the [Funded Travel Insurance Terms & Conditions](#) they will be covered automatically. However, the same conditions/exclusions apply, including declaring in advance [pre-existing medical conditions](#).

19. Family member(s) travelling with Staff do not meet the criteria for university coverage. Can I buy additional insurance?

Yes, you can purchase additional insurance to cover others who are travelling with you, to ensure that you are all travelling on the same insurance policy. Please see: [How do I organise additional insurance?](#)

Emergency assistance for university travellers

20. Who do I contact if I need medical/security assistance while travelling?

The University has a membership with Allianz Global Assistance to provide 24/7, worldwide emergency assistance and support to travellers:

- Call (costs reimbursed): +64 9 486 9025
- Email (for non-urgent queries): help@faops.com
- Policy Number: 766600054
- Policy Name: University of Auckland

Medical and security assistance may include medical advice, referrals to nearby medical services, advice on lost documents, or emergency evacuation.

Full details are on the [Emergency Assistance](#) intranet page where there is also a link to download an app.

21. Who should I contact if my flights are cancelled?

If your flights are cancelled, you should contact the travel provider that booked your flights for assistance. Flight cancellation does not qualify as emergency medical/security travel assistance.

22. Do I have to sign up for emergency traveller tracking?

Emergency traveller tracking is a process where the University, or our emergency service provider, will follow up with travellers who are in the vicinity of major incidents to confirm their safety.

As long as your travel was **booked through the University's Travel Management Company** no further action is required.

Where travel is **not booked through the University's Travel Management Company**, itineraries should be sent to the [Risk Office](#). Your details will then be provided to the University's emergency service provider who, in the unlikely event of an emergency in your area of travel, may contact you directly.

All University travellers are also recommended to register their international travel details on the [Safe Travel Website](#) (New Zealand citizens or permanent residents) or their country's equivalent site.

23. Who pays for international insurance /medical /security services?

If travellers have followed the University [Travel Policy](#) and [Funded Travel Insurance Terms & Conditions](#) when booking travel, they will benefit from the international insurance and emergency support services free of charge.

Sometimes a small, up-front payment is required by a medical provider before treatment, e.g. GP appointment fee. The best option may be to pay and claim. As soon as you experience a medical/security incident it is recommended you contact [Allianz Global Assistance](#) who will be able to assist you.

Claims

24. How do I make a claim on the Travel Insurance policy?

To submit a claim, please refer to the Claims Process on the [Travel Insurance](#) staff intranet page and complete the Travel Insurance Claim Form.

25. My visa did not arrive in time for my departure. Can I claim the loss?

No, this is not a claimable situation. The insurance policy states you must have all travel documents prepared before travel.

26. I had to change my flights due to a family medical emergency. Can I claim the cost of my flight change?

This depends on the nature of the emergency/illness. If the event was unforeseen (e.g. resulting from a medical condition that was unknown at time of travel booking) and complies with other requirements as detailed in the insurance policy, you can submit a claim. Please submit your claim to be assessed by following the Claim Process on the [Travel Insurance](#) staff intranet page.

27. I was unwell and I did not get on the plane. Can I claim for the loss?

Yes, as long as illness was unforeseen at time of booking and a doctor has certified you as unfit to travel at the time. Please refer to the Claim Process on the [Travel Insurance](#) staff intranet page.

28. I broke my phone/camera/laptop during my trip. Will the international travel insurance cover it?

The best way for the insurer to determine if a claim is payable is for you to complete the Claim Form. Refer to the insurance policy for covered losses and follow the claim process on the [Travel Insurance](#) staff intranet page.

Renting vehicles while overseas

29. Do I need to purchase additional insurance when renting a vehicle outside of New Zealand?

Yes. When travelling overseas on business you should purchase comprehensive vehicle and liability insurance (also called collision waiver option) when renting motor vehicles. This

insurance should be purchased through the provider of the rental vehicle. **Only if full cover insurance is in place, the University's travel insurance policy will provide up to NZ\$5,000.00 to cover any associated deductible/excess.**

Purchasing additional travel insurance/acquiring travel insurance certificates

30. How do I organise additional insurance?

To arrange additional travel insurance to supplement University-provided insurance, please contact the University's insurance broker directly via email traveleasy.nz@marsh.com.

Some examples of when you may purchase additional insurance:

- a family member who is travelling with Staff who does not meet the criteria of cover under the University's [Funded Travel Insurance Terms & Conditions](#);
- a family member is travelling with a Contractor/Consultant/Visitor;
- travelling with items worth over NZ\$5,000;
- a longer than permitted stay;
- you will have more associated personal travel days than is covered under the University's [Funded Travel Insurance Terms & Conditions](#).

Note: staff and students must have travel insurance in place for the entire duration of their University business travel and any associated personal travel.

31. Where can I get certificates of travel insurance?

A generic copy of the University's international travel insurance certificate and policy can be obtained from the [Travel Insurance](#) staff intranet page.

If you require a travel insurance certificate with your name on it (e.g. for travel visa purposes), please follow these steps:

- 1) The traveller must confirm that they are eligible for the university's travel insurance (refer to the [Funded Travel Insurance Terms & Conditions](#) for conditions).
- 2) Request this certificate by contacting the University's broker with the traveller details at:
Tel: + 64 3 951 7046 or 0800 872 872; or
Email: traveleasy.nz@marsh.com

These non-standard certificates may take up to 5 working days to prepare.