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** 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**, they must complete the Medical Assessment Form. Upon completion of the form if directed to advise the insurer of their condition, travellers should forward the form to: traveleasy.nz@marsh.com.

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 by completing a High Risk Travel Form, located on the International Travel Insurance intranet page.

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 14, 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 (e.g. visiting relatives, holiday)

9. **Staff** will be covered for up to **31 days** of personal travel undertaken in conjunction with each business trip;

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

Cover for accompanying family

11. No cover is provided for family members of students, consultants, contractors or visitors.

12. Cover is provided to accompanying and immediate family of staff

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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.
a. Immediate family is defined as dependent children under the age of 17 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 travel; they will also be covered for up to 31 days private travel, as per condition 9.

Process for applying
13. 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.

14. 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.

15. 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
16. 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
- High Risk 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