

## Funded Travel Insurance Terms & Conditions

The University of Auckland (UoA) provides international travel insurance at no cost to the individual with the following conditions and circumstances:

### Conditions

1. **Staff, students and consultants/contractors/visitors travelling internationally on *business*<sup>1</sup>** of the University and its subsidiaries and returning to New Zealand. (Students whose travel is registered and approved through the Via TRM may also receive insurance. However, they need to refer to the [Via TRM Student Insurance Terms & Conditions](#) for requirements and information).
2. **Travel must be funded by the University or its subsidiaries**, a research grant or by a third party such as another university, research entity or conference organiser. No cover is provided to staff, students (with the exception of Via TRM approved travel) and consultants/contractors/visitors who work during privately funded travel.
3. If those travelling under the UoA travel insurance policy have a **pre-existing medical condition**<sup>2</sup>, they must complete the [Medical Assessment Form](#).
4. The official source of advice and risk level for countries is the Ministry of Foreign Affairs and Trade [Safe Travel Website](#). If those travelling under the UoA travel insurance intend to **travel to a location which has areas categorised as 'avoid non-essential travel' (previously 'high risk') or 'do not travel' (previously 'extreme risk')** they must seek pre-approval by completing a High Risk Travel Form, located on the [International Travel Insurance](#) intranet page. It is recommended that travellers who are New Zealand citizens/permanent residents register their details on the Safe Travel website.
5. 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.** Refer to condition 13, below.
6. **Cover for students (including PhDs)/contractors/consultants/visitors is limited to 90 days.** Students travelling in excess of 90 days will need to arrange additional insurance. Refer to condition 13, below.

### Associated personal travel (e.g. visiting relatives, holiday)

7. **Staff** will be covered for up to **31 days** of personal travel undertaken in conjunction with each business trip;
8. **Students and consultants/contractors/visitors** will be covered for up to **14 days** of associated personal travel per business trip.

### Cover for accompanying family

9. No cover is provided for family members of students, consultants, contractors or visitors.
10. Cover is provided to accompanying and immediate family of staff
  - a. Immediate family is defined as dependent children under the age of 16 and/or spouse/partner.
  - b. In order to qualify for the University travel insurance, immediate family must accompany staff for at least 5 days *business*<sup>1</sup> travel; they will also be covered for up to 31 days private travel, as per condition 7.

### Process for applying

11. Provided the University's Travel Policy and these Terms & Conditions are met, insurance cover as stated in the insurance policy will apply automatically. No separate certification is required.

<sup>1</sup> The definition of *business* travel includes research and study leave, conferences, research, presentations and lectures.

<sup>2</sup> A pre-existing medical condition means any physical defect, infirmity, existing or recurring illness, injury or disability of which you are aware of for which you have had or received a medical examination, consultation, treatment or investigation.

12. Staff and students must have travel insurance in place for the entire duration of their trip. Travel insurance cannot be arranged via the University where the travel is solely for private purposes.
13. Should additional cover be required, quotes for supplementary or additional insurance can be obtained by contacting the University's insurance broker directly via email [traveleasy.nz@marsh.com](mailto:traveleasy.nz@marsh.com).

### Overseas Rental Vehicles

14. Travel insurance covers the overseas rental vehicle damage excess up to NZ\$5,000 **provided a comprehensive Vehicle and liability insurance has been purchased** from the rental company for all international vehicle rentals.

### Related Documents

- Travel Insurance FAQs
- Policy Schedule (Allianz certificate of insurance)
- Travel Policy
- Medical Assessment Form
- High Risk Travel Form
- Allianz Claim Form

### Contact

For any additional information, please contact:

- **Staff:** [Staff Service Centre](#)
- **Students:** [Student Contact Centre](#)