Funded Travel Insurance Terms & Conditions

Important notice: all international travel for University purpose requires pre-authorisation. Please see Travel Restrictions page.

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 approved business**¹ of the University and its subsidiaries. (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. **Travel must include a New Zealand component** (e.g. departing from and returning to New Zealand, or travel to New Zealand and return for overseas-based international visitors). Note: one-way journeys are not eligible for insurance coverage.

4. If those travelling under the UoA travel insurance policy have a **pre-existing medical condition**², they must complete the Medical Assessment Form. Upon completion of the form if directed on the form to advise the insurer of their condition, travellers must forward the form to: traveleasy.nz@marsh.com, and receive confirmation of insurance prior to travelling.

5. 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’ or ‘do not travel’ they must seek pre-approval from Risk Office by completing the High Risk Travel section of the International Travel Form, located on the International travel insurance intranet page. See Travel Restrictions intranet page for more information.

6. **Cover for staff is limited to 180 days.** Staff whose travel out of New Zealand exceeds 180 days need to arrange alternative insurance. Please contact the Risk Office to discuss options riskoffice@auckland.ac.nz.

7. **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.

8. Travellers must have travel insurance in place for the entire duration of their trip. When using University-provided insurance you must be insured by the University insurance policy for the entirety of the journey; it is not permitted to combine insurance policies.

**Associated personal travel and accompanies family**

9. **Staff** will be covered for up to **31 days** of personal travel (e.g. visiting family, holiday) undertaken in conjunction with each business trip.

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¹ The definition of business travel includes research and study leave, conferences, research, presentations and lectures.

² 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.
10. **Students and consultants/ contractors/ visitors** will be covered for up to **14 days** of associated personal travel per business trip.

11. No insurance cover is provided for accompanying family members.

**Process for applying**

12. 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. 

**PLEASE NOTE:**
- Travel pre-approval is required for all international destinations and incoming University-funded visitor travel through completion of the International Travel Form.
- Only travel requests to High Risk destinations need Risk Office approval. All other destinations can be approved at local (Faculty/ Service division/ LSRI/ Subsidiary) level.
- Insurance coverage for COVID-related claims is outlined in the FAQs at below link. *Please refer to the Travel Restrictions intranet page.*

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. If you are travelling for longer than 180 days please contact riskoffice@auckland.ac.nz in the first instance.

14. It is recommended that travellers who are New Zealand citizens/permanent residents register their travel details on the Ministry of Foreign Affairs and Trade Safe Travel Website.

**International Rental Vehicles**

15. Travel insurance covers the international rental vehicle damage excess up to NZ$5,000 **provided a comprehensive Vehicle and liability insurance** (also called collision waiver option) **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
- International Travel Form
- Allianz Claim Form

The above documents are available at the following links:
- **Staff:** International travel insurance
- **Students:** Guidelines for students travelling overseas

**Contact**

For further clarification, please contact:
- **Staff:** Staff Service Centre
- **Students:** Student Contact Centre