

Travel Insurance



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GROUP OF COMPANIES

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Travel Insurance

All University staff members travelling internationally on approved business (this includes research and study leave) are entitled to University-funded travel insurance. Travel must be University funded or grant funded.

The maximum travel period is up to and including 365 days. For travel periods longer than this or if you are unsure whether your travel is University authorised, email insurance-help@vuw.ac.nz to arrange insurance cover.

Trans-Tasman travel is considered to be international travel and is covered by the University's travel insurance policy. Domestic travel is not covered.

Insurer: Chubb

Travel Policy Number: NZBTAG08936123

University Insurance Webpage:

<https://intranet.wgtn.ac.nz/staff/services-resources/finance/insurance>

Insurance Contacts

University contact for travel insurance queries:

Email: Insurance-help@vuw.ac.nz

Insurance contact for medical and other emergency assistance while travelling:

Telephone: +64 9 374 1736 (Select Option Zero, reverse charges - 24 hour worldwide assistance)

Or click on the Emergency Assistance button on the Healix Travel Oracle Mobile App.

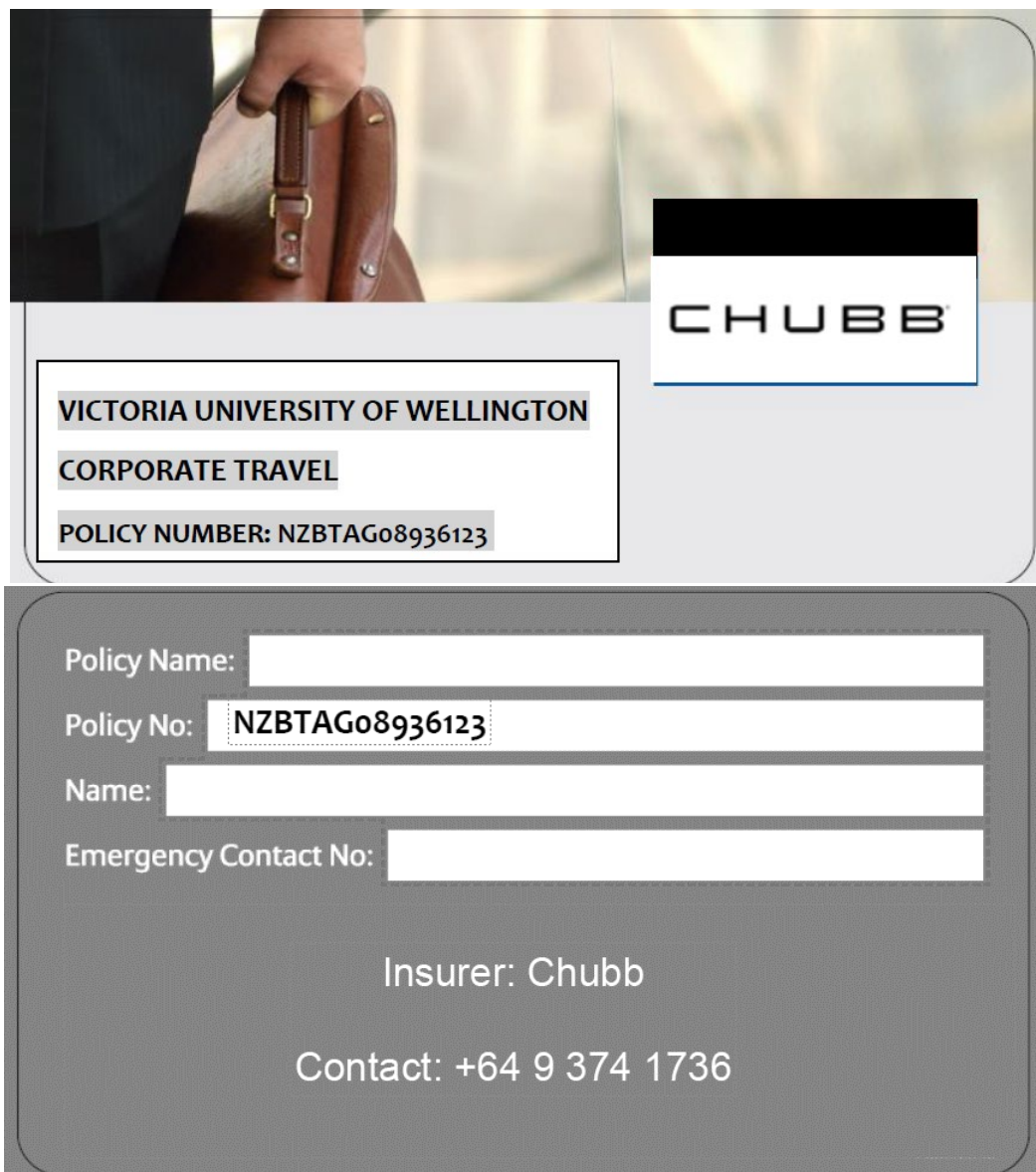
Submitting a claim contact:

Online: [Chubb Claim Centre](#)

Email: Travelclaims.nz@chubb.com

(If you wish to submit a claim by email, contact insurance-help@vuw.ac.nz for a claim form)

Travel Card



The image shows a travel card template. The top section features a background image of a hand holding a brown leather suitcase. On the right side of this section is the CHUBB logo, which consists of a black rectangle above the word "CHUBB" in a white, sans-serif font. Below the background image, on the left, is a white box with a black border containing the following text: "VICTORIA UNIVERSITY OF WELLINGTON", "CORPORATE TRAVEL", and "POLICY NUMBER: NZBTAGo8936123". The bottom section of the card is a dark grey rounded rectangle containing several white input fields and text labels. The labels are "Policy Name:", "Policy No:", "Name:", and "Emergency Contact No:". The "Policy No:" field is pre-filled with "NZBTAGo8936123". Below these fields, the text "Insurer: Chubb" and "Contact: +64 9 374 1736" is displayed in white.

CHUBB

VICTORIA UNIVERSITY OF WELLINGTON
CORPORATE TRAVEL
POLICY NUMBER: NZBTAGo8936123

Policy Name:

Policy No:

Name:

Emergency Contact No:

Insurer: Chubb

Contact: +64 9 374 1736

Activation of Travel Insurance

If your authorised University travel was booked via CTM, CTM will include your travel days automatically in the declaration provided to the insurer. CTM will also provide you with the insurance documentation which should be carried on your person. The insurance documentation includes the emergency assistance company contact details together with the Business Insurance Travel policy number.

If your authorised University travel was not booked via CTM (after obtaining prior approval from VUW-Travel@vuw.ac.nz), you need to contact insurance-help@vuw.ac.nz and provide a:

- 1) Copy of your flight itinerary
- 2) Mobile number for your profile
- 3) Split of business and leisure days (if any)

Travelling for over 365 days

If travel exceeds 365 days, special expatriate cover must be taken out, regardless of whether your travel is booked through CTM or not.

To do this, please get in touch with insurance-help@vuw.ac.nz

Total Baggage over \$30,000 NZD or Electronic Equipment over \$10,000 NZD

If you will be taking baggage over the total value of \$10,000 NZD, or electronic equipment over the total value of \$10,000 NZD, you must advise insurance-help@vuw.ac.nz to organise additional cover prior to leaving on the journey. This will be at the cost of the traveller or their school/grant.

- In the event of a claim, proof of ownership will be required, and the value of the specified item will be validated.
- There is no cover for any jewellery item unless such item is being worn by the Insured Person or is in the possession of the Insured Persons (that is carried as hand luggage) or is stored in a securely locked room or safe.
- There is no cover for wear and tear, or gradual deterioration of any jewellery item through the use and / or wearing of the item as it is intended to be used and / or worn.

Business Travel Insurance Policy Summary

BENEFITS		SUM INSURED	EXCESS
Section 1 – Personal Accident and Sickness			
Part A	Event 1 – Accidental Death	\$255,000	Nil
	Events 2 – 19	\$255,000	Nil
	Event 1 – Accidental Death: Dependent Children under 16 years old	\$0	Nil
Part B	Bodily Injury Resulting in Surgery	\$5,000	14 Days
	Weekly Benefits – Bodily Injury Resulting in Surgery	\$2,000	N/A
	% of Salary	100	N/A
	Benefit Period	104 Weeks	N/A
Part C	Sickness Resulting in Surgery	\$5,000	Nil
Part D	Lump Sum Benefits – Fractured Bones	\$5,000	Nil
Part E	Loss of Teeth or Dental Procedures – Maximum \$250 per Tooth	\$10,000	Nil
Section 1 – Additional Cover			
	Death by natural Causes	\$50,000	Nil
	Corporate Image Protection	\$15,000	Nil
	Independent financial advice	\$7,500	Nil
	Coma Benefit – Per Day	\$50	Nil
	Maximum Period	3 Months	N/A
	Partner retraining benefit	\$15,000	Nil
	Spouse/Partner Accidental Death Benefit	\$25,000	Nil
	Dependent Child Supplement – Per Child	\$5,000	Nil
	Per Family	\$15,000	Nil
	Orphaned Benefit	\$5,000	Nil
	Per Family	\$15,000	Nil
	Domestic Help Expenses for Accompanying Spouse – Per Week	\$500	Nil
	Maximum Period	26 Weeks	N/A
	Premature Birth/ Miscarriage Benefit	\$8,000	Nil
	Tuition or Advice Expenses – Per Month	\$750	Nil
	Maximum Period	6 Months	N/A
	Modification Expenses	\$10,000	Nil
	Unexpired Membership Benefit	\$2,500	Nil
	Chauffeur Services	\$2,500	Nil
	Executor Emergency Cash Advance	\$25,000	Nil
	Superannuation Scheme Contribution Benefit	52 Weeks	N/A
	Loss of Daily Activities	\$10,000	Nil
Section 2 – Kidnap and Ransom/ Extortion Cover			
	Kidnap and Ransom/Extortion	\$500,000	Nil
Section 2 – Additional Cover			
	Trauma Counselling – Per Visit	\$500	Nil
	Per Covered Person	\$5,000	Nil
Section 3 – Hijack and Detention			
	Hijack and Detention	\$30,000	Nil
	Daily benefit	\$500	Nil
	Maximum Period	60 Days	N/A
	Legal Costs	\$50,000	Nil

Section 4 – Medical, Evacuation and Additional Expenses			
	Medical, Evacuation and Additional Expenses	Unlimited	Nil
Section 4 – Additional Cover			
	Continuous Worldwide Bed Confinement – Per Day	\$200	Nil
	Maximum Period	25 Days	N/A
	Non-Medical Incidental Expenses – Per Day	\$50	Nil
	Maximum Benefit	\$1,500	Nil
	Trauma Counselling Benefit – Per Visit	\$500	Nil
	Per Covered Person	\$5,000	
Section 5 – Chubb Assistance and Security Advice			
	Chubb Assistance and Security Advice	Not Included	N/A
Section 6 – Cancellation and Disruption			
	Loss of Deposits	\$30,000	Nil
	Cancellation and Curtailment Expenses	Unlimited	Nil
	Incidental Private Travel and/or Directors and Executives Private Travel	\$30,000	Nil
	Out of Pocket Expenses - Per Day	\$150	Nil
	Maximum Benefit	\$1,500	Nil
Section 6 – Additional Cover			
	Frequent Flyer Points	\$15,000	Nil
	Funeral Expenses	\$25,000	Nil
	Pet Boarding Expenses – Per Day	\$250	Nil
	Maximum Benefit	\$2,500	Nil
	Volunteer Service Return Home Benefit – Included in Cancellation and Curtailment Expenses Above	See Note	Nil
	Missed Transport Connection	\$10,000	Nil
	Overbooked Flight	\$2,500	Nil
Section 7 – Alternative Employee/ Resumption of Assignment Expenses			
	Alternative Employee/ Resumption of Assignment Expenses	\$30,000	Nil
Section 8 – Baggage and Travel Documents			
	Baggage and Business Property	\$30,000	Nil
	Electronic Equipment	\$10,000	\$250
	Money and Travel Documents	\$5,000	Nil
	Deprivation of Baggage	\$5,000	Nil
Section 8 – Additional Cover			
	Repatriation of Belongings	\$1,000	Nil
	Home Burglary Excess Benefit	\$2,000	Nil
	Tools of Trade (Courier Costs)	\$20,000	Nil
	Keys and Locks	\$2,000	Nil
	Data Recovery Benefit	\$15,000	Nil
	Sports Equipment Hire	\$1,000	Nil
	Identity Theft Extension	\$15,000	

BENEFITS		SUM INSURED	EXCESS
Section 9 – Personal Liability			
	Personal Liability	\$5,000,000	Nil
Section 9 – Additional Cover			
	Court Attendance Benefit – Per Day	\$100	Nil
	Maximum Benefit	\$1,000	Nil
Section 10 – Rental and Personal Vehicle Excess			
	Rental Vehicle Excess	\$6,500	Nil
	Personal Vehicle Excess	\$5,000	Nil
	Vehicle Hire - Per Week	\$500	Nil
	Maximum Benefit	\$2,000	Nil
Section 10 – Additional Cover			
	Towing Expenses	\$1,000	Nil
Section 11 – Search and Rescue Expenses			
	Search and Rescue Expenses	\$20,000	Nil
	Aggregate Limit – Anyone (1) Period of Insurance	\$100,000	Nil
Section 12 – Political and Natural Disaster Evacuation			
	Political and Natural Disaster Evacuation	\$20,000	Nil
	Annual Limit of Liability - Anyone (1) Period of Insurance	\$100,000	Nil
Section 12 – Additional Cover			
	Specialist Security Services	\$50,000	Nil
	Aggregate Limit – Anyone (1) Period of Insurance	\$250,000	Nil

Exclusions

Exclusions Applicable to Section 1 – Personal Accident and Sickness:

The cover provided under this Section is subject to the exclusions below, as well as the exclusions which appear under the Section titled “General Exclusions Applicable to the Policy”, unless explicitly stated otherwise.

1. We shall not be liable for any Event(s) or benefits which are directly or indirectly related to a Pre-Existing Condition; and
2. No benefits shall be payable for Events 27 and 28 with respect to any Sickness which is wholly or partly attributable to childbirth or pregnancy (except for unexpected medical complications of emergencies arising from childbirth or pregnancy); and
3. We shall not be liable for any Event(s) or benefit where a Journey is undertaken:
 - a. by the Covered Person against the advice of a Doctor or Dentist; or
 - b. when the Covered Person is unfit to travel; or
 - c. for the purpose of the Covered Person to seek medical attention for a Pre-Existing Condition; or
 - d. after the Covered Person is diagnosed by a Doctor as suffering a terminal condition.

Exclusions Applicable to Section 2 – Kidnap and Ransom/ Extortion Cover:

The cover provided under this Section is subject to the exclusions below, as well as the exclusions which appear under the Section titled “General Exclusions Applicable to the Policy”, unless explicitly stated otherwise.

We shall not be liable for:

1. any loss resulting from the surrender of money or property as the result of a face-to-face encounter involving the use or threat of force or violence unless such monies or property are Extortion/Ransom Monies being stored or transported for the purpose of paying an Extortion or Kidnap demand; or
2. any loss from the Kidnap or Extortion of a Covered Person permanently residing or staying for more than one hundred and eighty (180) consecutive days in the country where the Kidnap or Extortion occurs; or
3. any fraudulent or dishonest act committed by the Policyholder, or any person the Policyholder authorises to have custody of Extortion/Ransom Monies.

Exclusions Applicable to Section 4 - Medical Evacuation and Additional Expenses:

The cover provided under this section is subject to the exclusions below, as well as the exclusions which appear under the section titled "General Exclusions Applicable to the Policy", unless explicitly stated otherwise.

We shall not be liable for any expenses:

1. where a Journey is undertaken:
 - a. by the Covered Person against the advice of a Doctor; or
 - b. when the Covered Person is unfit to travel; or
 - c. for the purpose of the Covered Person to seek medical attention or to undergo any form of cosmetic or elective surgery; or
2. incurred for any medication or ongoing treatment for a Pre-Existing Condition and for which such medication or treatment the Covered Person has been advised by their Doctor to continue during travel; or
3. incurred for routine medical, optical, or dental treatment or consultation; or
4. incurred after the period of twenty-four (24) months from the date the Covered Person suffers a Bodily Injury or Sickness; or
5. incurred directly or indirectly in relation to a Covered Person's terminal condition which was diagnosed by a Doctor prior to the Journey commencing.

Exclusions Applicable to Section 6 – Cancellation and Disruption:

The cover provided under this Section is subject to the exclusions below, as well as the exclusions which appear under the Section titled "General Exclusions Applicable to the Policy", unless explicitly stated otherwise.

We shall not be liable for any expenses:

1. incurred where a Journey is planned and/or undertaken:
 - a. by the Covered Person against the advice of a Doctor or Dentist; or
 - b. when the Covered Person is unfit to travel; or
 - c. for the purpose of the Covered Person to seek medical attention for a Pre-Existing Condition;
2. incurred directly or indirectly in relation to a terminal condition of the Covered Person which was diagnosed by a Doctor prior to a Journey being booked;

3. arising directly or indirectly out of:

- a. the cancellation, curtailment, or diversion of scheduled public transport services, including by reason of strikes or other industrial action, if there had been a published warning that such events were likely to occur prior to the Covered Person booking their Journey; or
- b. carrier caused delays or cancellations where the expenses are recoverable from the carrier; or
- c. any business or financial or contractual obligations of the Policyholder, the Covered Person, or any other person; or
- d. any change of plans which are not a result of an unforeseen circumstance outside the control of the Policyholder or Covered Person or, any change of plans which are a result of a disinclination on the part of the Covered Person or of any other person to undertake the Journey; or
- e. the inability of any tour operator or wholesaler to complete arrangements for any Journey or tour due to a deficiency in the required number of persons to commence any Journey or tour; or
- f. the refusal, failure or inability of any person, company or organisation, including but not limited to any airline, other transportation provider, hotel, car rental agency, tour or cruise operator, travel wholesaler, booking agent or other provider of travel or tourism related services, facilities or accommodation, to provide services, facilities or accommodation, by reason of their own financial default or the financial default of any person, company or organisation with whom or with which they deal; or
- g. civil unrest in circumstances where the civil unrest was in existence or there had been a published warning that such events were likely to occur prior to the Covered Person booking their journey;

4. to the extent such expenses are recoverable by the Policyholder and/or a Covered Person from any other source;

5. for additional travel or accommodation which is payable under another section or benefit of this Policy;

6. associated with a Serious Injury or Serious Sickness, where the person on who the claim depends has:

- a. received regular medical treatment or medication in the thirty (30) days immediately prior to the date the Covered Person's Journey was booked; or
- b. required hospitalisation or surgery (or was on a waiting list for hospitalisation or surgery) in the six (6) months immediately prior to the date the Covered Person's Journey was booked.

7. incurred where any loss or event is specifically covered, to any degree, or excluded elsewhere in the Policy, such as under Section 12 - Political and Natural Disaster Evacuation.

Exclusions Applicable to Section 7 – Alternative Employee/Resumption of Assignment Expenses:

The cover provided under this Section is subject to the exclusions below, as well as the exclusions which appear under the Section titled “General Exclusions Applicable to the Policy”, unless explicitly stated otherwise.

We shall not be liable for any expenses:

1. incurred where a Journey is undertaken:
 - a. by the Covered Person against the advice of a Doctor or Dentist; or
 - b. when the Covered Person is unfit to travel; or
 - c. for the purpose of the Covered Person to seek medical attention for a Pre-Existing Condition; or
2. which the Policyholder or the Covered Person had paid or budgeted for before the commencement of a Journey; or
3. incurred directly or indirectly in relation to a Covered Person’s terminal condition which was diagnosed by a Doctor prior to the Journey being booked.

Exclusions Applicable to Section 8 – Baggage and Travel Documents:

The cover provided under this Section is subject to the exclusions below, as well as the exclusions which appear under the Section titled “General Exclusions Applicable to the Policy”, unless explicitly stated otherwise. We shall not be liable for any Loss, theft, damage or expenses:

1. in respect of Baggage, Business Property, Electronic Equipment, Money, or Travel Documents:
 - a. due to confiscation by customs or any other lawful authority where the Policyholder’s and/or Covered Person’s use and/or possession of such item(s) is unlawful;
 - b. recoverable from any other source;
 - c. shipped under any freight agreement or sent by postal or courier services (with the exception of the Repatriation of Belongings benefit under this Section);
 - d. to vehicles or their accessories (except keys);
 - e. to sporting equipment or bicycles whilst in use;
 - f. to any electronic data or software except where payable under Data Recovery Benefit;
 - g. caused by:
 - i. activity of moth, vermin or rodents, wear and tear, atmospheric or climate conditions or gradual deterioration;
 - ii. mechanical or electrical failure;
 - iii. any process of cleaning, restoring, repairing or alteration;
 - iv. scratching or breaking of fragile or brittle articles, if as a result of negligence of the Policyholder and/or the Covered Person.

2. in respect of Electronic Equipment and jewellery:

- a. where theft or attempted theft occurs whilst such an item(s) is left unattended, unless securely locked inside a building or securely locked out of sight inside a motor vehicle (unless the Covered Person has no option other than to leave the equipment unattended due to an emergency medical, security or evacuation situation);
- b. whilst carried in or on a Conveyance, unless:
 - i. accompanying the Covered Person as personal cabin baggage or in respect to jewellery it being worn by the Covered Person; or
 - ii. the Conveyance operator has specifically instructed the Policyholder or Covered Person that such items must be placed in the hold prohibiting the Covered Person from carrying the item(s) as personal cabin baggage. Where the Covered Person is so prohibited, the Electronic Equipment and/or jewellery must be reasonably and adequately packaged and protected from theft or damage.

3. in respect of Money and Travel Documents:

- a. arising out of devaluation of currency or shortages due to errors or failures to act during monetary transactions;
- b. due to the loss of coins and bank notes in excess of the amount allowed by any applicable currency regulations at the time of the commencement of the Journey;
- c. whilst carried in or on a Conveyance, unless:
 - i. accompanying the Covered Person as personal cabin baggage; or
 - ii. the Conveyance operator has specifically instructed the Policyholder or Covered Person that such items must be placed in the hold prohibiting the Covered Person from carrying the item(s) as personal cabin baggage. Where the Covered Person is so prohibited, the Money or Travel Documents must be reasonably and adequately packaged and protected from theft or damage.
- d) where theft or attempted theft occurs whilst such an item(s) is left unattended, unless securely locked inside a building or securely locked out of sight inside a motor vehicle (unless the Covered Person has no option other than to leave the equipment unattended due to an emergency medical, security or evacuation situation).

4. in respect to Identity Theft for:

- a. any item which has been purchased by fraudulent use of the Covered Person's identity;
- b. any loss arising from any business pursuits or the theft of a commercial identity;
- c. any loss or liability arising from the use of any motor vehicle bought, leased or hired by fraudulent use of the Covered Person's identity, where civil or criminal action is, or has been, taken against the Covered Person;

- d. authorised charges that the Covered Person has disputed based on the quality of goods or services;
- e. theft of the Covered Person's identity by a family member who lives with the Covered Person at the Covered Person's home address;
- f. any costs or expenses in connection with any claim not agreed in advance by us;
- g. authorised account transactions or trades that the Covered Person has disputed, or are disputing, based on the execution (or nonexecution) of electronic transfers, trades or other verbal or written instructions or directions;
- h. an incident of Identity Theft for which the Covered Person has not:
 - i. lodged a report with the Police; and/or
 - ii. cannot provide a copy of the Police report, where reasonably practicable to do so.

Exclusions Applicable to Section 9 – Personal Liability:

The cover provided under this Section is subject to the exclusions below, as well as the exclusions which appear under the Section titled "General Exclusions Applicable to the Policy", unless explicitly stated otherwise.

We shall not be liable for any loss or damage or expenses under this Section 9 in respect of:

1. Personal Injury to any person:
 - a. arising in the course of their employment, contract of service or apprenticeship, voluntary work, work experience or consultancy with the Policyholder; or
 - b. who is a Close Relative of the Covered Person;
2. loss of or damage to property belonging to, held in trust by, or in the custody or control of the Policyholder or a Covered Person, other than temporary accommodation occupied by the Policyholder or a Covered Person in the course of a Journey;
3. injury, loss or damage caused directly or indirectly by, through or in connection with, any mechanically propelled vehicle (with the exception of golf buggies and motorised wheelchairs), aircraft or watercraft, when a Covered Person is the owner, driver or pilot thereof or has it in their care, custody or control or where the driver or pilot is an Employee or agent of the Policyholder or a Covered Person;
4. injury, loss, or damage to property caused by or arising from:
 - a. the nature of products sold by the Policyholder or a Covered Person;
 - b. advice furnished by the Policyholder or by a Covered Person;
 - c. the conduct of the Policyholder's business, trade or profession;
5. liability assumed under contract unless such liability would have attached in the absence of such contract; or

6. aggravated, exemplary or punitive damages or the payment of any fine or penalty;
7. any wilful, malicious, or unlawful act or failure to act. This exclusion does not apply to any Covered Person who is not the perpetrator of any such wilful, malicious, or unlawful act or who did not know of or condone any such act; or
8. Personal Injury or Property Damage arising out of the discharge, dispersal, release or escape of smoke, vapours, soot, fumes, acids, alkalis, toxic chemicals, liquids or gases, waste materials or other irritants, contaminants, or pollutants into or upon land, the atmosphere or any water course or body of water. Waste includes material to be recycled, reconditioned, or reclaimed.

Exclusions Applicable to Section 10 – Rental and Personal Vehicle Excess:

The cover provided under this Section is subject to the exclusions below, as well as the exclusions which appear under the Section titled “General Exclusions Applicable to the Policy”, unless explicitly stated otherwise. We shall not be liable for any claims arising from:

1. any use of the Rental Vehicle or the Covered Person’s personal motor vehicle by the Policyholder, a Covered Person or any other person operating the vehicle with the Policyholder or Covered Person’s approval, that is in violation of the terms of the rental agreement or applicable motor vehicle insurance policy; or
2. the Covered Person responsible for a Rental Vehicle or their personal motor vehicle whilst under the influence of a drug not prescribed by a Doctor or with a percentage of alcohol in their breath, blood, or urine in excess of that permitted by law at the time and place of the incident; or
3. the illegal or criminal use of a Rental Vehicle or the Covered Person’s personal motor vehicle by the Policyholder or a Covered Person; or
4. the use of the Rental Vehicle or the Covered Person’s personal motor vehicle by a Covered Person without holding a valid license for the country the motor vehicle is being operated in; or
5. the use of the Rental Vehicle or the Covered Person’s personal motor vehicle when not comprehensively insured.

Exclusions Applicable to Section 12 – Political and Natural Disaster Evacuation:

The cover provided under this section is Subject to the exclusions below, as well as the exclusions which appear under the Section titled “General Exclusions Applicable to the Policy”, unless explicitly stated otherwise. We will not pay any claim arising directly or indirectly from:

1. the Covered Person violating the laws or regulations of the country they are in;
2. the Covered Person’s failure to produce or maintain necessary immigration, work, residence or similar visas, permits or other documentation;
3. debt, insolvency, commercial failure, repossession of property by a titleholder or any other financial cause;
4. failure to honour any contractual obligation or bond or to obey any conditions in a license;
5. the insurrection, War, Civil War, civil unrest, political instability, or natural disaster that resulted in the Covered Person’s evacuation being in existence prior to the Covered Person entering the country or its occurrence being foreseeable to a reasonable person before the Covered Person entered the country; or
6. a Covered Person being evacuated from their Country/location of Residence.

General Exclusions Applicable to the Policy

These general exclusions apply to all covers and the Policy unless they are expressly stated not to apply in relation to the cover or the Policy.

The definition of Journey does not include normal commuting between the Covered Person's normal place of residence and business.

We will not pay benefits with respect to any loss, damage, liability, Event, Bodily Injury or Sickness which:

1. directly or indirectly results from a Covered Person engaging in or taking part in:
 - a. flying, or aerial activities other than as a passenger in an aircraft licensed to carry
 - b. passengers; or
 - c. training for and/or participating in Professional Sport of any kind; or
 - d. hunting of any sort, racing of any sort (other than on foot), playing polo, rodeo, contact sports, mountaineering or rock-climbing using ropes or climbing equipment (other than hiking), pot holing, caving, abseiling, BASE jumping, kite surfing; or
 - e. ballooning, bungee jumping, parasailing, white-water rafting, black water rafting or white-water kayaking unless carried out with a licensed operator; or
 - f. diving underwater using an artificial breathing apparatus unless the Covered Person(s) holds a recognised diving qualification and the Covered Person(s) is/are diving within the limits of that qualification, or the Covered Person(s) is/are diving under the direct supervision of a qualified diving instructor; or
 - g. motorcycling, if the driver does not hold a valid license for the country the motorcycle is being operated in, or the Covered Person(s) is/are not wearing a helmet, or where the motorcycle has an engine capacity more than 200cc; or
 - h. snow skiing/boarding outside designated commercial ski field areas, or in areas within designated commercial ski fields that are closed due to adverse conditions.
2. directly or indirectly results from any intentional self-injury, suicide or any illegal or criminal act committed by the Policyholder, a Covered Person, a Spouse/Partner, or Dependent Child. This exclusion does not apply to the Policyholder or any Covered Person who is not the perpetrator of such act or who did not know or condone any such act, however, in all cases, a Policyholder cannot benefit under this Policy from such act of a Covered Person;
3. is covered:
 - a. in part or whole by the New Zealand Accident Compensation Corporation;
 - b. by any workers compensation legislation;
 - c. by any transport accident legislation;
 - d. by any government sponsored fund, plan or medical benefit scheme;
 - e. by any other insurance policy (including those that are required to be effected by or under law), or
 - f. by any reciprocal health agreement between the Covered Person's Country/location of Residence and any other country,

but only to the extent to which the loss, damage, liability, Event, Bodily Injury or Sickness is in fact covered by one or more of these schemes or policies. We will cover loss, damage, or expense in excess of such other scheme or policy providing that the Covered Person or Policyholder has pursued a claim against that scheme or policy to final resolution, subject to the terms, conditions, exclusions and limits of this Policy.

4. results from War, Civil War, invasion, act of foreign enemy, rebellion, revolution, insurrection or military or usurped power. This exclusion 4. does not apply to the War/Civil War Coverage Extension.
5. would result in Our contravening the laws of New Zealand, including the Insurance (Prudential Supervision) Act 2010 and Anti-Money Laundering and Countering Financing of Terrorism Act 2009, as updated from time to time, or any amendment to, or consolidation or re-enactment of, those Acts or those Rules.

Extensions Applicable to All Sections

Despite anything to the contrary in this Policy, and consistently with the cover provided by it under each section and with the Policy's terms and conditions, cover under each section extends to:

1. any person whom the Policyholder nominates during the Period of Insurance for cover under this Policy and includes, if nominated, any Spouse/Partner and/or Dependent Child(ren) provided their trips are declared and evidence can be shown as proof;
2. any Journey which:
 - i. commences during the Period of Insurance; and
 - ii. finishes after the last day of the Period of Insurance, where the Policyholder has cancelled or not renewed the Policy with Us and the Policyholder has not incepted a replacement policy with any other insurance provider (if a travel insurance policy has been placed with another insurance provider, then irrespective of whether or not they have accepted liability for the Journeys commenced during Our Period of Insurance, there is no extension of cover under this Policy);

provided always that cover will not extend beyond the number of days specified in the Schedule against Journey (maximum duration of any one trip) from the last day of the Period of Insurance or the date on which the Journey was scheduled to end, whichever is earlier.

Automatic Extension of Cover

If during the Period of Insurance and whilst the person is a Covered Person and on a Journey, the Covered Person's original expected return to their Country/location of Residence is postponed due to delay of transport which is outside the control of the Covered Person, or due to the Covered Person's inability to travel as a result of a Bodily Injury or Sickness for which a claim is payable under this Policy, We will automatically extend the Covered Person's cover for that Journey under this Policy for up to three (3) calendar months from the date of the Covered Person's original expected return to their Country/location of Residence, including any such time that falls outside the Period of Insurance.

War/Civil War Coverage Extension

This Policy will extend to provide cover to a Covered Person who is on a Journey in the event that War or Civil War breaks out in the country or location in which the Covered Person is situated. Cover will extend for the first forty-eight (48) hours of the War or Civil War breaking out. After such time, all cover with respect to War or Civil War shall cease, unless We have been notified and have agreed in writing to extend coverage for the duration of the Covered Person's Journey. An additional Premium may be charged on each declaration.

There will be no cover under this extension:

- a. if the country/location in which the Covered Person is travelling was engaged in War or Civil War at the time the Journey commenced; or
- b. the War or Civil War breaks out in New Zealand or the Covered Person's Country/location of Residence.

General Provisions and Conditions Applicable to the Policy

These general conditions and provisions apply to all covers and the Policy unless they are expressly stated not to apply in relation to the cover or the Policy

Age Limitations

1. In respect to each Covered Person aged seventy-five (75) years or over and under eighty (80) years at the time of loss;
 - a. cover under Section 1, Personal Accident and Sickness, Part A, Events 1 -19 is limited to a maximum of \$250,000 or as otherwise shown in the Schedule, whichever is the lesser; and
 - b. no benefit is payable under Section 1, Personal Accident and Sickness Parts B & C, Events 25, 26, 27 or 28 (Weekly Benefits - Bodily Injury and Weekly Benefits - Sickness); and
 - c. no benefit is payable under Section 1, Personal Accident and Sickness, Additional Benefit 3. Death by Natural Causes Benefit.

This will not prejudice any entitlement to claim benefits which has arisen before a Covered Person has attained the age of seventy- five (75) years.

2. In respect to each Covered Person aged eighty (80) years or over and under ninety (90) years at the time of loss;
 - a. cover under Section 1, Personal Accident and Sickness, Part A, Events 1 -19 is limited to a maximum of \$100,000 or as otherwise shown in the Schedule, whichever is the lesser; and
 - b. no benefit is payable under Section 1, Personal Accident and Sickness, Parts B & C, Events 25, 26, 27 or 28 (Weekly Benefits - Bodily Injury and Weekly Benefits - Sickness); and
 - c. no benefit is payable under Section 1, Personal Accident and Sickness, Additional Benefit 3. Death by Natural Causes Benefit.

This will not prejudice any entitlement to claim benefits which has arisen before a Covered Person has attained the age of eighty (80) years.

3. In respect to each Covered Person aged ninety (90) years or over at the time of loss;
 - a. cover under Section 1, Personal Accident and Sickness, Part A, Event 1, (Accidental Death) and Events 3-19 are limited to a maximum of \$25,000; and
 - b. no benefit is payable under Section 1, Personal Accident and Sickness, Part A, Event 2,
 - c. (Permanent Total Disablement); and
 - d. payable under Section 1, Personal Accident and Sickness Parts B & C, Events 25, 26, 27 or 28 (Weekly Benefits - Bodily Injury and Weekly Benefits - Sickness); and
 - e. no benefit is payable under Section 1, Personal Accident and Sickness, Additional Benefit 3. Death by Natural Causes Benefit e) any loss under any Section of the Policy as a direct or indirect result of a Pre-Existing Condition(s) is excluded.

This will not prejudice any entitlement to claim benefits which has arisen before a Covered Person has attained the age of ninety (90) years.

4. In respect to each Dependent Child(ren) who is under sixteen (16) years of age at the time of loss;
 - a. there is no cover under Section 1, Personal Accident and Sickness, Part A, Event 1,
 - b. (Accidental Death) or Additional Benefit 3 (Death by Natural Causes Benefit); and cover under Section 1, Personal Accident and Sickness, Part A, Events 2-19 are limited to a maximum of \$250,000.

Blue Water

This general condition applies to all claims arising out of a Covered Person being on board a blue water sailing vessel under the supervision of the Policyholder. This general condition imposes additional conditions and limitations on the cover provided under this Policy, and will apply in addition to the terms, limits, conditions, and exclusions of the Section that the claim is being made under.

While the Covered Person is on board the vessel while the vessel is sailing in the open ocean, the Covered Person is only entitled to the benefits listed under Section 4, Medical Evacuation and Additional Expenses and Section 5, Chubb Assistance and Security Advice. The Covered Person is not entitled to any benefit under any other Section of the Policy. The Covered Person's entitlement to the benefits under Sections 4 and 5 is subject to the following additional conditions and limitations:

- a. The maximum amount payable under Section 4, Medical, Evacuation and Additional Expenses is limited to \$1,000,000 per event and an Excess of \$1,000 applies.
- b. Despite what appears in paragraph 4. of the definition of Medical, Evacuation and Additional Expenses, the only expenses that We will pay which relate to the evacuation of the Covered Person as a direct result of their Bodily Injury or Sickness will include:
 - i. reasonable expenses incurred in transporting the Covered Person from the nearest port to the nearest suitable medical centre, as approved in advance by Chubb Assistance. We will not pay any costs associated with air or sea lifts from the vessel to the port;
 - ii. reasonable expenses incurred to return the Covered Person to either the port that the vessel is located in, or if the vessel has moved on, to an international airport.

While the Covered Person is either onboard the vessel while the vessel is in port or in the immediate vicinity of the vessel while the vessel is in port, the Covered Person's entitlement to the benefits under Section 8, Baggage and Travel Documents is subject to the following additional conditions and limitations:

- a. Our maximum liability for the Loss of, theft of or damage to Baggage is limited to \$10,000 per Covered Person per event. An Excess of 10% of the covered loss will apply.
- b. Our total maximum liability for all claims involving the Loss of, theft of or damage to Baggage is limited to \$50,000 for the Period of Insurance.
- c. Our maximum liability for the Loss of, theft of or damage to Money or Travel Documents is limited to \$1,000 per Covered Person per event. An Excess of 10% of the covered loss will apply.

Pre-existing Conditions

Your pre-existing medical conditions are automatically covered under the policy as long as:

- your journey is not undertaken against medical advice,
- the insured person is fit to travel prior to departure and
- the insured person is not travelling to seek medical treatment; and
- you are not suffering from a terminal condition which was diagnosed prior to the journey by a doctor, but only in respect of the terminal condition, and
- you are under the age of 90 years old.

If you are unsure if your pre-existing condition meets the criteria above, please email insurance-help@vuw.ac.nz to seek confirmation of cover from the insurer.

University Leisure Travel Insurance Policy

Associated Leisure Travel

The University has an Associated Leisure Travel insurance scheme that can be used to cover any personal days that a VUW staff member might take during their international business trip.

Family accompanying the staff member on their business travel are also eligible to use this cover

The scheme provides the same comprehensive cover as you will have for the workdays at a rate of \$6.95 per travel day. Cover through the University's travel insurance provider will be seamless for the duration of the trip. If you choose to go with another provider, ensure they cover partial trips as many do not.

This scheme is administered centrally by the University's insurance team. You can arrange cover by completing the online Staff Service Centre form [here](https://service.wgtn.ac.nz/asm/Portal.aspx?&Form=Request&MODE=NEW&TEMPLATE_REF=321152):

https://service.wgtn.ac.nz/asm/Portal.aspx?&Form=Request&MODE=NEW&TEMPLATE_REF=321152

Once your application has been reviewed, you will be emailed payment details. A policy number and insurance documentation will be emailed through to you once payment has been processed.

Pure Leisure Travel

If staff wish to take out leisure travel insurance for fully private international travel for themselves and their family, Chubb offer a leisure policy that can be quoted and purchased on their online portal [here](#):

[Chubb Travel Insurance New Zealand](#)

There is no set daily rate, as the premium is calculated based on an assessment of the travellers and countries they are travelling to.

If your full travel period is over 365 days please get in contact in insurance-help@vuw.ac.nz.

Family definition: staff member's partner or spouse and dependent child and children. Dependent child or children is the staff members and their partner's natural and legally adopted children under 16 years of age or under 25 years of age while they are full time students at an accredited institution of higher learning who are primarily dependent on the insured person for financial maintenance and support.

If you have any queries about the leisure insurance or require assistance with the online portal, please contact insurance-help@vuw.ac.nz.

Traveller Health and Safety

SafeTravel website

The SafeTravel website is the official NZ government page for offering advice to travellers living and travelling overseas: <https://www.safetravel.govt.nz/>

It is recommended that travellers check the SafeTravel website before travelling and register their travel: <https://register.safetravel.govt.nz/login>

Any countries classified as high risk on the SafeTravel website, must have senior leadership team approval and confirmed insurance cover before any flights can be booked through the University's travel management company CTM.

Healix International

Healix is the University's international travel medical assistance and security provider. They have partnered with the University's insurer Chubb to provide a single point of contact for medical, travel and security issues via a dedicated 24/7 assistance helpline.

Healix offers access to a worldwide team of skilled professionals who provide advice and assistance in the event of medical or other travel-related emergencies. Healix can be reached on the below telephone number, or via the emergency assistance button on their Travel Oracle mobile app.

Contact

Email NZunis@healix.com

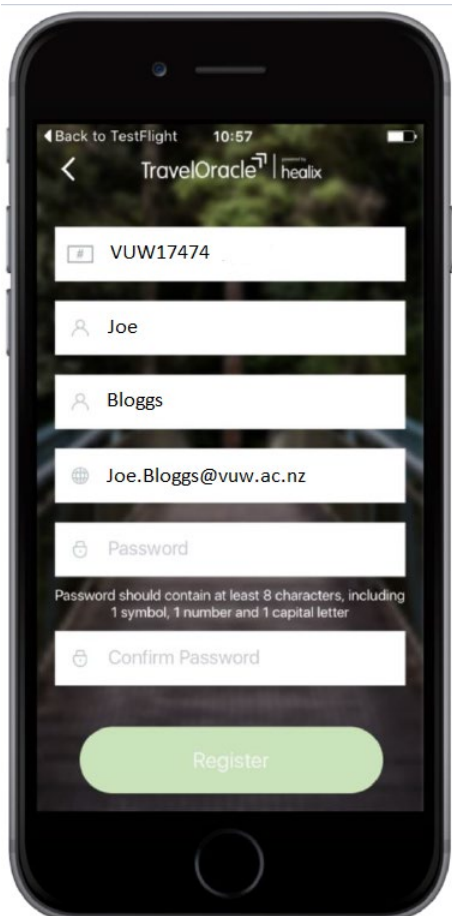
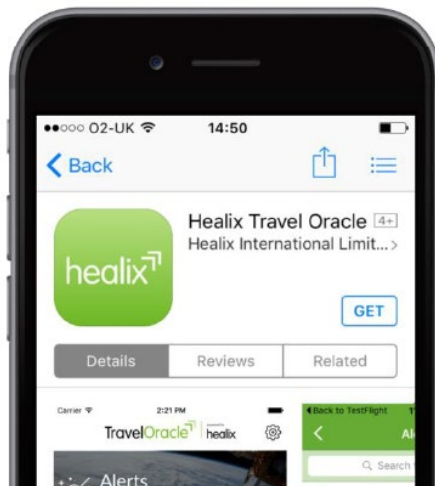
Call +64 9 374 1736

On the Healix Travel Oracle mobile app click for emergency assistance

Healix Travel Oracle Mobile App

The Healix Travel Oracle App is your ultimate travel safety companion. Developed by leading security and medical experts it provides you with up to date travel information and advice and real time alerts on breaking news globally.

The Healix Travel Oracle App can be downloaded onto your smart phone from the Apple App store or Google Play store.

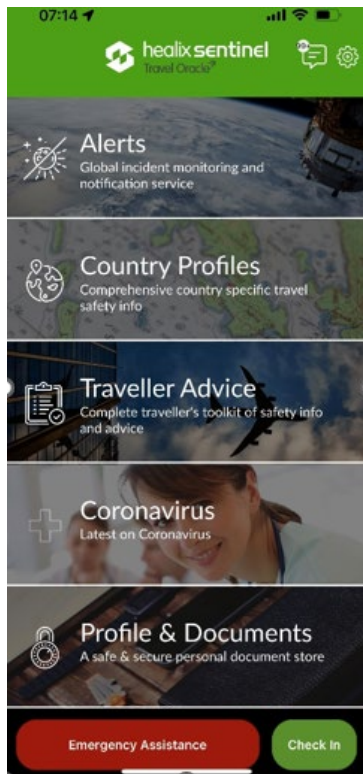


Register as a new user with the policy number for your company:

VUW17474

Your password must be:

- Between 8-20 characters
- Contain at least one upper and lower case letter
- At least one number and a character from the list:
! @ # \$ % ^ & * () - + ? | = } { ; : " ,



Once you have completed registration or logged in successfully you will be brought to the menu screen.

From here you can view the four main sections:

1. Alerts
2. Country Profiles
3. Pre-Trip Advice
4. Profile & Documents

The **Settings** can be found by clicking the **cog** in the top right of the screen.

And finally the Emergency Assistance section can be accessed by sliding the bar at the bottom.



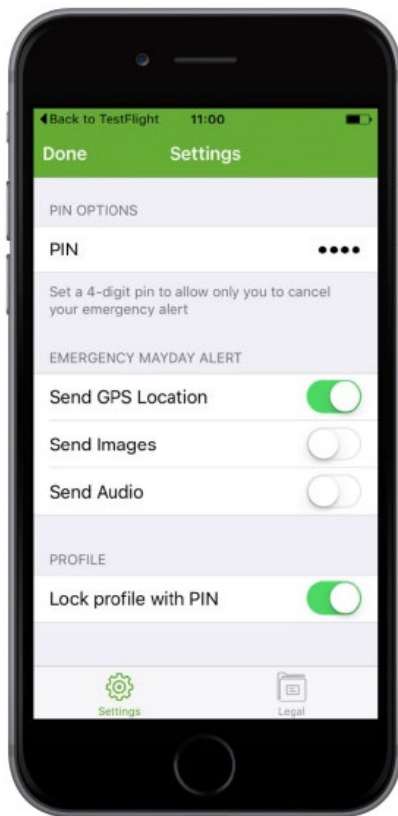
On the Settings page at the top you should see the following details for the Mayday Emergency contact, if you do not please enter them in manually.

Name: Healix Security

Email: NZunis@healix.com

Below you can also enter your information which will be used to let the recipient of the Mayday Alert know who has sent it.

It is recommended that you leave the Mayday Emergency Contact as the default GSOC, which is Healix's 24/7 Security Team.

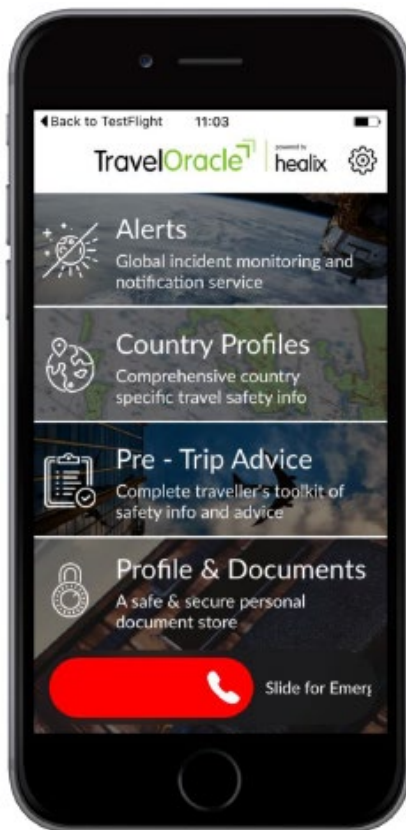


Further down the page you will find options to set a PIN number to ensure your information is kept secure.

This number is also used to deactivate a Mayday Alert.

Select which data you would like included in your Mayday Alert by moving the toggles.

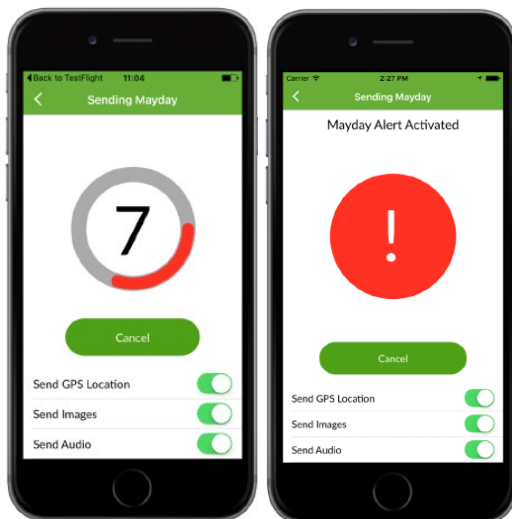
Emergency Contact - Mayday



For emergency assistance, slide right and press 'Call Healix' to speak to the assistance team.

Please note that this phone line is directed to First Assistance who will transfer the call to Healix where necessary.

To trigger a Mayday alert, select the 'Alert Emergency Contact' option to send the alert to your Mayday emergency contact.

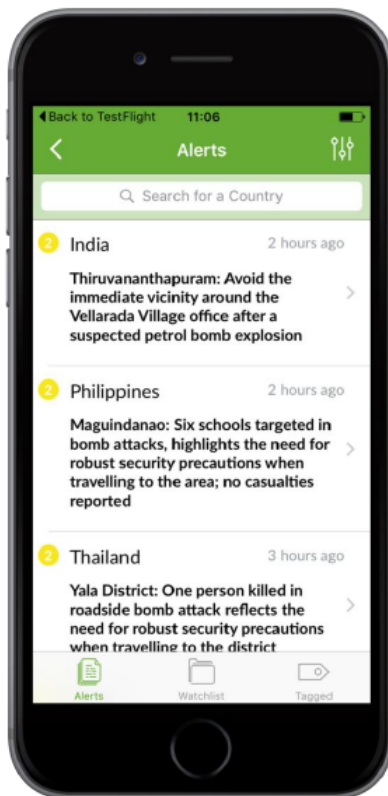


Once a Mayday alert has been triggered a countdown will begin.

You must enter your PIN to cancel the alert.

You can choose to send your GPS location as well as images and audio files taken at the time of the alert.

Alerts



The Alerts section provides a feed of News, Security and Health Alerts.

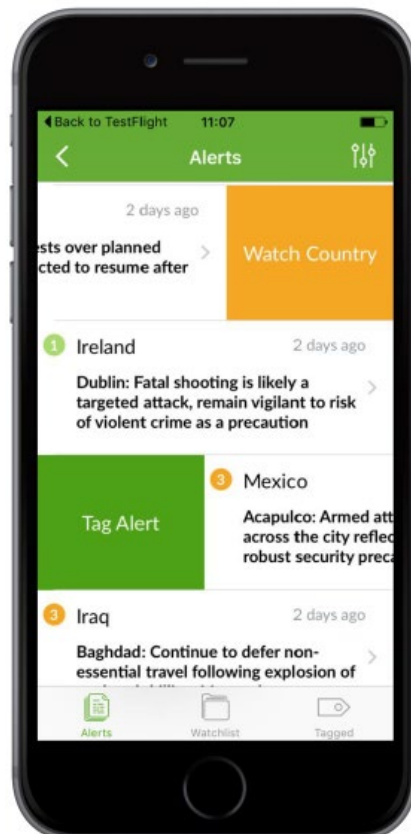
Each Alert is linked to the country of its origin and given a Risk rating from 1-4.

1 = Low (Green)

2= Medium (Yellow)

3= High (Orange)

4 = Extreme (Red)

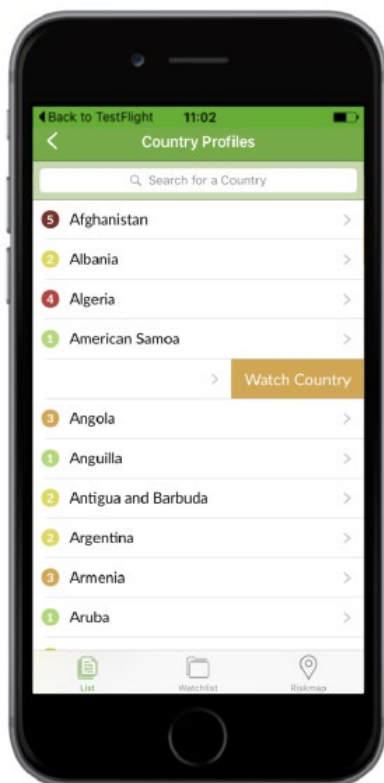


A short summary of the alert is provided on the feed screen. By clicking on the alert you can see the full details and view the alert on the riskmap.

Watch Countries to receive notifications for that country to your device.

Tag Alerts to store the alert for later viewing in the tagged section.

Country Profiles



The Country Profiles section includes a list of over 200 countries that Travel Oracle has information on; each has its own Risk Level ranging from 1 to 5.

1 = Minimal (Green)

2= Low (Yellow)

3= Moderate (Orange)

4 = High (Red)

5 = Extreme (Maroon)



You can also use the search bar at the top to find the country you are looking for. You can also watch countries on this list to receive their alerts as notifications.

By clicking into a country you can see all of the recent alerts, and information on Travel Risks, Crime, Terrorism, Natural Disasters, Medical, Travel and Culture.

Riskmap



The Riskmap can be accessed from the country profiles page.

It provides a world map which shows all of the recent alerts, their location and individual risk rating.

The risk overlay can be toggled on or off with the switch at the bottom right. This overlays the map with the colour that corresponds to the countries risk level.

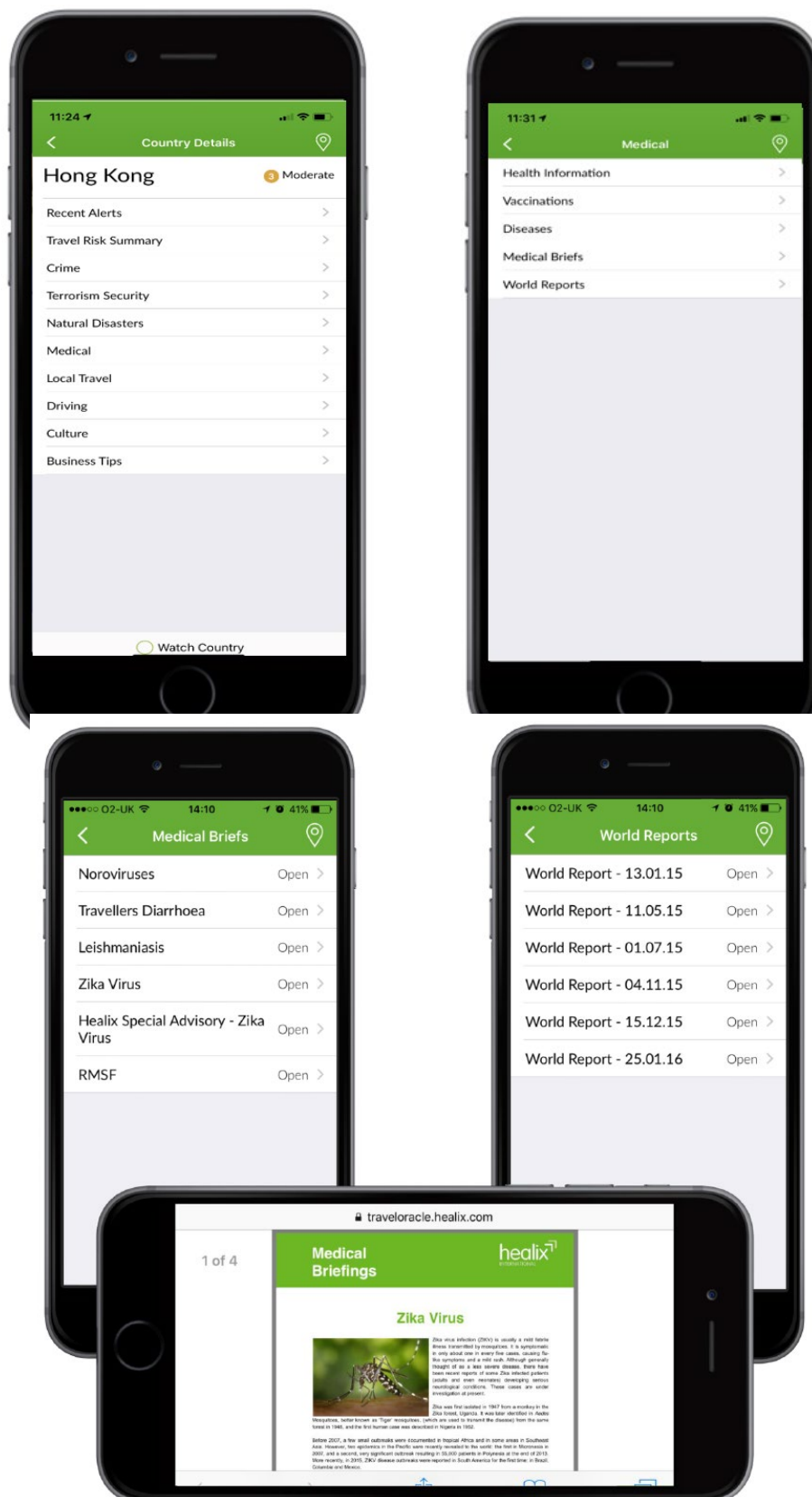


By clicking on an alert on the map you view a short summary of the alert.

By clicking on this summary you will be taken to the full alert details.

Medical Briefs & World Reports

These are written by our medical experts documenting information about diseases and outbreaks from around the world.

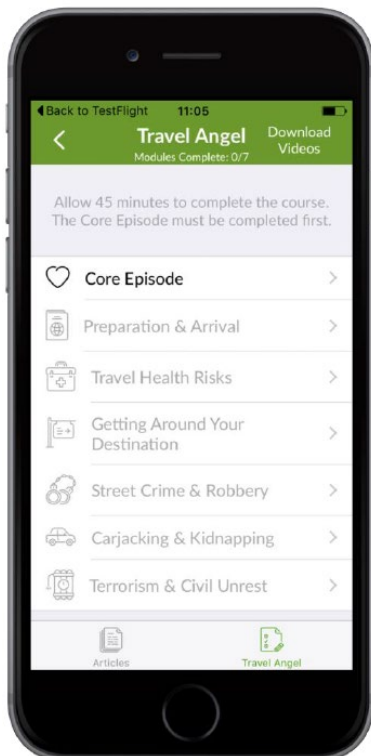


Pre-Trip Advice



The pre-travel advice section provides useful information and tips for travelling to any country around the world.

Travel Angel e-Learning



Within the Pre-Trip section you can access the Travel Angel eLearning course at the bottom right of the screen. It comprises of 7 video modules and accompanying questions.

The videos can be streamed or downloaded to your device to view whilst offline.

The course will prepare any traveller for their trip with topics including:

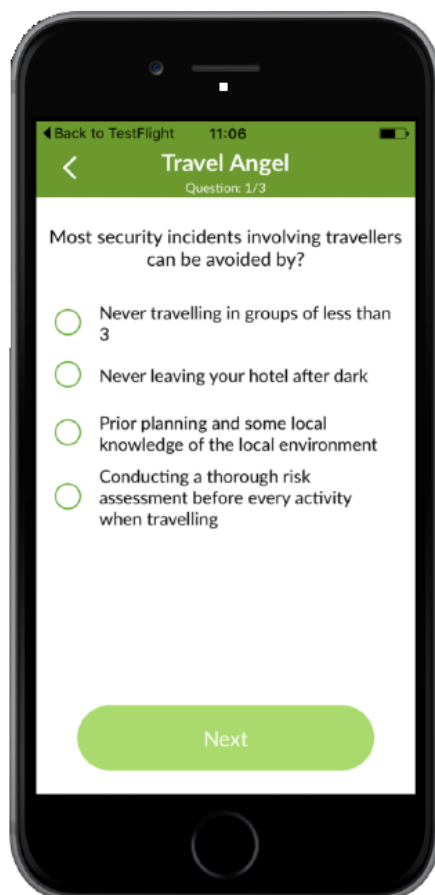
- Personal Security Protocol
- Preparation & Arrival
- Travel Health Risks
- Getting Around Your Destination
- Street Crime & Robbery
- Carjacking & Kidnapping
- Terrorism & Civil Unrest



To complete the e-Learning course, watch the videos and answer the accompanying questions.

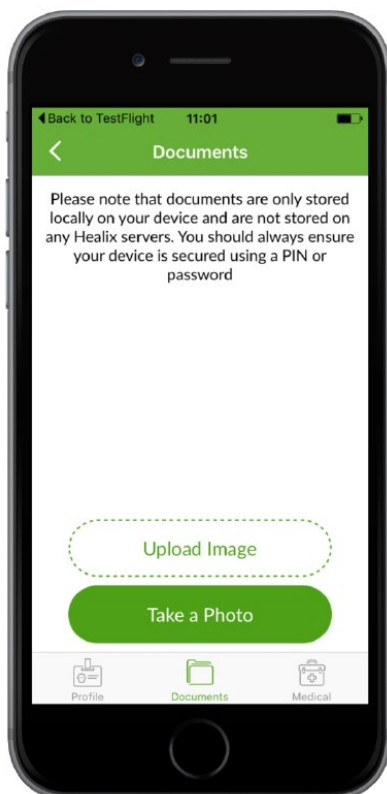
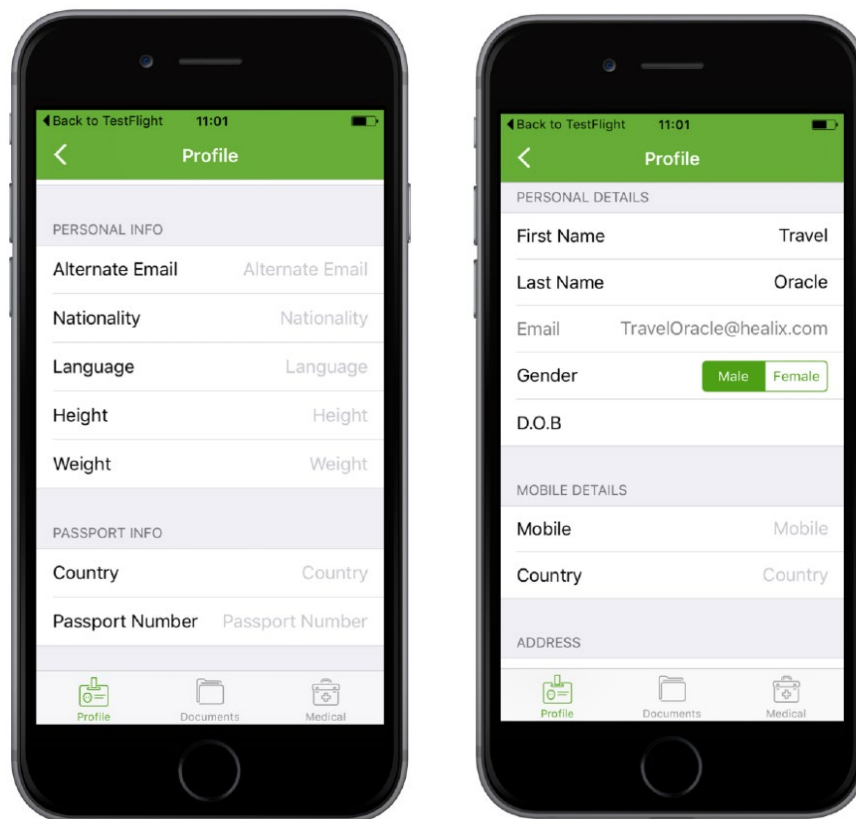
The entire course takes approximately 45 minutes to complete. You must begin with the Core Episode.

On completion of the course, you can have a certificate of completion emailed to you.



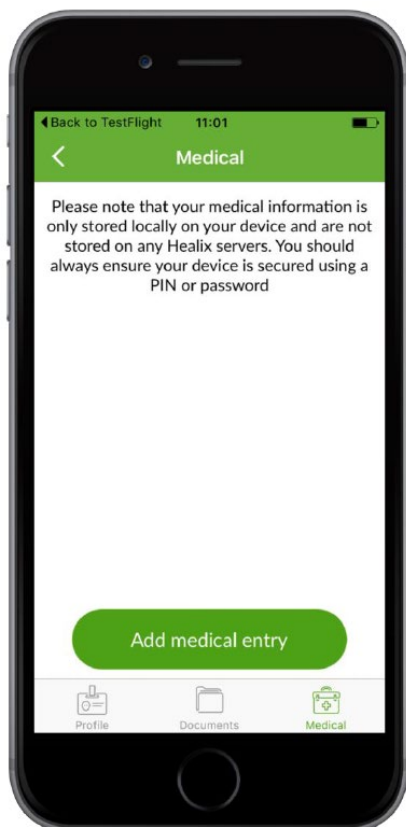
Profile & Documents

In the Profile & Documents section you can enter and store personal information and details which can be kept secure with your chosen PIN.



The Documents section is accessed via the Documents button in the Profile & Documents section.

This section allows you to take a photo and store it or choose one from your gallery. Everything that you store can be secured by a PIN, allowing you to store medical and travel documents securely on your device.



The Medical section allows you to medical information which you might need during your travels, such as medical history and vaccination records.

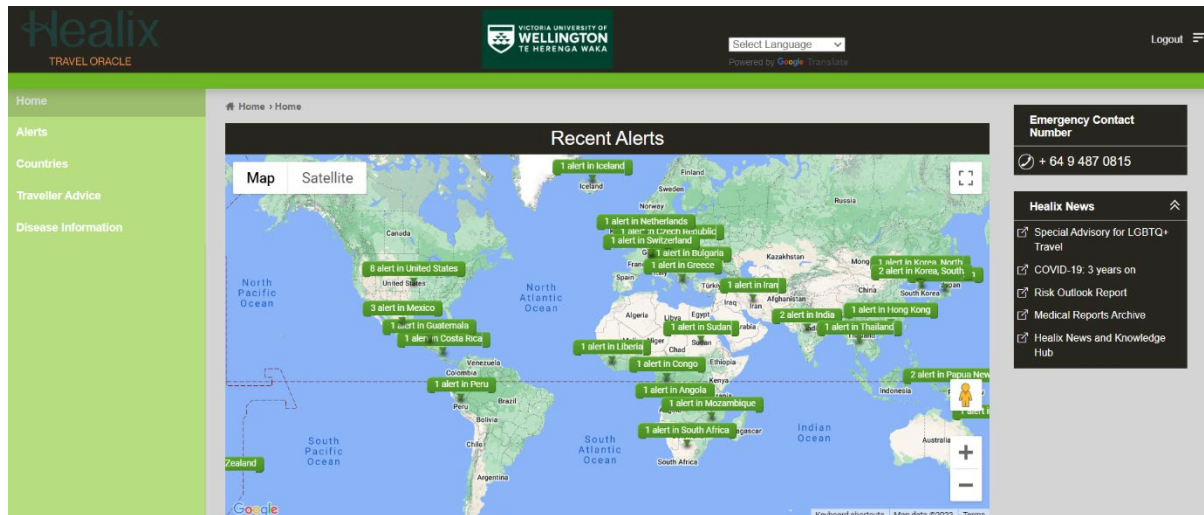
All information is encrypted and stored locally on your device. If you uninstall the app it will be deleted.

Healix Travel Oracle Website

The Healix Travel Oracle website is the equivalent web version of the Healix Travel mobile app. It provides up to date travel information, advisories, and real time alerts on breaking news globally.

The Healix Travel Oracle website can be accessed on the link below:

<https://federation.vuw.ac.nz/adfs/ls/idpinitiatedsignon.aspx?LoginToRP=https://tow.healix.com>



Submitting a Claim

Submit a business travel claim anytime from anywhere on any mobile device, or computer via the Chubb Claim Centre:

<https://www.chubbclaims.com/ace/nz-en/welcome.aspx>

If you have any queries or require any emergency medical help or advice, please call Healix for assistance on +64 9 374 1736

A large percentage of travel claims are delayed due to insufficient supporting documentation. Please consider the below checklist of items before submitting a travel claim to Chubb.

Loss of Deposits, Cancellation, Curtailment, Disruption

Any document(s) that satisfy us the travel had been booked or occurred, such as:

- The full original itinerary
- The invoices for original/amended travel bookings
- The full refund statement from the Travel Agent/Service provider detailing amounts paid, cancellation charges, refunds and forfeited amounts

Any document(s) that satisfy us as to the circumstances that led to cancellation or curtailment:

- Travel agent or carriers letter stating what happened.
- Any other document that provides proof of the reason for the cancellation or curtailment i.e. newspaper article
- Medical or death certificate

Medical Emergency Expenses

Any document(s) that outlines the details of the condition, injury, or illness:

- Medical certificates
- Medical invoices (paid or outstanding)
- Inpatient/Outpatient clinical records, admission/discharge summary

Personal Property, Money & Documents

Any document(s) that satisfy us that travel occurred:

- Boarding passes
- Itinerary or travel agent invoice
- Letter from the carrier confirming items were stolen, lost, or damaged, or advising on their liability
- Police report

Proof of ownership:

- Any evidence showing who the items belonged to
- Receipts for or clear photos of the items, warranty cards, the box the item came in, the manual and/or a copy of the bank or credit card statement showing the purchase details

Replacement quotes/receipts:

- Any document(s) supporting the amount being claimed i.e.
 - Quote or invoice for repairs of damaged items
 - Quote or invoice for replacement of lost, damaged items
 - Receipts or invoices for all items being claimed for including any items purchased on an emergency basis.

Travel Inconvenience, Misdirected Luggage

Any document that satisfies us that travel occurred:

- Confirmation of delay from the transport provider, including duration
- Property irregularity report
- Receipts and invoices for additional expenses incurred

Proof of cost:

- Any document that supports the amount(s) being claimed

Car Rental – Collision Damage Waiver

- A full copy of the rental agreement (including the T & C's)
- Final rental invoice
- Repair quote/invoice
- Any Third Party details

Personal liability

- Any report detailing the damage or accident that occurred
- Letter of demand from any other party
- Statement or invoice from any other party.