

This document has been prepared to provide advice to undergraduate and postgraduate students travelling internationally, whether that be to or from New Zealand. It provides information about safe travel practices and travel insurance. If you have any questions, please contact a member of UC's Risk and Assurance Team at [travelinsurance@canterbury.ac.nz](mailto:travelinsurance@canterbury.ac.nz).

### Extramural Study Application

If you are a doctoral student wanting to study or conduct research outside of Christchurch then you must complete an '[Application for Extramural Study](#)'. When completing the application, you will be asked to consider potential travel risks such as human induced risks (e.g., civil unrest or war), natural hazards or risks relating to any high-risk activities you may engage in whilst away from Christchurch. If you will be undertaking any field activities, then you will also need to complete additional health and safety documentation.



The Extramural Study application must be completed in full and signed off by your senior supervisor, Head of School/Department (or nominee) and the Dean of Postgraduate Research.

### Travel to High/Extreme Risk Destinations

UC does not encourage travel to high/extreme risk destinations. Such travel requires approval from your Head of Department/School and the Executive Dean of your Faculty prior to travel being arranged.

The Ministry of Foreign Affairs and Trade identifies high and extreme risk destinations on the [SafeTravel website](#). The SafeTravel website uses the following language to describe its travel advisory levels.

- Exercise normal safety and security precautions (equivalent to no current warnings or advice at this time) / Level 1
- Exercise increased caution (equivalent to Some Risk) / Level 2
- Avoid non-essential travel (equivalent to High Risk) / Level 3
- Do not travel (equivalent to Extreme Risk) / Level 4

If you are travelling to a high/extreme risk destination, please contact the Risk and Assurance Team for advice and to obtain a copy of the High Extreme Risk Insurance Application form.

If your home country is listed as a Level 3 or Level 4 country and you are returning home for study/research purposes and/or your flight is being paid for by UC, please contact the Risk and Assurance Team ([travelinsurance@canterbury.ac.nz](mailto:travelinsurance@canterbury.ac.nz)) for advice.

*Please note: NZ Scholarship/NZ Aid students returning to their country of origin for fieldwork do not need to submit a high/extreme risk application as they are covered under the Studentsafe Policy.*

# Travel Insurance

## Postgraduate Students travelling overseas from New Zealand

Postgraduate students are unable to access the staff intranet, so information about how to arrange travel insurance can be found below. Please refer any questions to the Risk and Assurance Team via [travelinsurance@canterbury.ac.nz](mailto:travelinsurance@canterbury.ac.nz)

### Eligibility:

If you are travelling overseas on UC Business and/or the cost of your flights are being paid for by UC, you may be eligible for the cost of your travel insurance to be paid by UC. If you are unsure about eligibility, please contact the Risk and Insurance Team via [travelinsurance@canterbury.ac.nz](mailto:travelinsurance@canterbury.ac.nz)



### General comments:

Travel insurance should be arranged for the entire period you are overseas and all the countries you are visiting. If you plan to visit multiple destinations, you are advised to book a worldwide travel insurance policy.

Please note that many travel insurance policies have exclusions for things such as a) leaving your bags unattended, b) participating in high-risk sports and activities, c) engaging in reckless activities or behaviour and d) ignoring road and driving rules. It is very important you understand what any exclusions are so you can either avoid engaging in an excluded activity or speak to the insurer about getting additional insurance cover.

We recommend that you arrange a single policy for the full duration of your trip. If you decide to purchase multiple travel insurance policies to cover different components of your trip, it can become very difficult to navigate the insurance claims process with multiple policies in place. A single insurance policy for the full duration of your trip is always best.

If you regularly take medication, we also recommend checking the rules for the country/ies you will be going as different countries have different rules about the medicines they allow and the amount you can take.

### Arranging Travel Insurance with Chubb Business Travel Insurance

The University's travel insurer is Chubb Business Travel Insurance ('Chubb').

If you are eligible to use Chubb, the Risk and Insurance Team will provide instructions about how travel insurance is arranged. Please contact [travelinsurance@canterbury.ac.nz](mailto:travelinsurance@canterbury.ac.nz) to obtain instructions.

Travel insurance with Chubb will be arranged for you when your flights are ticketed. You should contact the Risk and Insurance Team and need to complete the 'UC Travel Insurance Declaration Form' if:

- You have a leisure component greater than 3 days; and/or
- You have, with prior approval, arranged travel for a business trip not with Orbit Travel.



Where you have a leisure component of more than 3 days, the Risk and Assurance Team will send you instructions to make payment for a leisure component.

If you arrange travel insurance via Chubb the Risk and Assurance Team can provide you with a list of hazardous pursuit endorsements, which details the activities Chubb will not routinely cover under the travel insurance policy. It may be possible to get insurance cover for some of the endorsements if additional premium is paid.

If you require a travel insurance certificate, for travel or visa purposes, please email [travelinsurance@canterbury.ac.nz](mailto:travelinsurance@canterbury.ac.nz). Please allow 48 hours to produce a travel insurance certificate.

When on University business, up to two personal/leisure days may be included as part of the corporate travel insurance booking, at no cost to you. If the trip includes three or more personal/leisure days, then you will need to pay the cost for **all** the leisure component of your trip. The cost of leisure insurance is \$6.95 per day, and you will need a credit or debit card to make payment. Please note after a period of leisure the return flight(s) back to New Zealand are also classed as leisure not business.

#### **Arranging Travel Insurance with another travel insurance provider:**

If you are not eligible to arrange travel insurance with Chubb, UC has prepared a document which recommends the minimum insurance requirements we would expect to see in a travel insurance policy. A copy of the document is attached at Appendix A.

### **Postgraduate Students travelling to New Zealand**

UC requires all enrolled international students (including doctoral students) on campus to have an approved health and travel insurance for the duration of their enrolment (regardless of their visa type). This is a requirement under the Education (Pastoral Care of Tertiary and International Learners) Code of Practice 2021.



Immigration New Zealand also requires students to have insurance that covers their entire stay in New Zealand until the date of their visa expires.

The [Studentsafe Inbound University Policy](#) issued by Allianz Partners is UC's preferred medical and travel insurance for international students. Further information including how to access the Studentsafe Inbound University Policy, what the policy includes and how to make a claim can be found [here](#). Details of alternative travel insurance policies can also be found via the link.

If you are an international student studying in New Zealand, and you hold a current New Zealand student visa, and will be leaving New Zealand temporarily for study purposes at a New Zealand approved education provider and you will return to New Zealand to continue your studies you may be eligible to arrange an outbound [Studentsafe Outbound policy](#). If you have any questions, please contact the [Risk and Assurance Team](#) for advice.

### **Travel Insurance Claim**

If you have travel insurance with Chubb and you need to make an insurance claim, please contact the [Risk and Assurance Team](#), who can provide you advice about making a travel insurance claim with Chubb and also assist you with the completion of a travel insurance claim.

Claims can be submitted to Chubb either online via a Portal or in a manual format (completing a paper form and submitting by email).

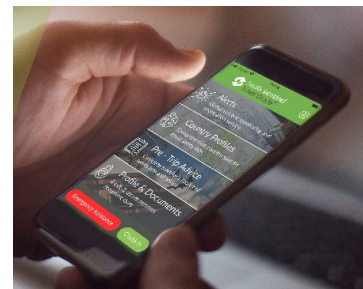
To support a claim, additional evidence is usually provided which may include:

- Copy of your original and any amended flight itineraries.
- Copy of your travel insurance cover note.
- Copies of any receipts or invoices which would support the claim.
- For medical related claims copies of a medical note, fit to fly or not fit to fly letters. Please note that a medical note must be supplied by a registered medical practitioner which means a qualified doctor or dentist, other than you, a travelling companion, someone you work with or a close relative, holding the necessary certification in the country in which they are currently practising.
- For missing or lost luggage claims copies of any tickets/receipts from airlines proving luggage has been lost or is missing and receipts for any replacement items purchased. You will also need to provide a summary of the lost items. We recommend writing down the items in your suitcase prior to departure as its a lot easier to remember what was in your case when you pack then having to remember later! Photos of your case and contents is also recommended.



## Healix Travel Oracle App

UC travellers are encouraged to use the Healix Travel Oracle app, when travelling internationally, so you can access real-time alerts and detailed information about your international destination(s). Travellers who register for the free service can access dedicated support via telephone, email, and emergency assistance directly from the Healix Travel Oracle App.



The Healix Travel Oracle App can be downloaded onto a smart phone from the Apple App store or Google Play store. For further information about how to register to use the Healix Travel Oracle App and to access UC's policy number please contact the [Risk and Assurance Team](#).

## Preparing to travel overseas

UC has prepared a 'University Preparation Guide for Travel: November 2023' which you can find at appendix B. The purpose of the guide is to help you prepare for international travel. It considers matters such as obtaining visas, arranging travel insurance, and considering any vaccination requirements.

We strongly recommend that you book your flights with a travel agent. Where UC is paying for the cost of your flight, travel **must** be arranged with UC's travel management partner, Orbit Travel.



Whilst booking flights directly with an airline or an online travel site may result in a cheaper flight, this does not always have a positive outcome. Cheaper flights often have shorter transit times, which can result in flight connections being missed, your luggage failing to make it to connecting flights, require you to clear security and retrieve your luggage before checking in again and in the event of flight cancellations you may be left on hold to airlines for hours to rebook your flights (which depending on your ticket type may come at an extra cost). Ideally you should have a minimum transit time of 2 hours...if not more.

Booking through a travel agent means you have direct contact to a trained professional who can assist you in the event of any issues such as flight cancellations or missed flights, can advise you on the best routes to take and recommended transit times, provide advice about visas and any pandemic requirements of the destination(s) you are travelling to and help with multi-lay over bookings. We strongly advise that you do not book flights to your destination(s) with separate/multiple airlines as this may result in significant issues if any part of your journey is delayed or cancelled. Airlines have no obligation to make sure you get to your final destination only the destination you have on your ticket if you have made separate bookings.

If you are travelling overseas as part of a study tour or on exchange you may be invited to attend a Travel Risk Briefing which is a presentation delivered by the Risk and Assurance Team. If you have any travel risk or travel insurance related questions, please contact the team who will be happy to help you.

## Risk and Assurance Team

Jacqui Lyttle: Director of Risk and Assurance  
☎ +64 3 369 4510 (internal 94510)

Joanne Noble-Nesbitt: Senior Risk and Insurance Advisor  
☎ +64 3 369 3984 (internal 93984)

Email: [travelinsurance@canterbury.ac.nz](mailto:travelinsurance@canterbury.ac.nz)



## Appendix A:

### Travel Insurance Requirements\*

#### Required minimum coverage\*

**\*\*These limits are absolute and cannot be lowered. The policy must provide:**

- **\*\*Unlimited cover** for hospitalisation, general practitioners, and prescriptions (sublimits may apply).
- **\*\*Unlimited cover** for medical rescue/repatriation should you become seriously ill or injured and need to be accompanied home with a medical professional (sublimits may apply).

#### Recommended minimum coverage

**The policy must also cover the items below. The following limits are recommended limits only; they may be different in the policy you select but you should try and get coverage as close to the recommended limit as possible.**

- **NZ\$15,000** for funeral expenses and repatriation of the body back home.
- Reasonable costs for accompanying relative cover. If you become seriously ill or die, cover is required to support a relative to accompany and support you. This should include the relative's day-to-day accommodation, reasonable living costs and the cost of airfares.
- **NZ\$10,000** to fly you home should a member of your immediate family become critically ill or die.
- **NZ\$25,000** for death or disability benefit.
- **NZ\$2,500,000** for personal liability.
- **NZ\$250,000** for kidnap, extortion/ransom.
- **NZ\$25,000** for loss or damage to baggage, personal effects, and money /travel documents.
- **NZ\$10,000** for travel delay and missed transport connection.
- **NZ\$6,000** for rental vehicle excess.
- **NZ\$1,000** for emergency dental treatment.

**In addition, the following requirements must also be met:**

- The insurance provides full cover for any pre-existing conditions; NB: these must be declared.
- The insurance commences on the day the traveller begins their travel.
- The insurance applies whilst the traveller is in transit.
- The insurance applies 24 hours a day for the total period of travel overseas.
- The insurer must provide emergency 24-hour, 7 day per week cover and assistance.
- Any excess or co-insurance must not exceed NZ\$1000.
- The broker or agent promoting the policy is a reputable and established company with substantial experience in the travel and medical insurance business.
- The insurer (or re-insurer) is a reputable and established company with substantial experience in the travel insurance business. The credit rating must be no lower than A- from Standard and Poors, or A- from A M Best.

*\* Guidance for UC travellers NOT travelling on the UC travel insurance programme.*

Last updated: January 2025

## Appendix B:

### University Preparation Guide for Travel: November 2023

This checklist has been prepared to assist UC travellers prepare for international travel. The checklist should not be used by domestic travellers.

No	Task / Activity	Date Completed
1	Consider if a visa or electronic travel authority (ETA) is required for the destination(s) the traveller wishes to visit? If so, contact the relevant Embassy or authority to ascertain visa/ETA processing times and process. Is a visa likely to be issued within required timeframe?	
2	Check your passport validity. Do you have a valid passport (remember some countries require at least six months beyond your intend departure date)?	
3	International travel to be requested and once approved arranged via the Orbit Booking Tool (flights, accommodation and car hire booked as appropriate). Please refer to <a href="#">UC Travel intranet page</a> for further information.	
4	Once flights ticketed, travel insurance to be arranged with Chubb Business Travel Insurance. Please refer to <a href="#">Travel Insurance intranet page</a> for further information.  Remember to take a copy of your travel insurance certificate of cover and policy with you.	
5	If travel is to a high-risk destination liaise with the Risk and Insurance Team to discuss whether a <a href="#">High Extreme Risk Insurance Application</a> should be submitted	
6	Traveller to check if any pre-departure COVID-19 tests are required. If so, arrange testing within the required timeframe. Please note tests may need to be booked in advance.	
7	If a New Zealand Citizen, register your travel details with <a href="#">SafeTravel NZ</a>	
8	Consider if you require any vaccinations for the destination(s) you are travelling too? If so, arrange an appointment(s) to have the required vaccination.	
9	Download the <a href="#">Healix Sentinel Travel Oracle App</a> which provides UC travellers with access to real-time travel alerts and information about international details whilst overseas.	
10	Give a copy of your itinerary, travel policy details and a copy of your passport details to a family member or friend who could assist you whilst overseas.	
11	Make sure you know where your nearest Embassy/High Commission/Consulate will be whilst overseas.	