



Unitec's **At a Glance** series summarises the critical elements of Unitec's policy and procedures. Click on the links for further information.

September 2019

Policy and Procedures at a Glance

Travel Insurance

Objective

Unitec maintains a corporate travel insurance for overseas business trips and Unitec organised course related student travel. This document explains the related processes as well as recent changes to the Travel Insurance process.

Business Travel

Staff and contractors are automatically insured for Unitec approved and organised overseas business and academic travel on behalf of Unitec. This does not have to be applied for separately as it is actioned from the information staff and contractors provide on the Application to Travel Form and when this is filed appropriately on the H:drive.

Personal Travel Intermingled with Business Travel

Staff and contractors are also automatically insured for personal travel intermingled with or added onto Unitec approved and organized overseas business and academic travel, provided they declared this personal travel on the Application to Travel Form, including travel days and destination countries. There is currently no payment necessary in respect of these travel days.

Student Field Trips and other Unitec Organised Student Trips Overseas

Please contact the Business Administrator for your pathway for instructions on how to insure students under the corporate travel insurance for these trips. If you have further questions, the Unitec procurement department will also be able to provide assistance.

Important Limitations to Unitec's Corporate Travel Insurance

- Individual items (example: a single piece of jewellery) are only insured to a maximum value of \$5,000 per item. If you wish to take one or more items that exceed this value of \$5,000 per item, you do so at your own risk. The excess is \$50. There are different limits for electronic items.
- Individual electronic items (example: Professional Camera) are only insured to a maximum value of \$10,000 per item. The excess on such items is \$250.
- Pre-existing medical conditions are covered unless the traveller is travelling against medical advice or to seek medical treatment.
- There is no cover for travel to areas classed as 'Extreme Risk' in the travel advisory issued by MFAT on <https://www.safetravel.govt.nz/> at the time of departure. Travel to such areas requires the approval of the CE and can only proceed if alternative insurance can be arranged.



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- A full schedule of the cover provided can be requested from the procurement department.

Emergency Contact Information

For emergency assistance while you are travelling, contact the insurer's 24-hour helpline – you also need to let your Unitec manager know as soon as possible:

- Name of insurer: Chubb Assistance
- 24 hr call centre: +64 937 41775
- Website: www.chubbassistance.co.nz
- Policy number: WGRG605159
- Name of insured: Unitec Institute of Technology

Travel Companions

Travel companions accompanying staff on business trips are not insured through Unitec's corporate travel insurance.

Independent Private Travel

Independent personal/private travel not connected to a business trip will not be insured through Unitec's corporate travel insurance and travellers need to make their own arrangements.

Discount Scheme for Private Travel Insurance

Unitec staff have access to a discounted offer from Southern Cross Travel Insurance. The discount applies to bookings made via the Southern Cross portal at www.scti.co.nz/travel-insurance and the process for claiming it is as follows:

Please use the Southern Cross Healthcare tick box when placing the insurance cover even if you are not a Southern Cross member and then email the policy number to agent@scti.co.nz from your Unitec email address and they will approve the discount. Overall the discount works out to 40% off the normal insurance cost when booked via a call centre or agent.

The screenshot shows the TravelCare website interface. At the top is a navigation bar with links: Home, Our Products, Amend Your Policy, Make a Claim, Travel Advice, and Contact Us. Below this is the 'TravelCare' header. The main content area has three sections: 'Destinations' with a text input field 'Enter your destinations', 'Dates' with 'Start Date' and 'End Date' input fields, and 'Travellers ages' with two 'Age' input fields and an 'Add' button. At the bottom left, there is a checkbox labeled 'Southern Cross Health Society Member' which is circled in red. To the right of this is a yellow star icon and an orange button that says 'Get a quote >'. The background of the form area features a hot air balloon illustration.