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## Travel Insurance Procedure

### Finance

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#### 1 Purpose

This procedure defines the criteria and process for the provision of travel insurance for staff, students and other authorised persons. It also outlines the process for accessing travel insurance for personal travel and accompanying family under the University's Travel Insurance Policy.

#### 2 Organisational Scope

This is a University wide procedure, including all subsidiaries and all group entities wholly managed by the University. It shall apply to all people approved to travel internationally by the University, subsidiary or group entity. This procedure also applies to students travelling as a course requirement.

This procedure applies in conjunction with the Travel and Expenses Policy and the Insurance Deductible and Additional Cost-recharge Policy.

#### 3 Definitions

For the purposes of this procedure, unless otherwise stated, the following definitions shall apply:

Approving manager:	Travelling staff member's line manager or a manager higher in the approval hierarchy with the appropriate financial delegated authority; or travelling student's Head of School.
Insurer:	Vero Insurance Ltd, via the broker Marsh Ltd
Leisure Travel Insurance Scheme:	Travel insurance cover for personal travel, available to staff members and their families via Vero.
Personal travel:	Non-University travel, either in conjunction with or wholly separate to University travel.
Standard cost:	The daily rate for standard cover, excluding additional premiums for extended cover (for example, when travel to high risk countries).
Travel:	Travel to, and from, an international destination and including the time spent overseas.
Travel and Expenses Policy:	The University's internal Travel and Expenses Policy.
Travel Insurance Policy:	The University's Travel Insurance Policy with Vero.

Travel Management Company (TMC):	The travel agency contracted by the University to supply travel management services.
University:	Victoria University of Wellington, subsidiaries and group entities (where the group entity is wholly managed by the University).
University travel:	Travel that has been approved as being for University purposes, in accordance with the Travel and Expenses Policy.

## 4 Procedure Content and Guidelines

### 4.1 Ethics and Overarching framework

- a) International travel is a vital component of conducting the business of the University, but is not without risk for those involved. To meet duty of care obligations to ensure the safety of its staff, students and individuals on University travel, the University has contracted an insurer to provide comprehensive travel insurance cover.
- b) As per section 4.12.1(b) of the Travel and Expenses Policy it is mandatory for all persons travelling internationally on University travel to register for cover under the University's Travel Insurance Policy.
- c) As per section 4.13 of the Travel and Expenses Policy, travel insurance for personal travel is the responsibility of and at the cost of the traveller.
- d) In agreement with the insurer, the University allows staff and their families to access the benefits of the University's Travel Insurance Policy through the Leisure Travel Insurance Scheme at their own cost for personal use.

### 4.2 University travel (excluding research and study leave and staff contracted to work overseas) only

- a) Where University travel is booked through the TMC, insurance will automatically be activated from the day of departure to the day of return inclusive.
- b) Where University travel is not booked through the TMC and the traveller is a staff member, the traveller is responsible for informing Insurance Help of the dates and destination of the trip prior to departure to activate insurance from the day of departure to the day of return inclusive.
- c) Where University travel is not booked through the TMC and the traveller is not a staff member, the approving manager is responsible for informing Insurance Help of the dates and destination of the trip prior to departure to activate insurance from the day of departure to the day of return inclusive.
- d) The standard cost of the travel insurance for University travel will be paid for by Insurance Help and any premiums incurred for additional cover will be charged back to the authorising Faculty, School, Central Service Unit, group entity or grant.

### 4.3 University travel (excluding research and study leave and staff contracted to work overseas) and personal travel

- a) Where the trip includes University travel and personal travel and is booked through the TMC, the traveller is required to notify the Travel Management Company of the days during the trip that are University travel. Insurance will automatically be activated for the University travel days and the traveller will be responsible for arranging insurance cover for the personal days.
- b) Where the trip includes University travel and personal travel, is not booked through the TMC and the traveller is a staff member, the traveller is responsible for informing Insurance Help of the

days and destination of the University travel component(s) of the trip prior to departure, to activate insurance. The traveller will also be responsible for arranging insurance cover for the personal days.

- c) Where the trip includes University travel and personal travel, is not booked through the TMC and the traveller is not a staff member, the approving manager is responsible for informing Insurance Help of the days and destination of the University travel component(s) of the trip prior to departure, to activate insurance. The traveller will also be responsible for arranging insurance cover for the personal days.
- d) For the University travel component of the trip, the standard cost of the travel insurance will be paid for by Insurance Help and any premiums incurred for additional cover will be charged back to the authorising Faculty, Central Service Unit, group entity or grant.
- e) Travellers have access to the Leisure Travel Insurance Scheme through Marsh, which is designed to offer cover for personal travel added to a University travel, providing the same level of cover as the Business Travel Insurance Policy and with a reduced excess. It is strongly recommended that travellers take up the Leisure Travel Insurance option to ensure seamless cover for the duration of their trip.

#### **4.4 Research and study leave**

- a) Staff approved to travel on Research and Study leave will be provided with travel insurance cover for the duration of the leave.
- b) If the travel is booked via the TMC travel insurance will automatically be activated from the day of departure to the day of return inclusive.
- c) If the travel is not booked via the TMC, the traveller will be responsible for informing Insurance Help of the details of the travel prior to departure, to activate insurance from the day of departure to the day of return inclusive.
- d) The Secretary of the Committee that approved the Research and Study leave will be responsible for providing the traveller with information on what is covered under the Travel Insurance Policy and what is not covered that may be relevant for the traveller to know.
- e) The traveller is responsible for sourcing insurance cover for any additional needs they have that are not included in the Travel Insurance Policy.
- f) If the duration of the approved Research and Study leave changes, it is the responsibility of the person approving the change to inform Insurance Help of the details prior to the effective date of the change, so cover can be adjusted accordingly.
- g) Where Insurance Help are not informed of an extension of Research and Study leave and a claim is made during the time of the extension, the Faculty or School that approved the extension will be responsible for reimbursing the staff member for their claim.

#### **4.5 Staff contracted to work overseas**

- a) Staff approved to be contracted to work overseas for the University will be provided travel insurance cover for the duration of the contract.
- b) If the travel is booked via the TMC, travel insurance will automatically be activated from the day of departure to the day of return inclusive.
- c) If the travel is not booked via the TMC the person approving the contract will be responsible for informing Insurance Help of the details of the travel prior to departure, to activate insurance from the day of departure to the day of return inclusive.

- d) During the process of agreeing the contract, it is the responsibility of the person approving the contract to inform the staff member of what is covered by the Travel Insurance Policy and what is not covered that may be relevant for the traveller to know.
- e) The staff member is responsible for sourcing insurance cover for any additional needs they have that are not included in the Travel Insurance Policy, unless specifically negotiated as part of the contract.
- f) If the duration of a contract for a staff member approved to work overseas for the University changes, it is the responsibility of the person approving the change to inform Insurance Help of the details prior to the effective date of the change, so cover can be adjusted accordingly.
- g) Where Insurance Help are not informed of an extension of a contract and a claim is made during the time of the extension, the Faculty, School, business unit, subsidiary or group entity that approved the extension will be responsible for reimbursing the staff member for their claim.

#### **4.6 Wholly personal travel**

- a) Staff can access travel insurance cover for themselves and their families under the Leisure Travel Insurance Scheme for wholly personal travel, details of which can be found on the Insurance Help website:  
<https://www.victoria.ac.nz/staff/services-resources/finance/insurance/business-leisure-travel>
- b) To activate travel insurance for wholly personal travel the staff member must contact Marsh directly.
- c) The staff member is responsible for payment to Marsh for travel insurance cover for wholly personal travel.

#### **4.7 Students travelling as a course requirement**

- a) Travel insurance will be provided for students registered in a course where the travel is a requirement of the course.
- b) Where the travel is booked through the TMC, insurance will automatically be activated from the day of departure to the day of return inclusive.
- c) Where the travel for is not booked through the TMC the University staff member organising the travel is responsible for informing Insurance Help of the dates and destination of the trip prior to departure to activate insurance from the day of departure to the day of return inclusive.
- d) The full cost of the travel insurance will be charged to the School that owns the course the student is required to travel for.
- e) Travel insurance will not be provided for students travelling as part of a study abroad or exchange programme. University students travelling as part of a study abroad or exchange can access travel insurance through the student policy directly through Marsh, at their own cost.

#### **4.8 Authorised, accompanying people**

- a) Travel insurance will be provided for persons accompanying the University traveller where it is deemed to be a direct benefit to the University from the person travelling with the University traveller, as defined in Section 4.12.1(d) of the Travel and Expenses Policy.
- b) The University traveller is responsible for informing Insurance Help of the accompanying persons and the dates and destination of the University travel prior to departure, to activate insurance. The University traveller is responsible for providing Insurance Help with confirmation of the approval for cover and the dates travel has been authorised for.

- c) The standard cost of the travel insurance for approved component of the trip will be paid for by Insurance Help, and any additional premium charges incurred during the approved component of the trip will be charged back to the Faculty, School, Central Service Unit, group entity or grant that approved the cover.
- d) The accompanying person will be required to organise their own insurance cover for any additional days of the trip that are University travel.

#### **4.9 Unauthorised, accompanying family**

- a) Travel insurance for family accompanying the authorised traveller where there is no direct benefit to the University from the person travelling with the University traveller, can be accessed under the Leisure Travel Insurance Policy.
- b) If the University traveller wishes to activate insurance cover under the Leisure Travel Insurance Policy for unauthorised, accompanying family members, it is the responsibility of the University traveller to arrange insurance cover for the accompanying family through Marsh prior to departure, see the details on the Insurance Help website:  
<https://intranet.victoria.ac.nz/finance/insurance/travel-insurance.aspx>.
- c) The full cost of travel insurance for unauthorised, accompanying family will be met by the traveller and paid directly to Marsh.

#### **4.10 International inbound travel**

- a) For international inbound travel where the cost of travel is met by the University and is booked through the TMC, insurance will automatically be activated from the day of departure to the day of return inclusive.
- b) For international inbound travel where the cost of travel is met by the University and is not booked through the TMC, the authoriser of the travel is responsible for informing Insurance Help of the dates and origin of the trip prior to departure to activate insurance from the day of departure to the day of return inclusive.

#### **4.11 High risk country premium**

- a) If travel to a high risk country, as defined by the insurer, is booked via the TMC the TMC will flag the travel to Insurance Help. Insurance Help will obtain a quote for insurance cover from the insurer. If no additional premium is incurred due to the risk Insurance Help activate standard cover for the traveller from the date of departure to the date of return inclusively.
- b) If travel to a high risk country, as defined by the insurer, is booked via the TMC the TMC will flag the travel to Insurance Help. Insurance Help will obtain a quote for insurance cover from the insurer. If an additional premium is incurred due to the risk Insurance Help will communicate the additional charge and risk to the contact for the booking. On receipt of written approval for the travel in accordance with the Travel and Expenses Policy, Insurance Help will activate standard cover for the traveller from the date of departure to the date of return inclusively. It is the responsibility of the approver of the travel to cover the additional premium and to advise Insurance Help how payment for the additional premium will be made.
- c) If travel to a high risk country, as defined by the insurer, is not booked via the TMC the traveller is responsible for notifying Insurance Help of the dates and destination of the travel. Insurance Help will obtain a quote for insurance cover from the insurer. If no additional premium is incurred due to the risk Insurance Help activate standard cover for the traveller from the date of departure to the day of return inclusively.

- d) If travel to a high risk country, as defined by the insurer, is not booked via the TMC the traveller is responsible for notifying Insurance Help of the dates and destination of the travel. Insurance Help will obtain a quote for insurance cover from the insurer. If an additional premium is incurred due to the risk Insurance Help will communicate the additional charge and risk to the contact for the booking. On receipt of written approval for the travel in accordance with the Travel and Expenses Policy, Insurance Help will activate standard cover for the traveller from the date of departure to the date of return inclusively. It is the responsibility of the approver of the travel to contact the insurer directly to activate and pay for the additional cover required.

#### **4.12 Activating insurance for travel not booked via the TMC**

- a) The person responsible for activating insurance for travel not booked via the TMC must provide Insurance Help with details of the travel immediately after the booking is made, by e-mailing [insurance-help@vuw.ac.nz](mailto:insurance-help@vuw.ac.nz).
- b) If Insurance Help are not notified and the travel is cancelled the Faculty, School, business unit, subsidiary or group entity approving the travel will be responsible for the costs incurred due to the cancellation.

#### **4.13 Deductibles**

- a) When a claim is made under the Travel Insurance Policy, the cost of the deductible will be borne by the Faculty, School, business unit, subsidiary or individual who is to receive the compensation from the claim, in keeping with the Insurance Deductible and Additional-Cost Recharge Policy.
- b) The insurer will reduce the compensation by the amount of the deductible prior to the payment being made.

## **5 Legislative Compliance**

As a public entity the University is required to manage its policy documentation within bounds of the best practice guidelines of the Controller and Auditor-General on Controlling Sensitive Expenditure, published under Section 21 of the Public Audit Act 2001.

## **6 References**

[Travel and Expenses Policy](#)

[Insurance Deductible and Additional Cost-Recharge Policy](#)

Previous version: [Travel Insurance Procedure](#)

## **7 Approval Agency**

Vice Chancellor

## **8 Contact Person**

The following person may be approached on a routine basis in relation to this procedure:

Jonathan Winkworth

Procurement Manager, Financial Accounting

Ext: 5904