

Student Travel Insurance FAQs

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

Travel insurance coverage and eligibility

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

Cover includes emergency medical, accident/personal injury, and lost baggage and travel documents.

Details of the cover, schedule of benefits, policy wording and a copy of the insurance certificate can be found [here](#).

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

Either:

1. **Students travelling internationally for official university business and whose travel is funded by the University or another official source.** For more information and to see if you are eligible please read the [Funded Travel Insurance Terms & Conditions](#);

or

2. **Students travelling internationally on self-funded University student activity which is registered and approved on Via TRM** with the exception of *360 International* exchanges of a semester length or longer. For more information and to see if you are eligible please read the [Via TRM Student Travel Insurance Terms & Conditions](#).

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?

You must have travel insurance in place for the entire duration of your international travel including any associated personal travel.

Cover for students (including PhD students) is limited to 90 days. To arrange additional insurance for any travel exceeding this limit 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 [Funded Travel Insurance Terms & Conditions](#) or the [Via TRM Student Travel Insurance Terms & Conditions](#) are met. To meet the Via TRM Student Travel Insurance Terms & Conditions, your travel must be registered and approved on the Via TRM System.

[Certain exclusions may apply. 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 [Via TRM Student Travel Insurance Terms & Conditions](#) (and travel is registered and approved on the Via TRM system) or 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?](#)

Travel insurance exclusions and High Risk travel

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

Yes, key exclusions are where:

- You are medically unfit to travel, i.e. travelling against medical advice
- You have a pre-existing medical condition. Please see: [Am I covered with a pre-existing medical condition?](#)
- You are travelling on 360 International exchanges of a semester length or longer; students travelling on this programme are required to purchase insurance separately.
- Your primary reason for travel is to undertake University sporting activity; details of the proposed travel and sporting activity must be sent to riskoffice@auckland.ac.nz to ensure the appropriate insurance cover is obtained.

Other notable 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 other 'high' and 'extreme' risk locations may not be covered or may attract additional premiums. Please see: [High Risk Travel advice](#).
- One-way journeys (e.g. if your journey begins by departing New Zealand but you do not intend to return to New Zealand).
- 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.

A more extensive list of exclusions is in the Insurance Policy Wording document on [this page](#).

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

Students who have a pre-existing medical condition must complete the [Medical Self-Assessment Form](#). Upon completion of the form if you are directed to advise the insurer of your condition, you should forward the form directly to: traveleasy.nz@marsh.com.

A pre-existing medical condition is defined as 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.

9. What is classified as a 'high' or 'extreme' risk 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 three tier travel advisory risk assessment:

<ul style="list-style-type: none">• Extreme Risk	Advise against all travel; usually applies to areas where there is conflict, warfare or civil disturbance
<ul style="list-style-type: none">• 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">• Some Risk	Signifies a level of risk that warrants caution

10. What do I do if I intend to travel to a destination which has areas listed as 'High Risk' or 'Extreme Risk'?

Pre-approval is required. Please see: Travel to "High Risk" or "extreme risk" destinations and complete the High Risk Travel Authorisation Form which can be found [here](#).

Coverage for associated personal travel

11. Is my personal travel covered by the University's international travel insurance?

Associated personal travel is only covered where the primary purpose of the trip is official University student activity/business.

Students are covered for up to 14 days of associated personal travel per trip. These 14 days are part of the 90 days of cover provided by the University's insurance policy.

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

12. Are travel days and weekends official university activity/business days or associated private travel days?

Travel time from origin to location and return count as part of the official University student activity/business trip.

Weekend days that occur during the official University student activity/business portion of the trip are counted as business days.

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

Coverage for immediate family members

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

No. You can purchase additional insurance to cover family members or others 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

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

Allianz Global Assistance provides 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.

For full details see Emergency traveller assistance while abroad located [here](#).

15. 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.

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

Emergency traveller tracking is a process where the University, our travel management company 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.

If your travel is **not booked through the University's Travel Management Company** you should:

- register your itinerary on the Via TRM system if your travel was approved in this system; or
- email your travel itinerary to the [Risk Office](#).

Your details and travel itinerary 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.

It is recommended you also register your international travel details on the [Safe Travel Website](#) (New Zealand citizens or permanent residents) or your country's equivalent site.

Claims

17. Where do I find information on what I can claim and how to make a claim?

Please see the [Claim information for Travel Insurance](#) and [Travel Insurance Claim Form](#) which can be found [here](#).

Purchasing additional travel insurance/acquiring travel insurance certificates

18. 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 you;
- travelling with items worth over NZ\$5,000;
- a longer than permitted stay;
- you will have more than 14 associated private travel days.

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

19. Can I buy a different insurance policy to supplement the University-provided insurance?

No. It is required that you use the same policy for the entirety of your travel. Mixing insurance policies (for example, the University-provided insurance policy and StudentSafe Inbound policy for International Students in New Zealand) does not provide consistent cover for your journey.

If you are travelling on self-funded University activity and would prefer to purchase a policy to cover the entirety of your travel, please see the section on *Travel insurance for other student travel* available [at this link](#).

20. Where can I get certificates of travel insurance?

A generic copy of the University's international [Travel Insurance certificate of insurance](#) can be found [here](#).

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

- 1) Confirm you are eligible for the university's travel insurance (refer to the [Funded Travel Insurance Terms & Conditions](#) or the [Via TRM Student Travel Insurance Terms & Conditions](#) for conditions).
- 2) Request this certificate by contacting the University's broker with your 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.

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