

# Summary of Insurance Policies Held by the University of Otago

## Clinical Trials

Includes Public and Products Liability, Clinical Trials, Medical Malpractice and Professional Liability cover.

A clinical trial is defined by WHO as “any research study that prospectively assigns human participants or groups of humans to one or more health-related interventions to evaluate the effects on health outcomes. Interventions include but are not restricted to drugs, cells and other biological products, surgical procedures, radiological procedures, devices, behavioural treatments, process-of-care changes, preventive care, etc.”

## Contract Works

Policy to cover contract works against physical loss or damage and, as an option, to cover general legal liability arising in connection with the contract works. Covers projects under \$10 million and with a construction period of less than 18 months.

Our contracts for service require self-employed contractors to have their own insurance cover.

The University reserves the right to sue our contractors if they cause only harm or loss therefore, our contracts for service require self-employed contractors to have their own third-party Professional Indemnity insurance cover. If they do not have adequate cover to meet the minimum requirement, cover can be issued under the University’s Professional Indemnity – Miscellaneous Contractors policy.

The contractor must complete the [Contractors Professional Indemnity Proposal form](#) and return this to the [fsd.insurance@otago.ac.nz](mailto:fsd.insurance@otago.ac.nz). The application must be submitted to the Insurer, and a policy issued **before** the start of the contract period. The University will be invoiced for the premium. It is at the department’s discretion as to whether this cost is covered by the department or passed on to the contractor.

## Corporate (International) Travel - International Travel and Associated Leisure Travel

**Insurer - Chubb Insurance NZ Ltd**

**Policy Number NZBTAG08936123**

University of Otago has appointed Chubb Insurance NZ Ltd to provide Travel Insurance cover for staff travelling internationally for business and associated leisure. University travel insurance policy holders must contact Chubb for their medical assistance needs whilst overseas. Emergency Contact details are provided with the confirmation email when taking out this insurance.

Note: there are a number of exclusions attached to the policy and travellers should make themselves familiar with them. In particular, the policy does not cover electronic equipment (including laptops) that have been included in the checked-in baggage. All such items should be taken on board the aircraft as personal cabin baggage.

## [Chubb Business Travel Insurance Policy](#)

The University Corporate International Travel insurance policy is underwritten by Chubb Insurance NZ Ltd. In addition, the University has contracted with Healix Travel Oracle to provide specialist Security and Medical Advice to staff and students travelling on University business, refer Travel Risk below.

International Travel insurance must be purchased for the entire journey where 'journey' is defined as: "overseas travel in connection with the business of the insured, including associated, private, personal and family travel outside of New Zealand, which starts from the time of leaving home or normal place of business (whichever is the last) and continues until arrival back at home or normal place of business (whichever is reached first)."

International Travel insurance is only available for journeys of 365 days maximum.

### Travel on University Business

It is **mandatory** for staff and students to use the University's International Travel insurance cover when travelling overseas on university business so that unforeseen risks to travellers and their property can be adequately managed. It is not acceptable for staff or students to use alternative insurance policies as a substitute for the University cover as there can be uncertainty about the level and quality of the protection that is being provided.

Departments are required to ensure all students travelling overseas on University business use the University's International Travel insurance cover. Where students' activities are covered by a University grant, the grant is to be used to meet the insurance cost.

Cover may be purchased via the online booking page on the University webpage:

[International Business and Associated Leisure Travel Bookings](#)

### Private Travel

Staff travelling privately may also purchase cover under the University's International Travel policy for themselves and their families if so desired. The staff member **must** be travelling with the family members on the exact same dates and itinerary in order to utilise the policy in this manner. Please note there is an age limit of 69 years on this cover.

Cover may be purchased via a direct portal link to Chubb:

[Chubb Pure Leisure International Travel Insurance](#)

### *Insurance Cover Premiums*

Insurance for business and associated leisure travel costs \$7.60 per day, per traveller.

The cost of pure leisure insurance cover is calculated based on travellers age, destination, and duration of travel. The Chubb Pure Leisure booking portal provides a quote calculator.

### Payment of Premium

University related travel days will be charged to a University account code (GL or PL code provided on booking form) while private travel insurance must be paid by the traveller, an invoice will be emailed at time of booking.

Insurance cover is in place as soon as the online application has been accepted. A confirmation email with supporting documentation will be sent to the email address provided on the application.

### Pre-Existing Conditions

The policy covers pre-existing medical conditions for the insured travellers only. However, the policy will **Not** provide cover where the traveller is:

- travelling contrary to medical advice,
- travelling to seek medical treatment
- or the condition is terminal.

### *Travel Risk*

Travellers should familiarise themselves with the risk level of the country or countries to which they intend to travel via the government Safe Travel website [safetravel.govt.nz](https://safetravel.govt.nz)

Where the rating for a country is:

- Do not travel – travel is not permitted unless approved by the Vice-Chancellor;
- Avoid non-essential travel – travel is not permitted unless approved by the relevant Pro-Vice-Chancellor or Divisional Head.

Travel insurance is available for travel to countries with these risk levels but at a higher daily premium. Contact [travel.insurance@otago.ac.nz](mailto:travel.insurance@otago.ac.nz) to arrange cover.

The University of Otago has subscribed to an international security and medical alert advisory service, Healix Travel Oracle. Travellers are strongly encouraged to install the Healix Travel Oracle App and select and read Healix Travel information associated with the countries they are planning to travel to (refer to the [Guide to Travel Oracle Mobile App](#) )

All International travel purchased through a mandatory travel agent (MTA) is loaded into the University's Travel Tracker programme, Healix, which allows the University and its insurers to know where staff or other University representatives are in the event of an emergency.

### Travel to Antarctica

University International Travel insurance is to be arranged for travel to Antarctica except where the purpose of travel is to carry out work that is part of either:

1. the Antarctica New Zealand Scientific Programme; or
2. another scientific programme which provides medical and evacuation services and does not charge for these services other than as part of normal programme fees.

Where travel insurance is not arranged, party leaders must advise their colleagues and students that personal effects are not insured.

Where travel insurance is required for trips to Antarctica, the University's insurer requires **advance notice**. Please contact [travel.insurance@otago.ac.nz](mailto:travel.insurance@otago.ac.nz) at least two weeks prior to departure.

### Rental Vehicle Insurance

In all instances where a vehicle is hired outside New Zealand, it is essential the traveller purchases comprehensive vehicle insurance from the vehicle hirer company. As not all hire contracts are structured the same, the employee must ask the hire company to confirm that the insurance cover includes vehicle damage, third party, and public liability cover.

It is often possible to pay an increased premium in order to reduce the excess applying to rental vehicle insurance. The International Travel insurance includes cover for such excesses up to \$6,500 (NZ dollars), so there is no advantage in paying extra to secure an excess below this amount. The University's International Travel insurance will cover the excess on the vehicle insurance.

Note: if on University business, there is no need to purchase rental vehicle insurance in New Zealand as the University's Motor Vehicle Policy provides comprehensive cover.

### Studentsafe – University Offshore

Medical trainee interns on overseas electives should contact the Student Affairs Office at the Dunedin School of Medicine to apply for membership of the Medical Protection Society and arrange for international medical and travel insurance.

For further information about Studentsafe contact:

Tel 64 3 470 3883

Email [dsm.studentaffairs@otago.ac.nz](mailto:dsm.studentaffairs@otago.ac.nz)

#### Cancellation Policy

If you decide that you do not want the policy, you may cancel it and you will be given a full refund of the premium you paid, provided you have not started your journey and you do not want to make a claim or to exercise any other right under the policy.

After this period, the policy can still be cancelled but a refund will not be issued.

The University of Otago reserves the right to cancel any travel insurance policy at any time, prior to the commencement of travel. The traveller will be advised by email (using the address provided at application time) of this cancellation and the reason/s behind the decision to cancel the insurance cover. A refund of premium will be actioned once this cancellation has been put in place, provided the traveller has not made a claim on the policy.

#### Making A Claim on Your Travel Insurance Policy

Complete the appropriate claim form, follow all instructions and submit to the insurance provider.

[Chubb Insurance Claim Pack](#)

Email to [travelclaims.NZ@chubb.com](mailto:travelclaims.NZ@chubb.com)

[Allianz Travel Insurance Claim Form](#)

Email to [corporateclaims@allianz-assistance.co.nz](mailto:corporateclaims@allianz-assistance.co.nz)

#### Crime

To cover theft by employees, as this risk is excluded from cover of the Material Damage and Business Interruption policy.

#### Cyber

Specialised cover for protection of internet and network exposures, some of which are excluded from traditional Material Damage and Business Interruption policies. Also covers liability to third parties as a result of the use of our IT systems, as well as damage or destruction of our own systems and records e.g. ransomware. Cover also protects the University's reputation should a breach of cyber privacy occur, and will provide access to PR companies, technical and security experts.

#### Cyber – Collective Excess Layer

Specialised cover for protection of internet and network exposures, some of which are excluded from traditional Material Damage and Business Interruption policies. Also covers liability to third parties as a result of the use of our IT systems, as well as damage or destruction of our own systems and records. Cover is also available to protect the University's reputation should a breach of cyber privacy occur.

#### Defence Costs

To provide cover for defending liable action against directors, officers, trustees.

## Directors and Officers Liability

To cover directors, executives and employees against liability they might incur in carrying out the duties of a company director. The insurance will also reimburse the company where it has already indemnified its directors for any such liability. Cover includes associated defence costs.

## Employers Liability

Covers claims made by employees against employers for injury or illness occurring in the workplace, where cover falls outside the scope of accident compensation legislation.

## Environmental Liability

Site-specific environmental insurance. It includes on-site and off-site coverages for property damage, bodily injury, and clean-up costs triggered by pollution conditions, both sudden and gradual. This policy helps provide protection against environmental risks and offers a solution to regulatory obligations, contract requirements, lender requirements, landlord requirements, shareholder's needs, and the objectives of the Board of Directors. This includes cover for asbestos.

## Fine Arts

University and Hocken collections have worldwide cover.

To cover loss or damage to Artwork and Artefacts - tangible property of every description not expressly excluded, the University's own or held by the University jointly or in trust or on commission and for which the Insured is responsible, all while at the specified Location. Location being any situation or other place anywhere in the World including transit, principally at the University campus locations. Policy includes cover to \$25m for any one transit, items below this limit do not need to be added to the Marine Cargo cover schedule.

## General Liability (sometimes referred to as Public Liability)

To cover claims from third parties for property damage or bodily injury, arising out of the business activities of the insured (sometimes referred to as 'Public Liability' insurance).

Cover includes associated defence costs.

## Lawsafe

Legal defence insurance responds to a number of common areas where unexpected civil or criminal prosecutions may arise, such as alleged workplace misconduct, criminal prosecutions, certain traffic offences, personal contracts, neighbour disputes and actions brought by local authorities. The insurance covers the costs of defending individuals and members of their families when such legal actions arise.

## Marine Cargo – Goods in transit

**Insurer: Vero Marine**

**Policy Number: 17000622**

The Marine Cargo Policy covers the shipment of goods worldwide: at and from a place or places anywhere in the world to a place or places anywhere in the world by any route, whether direct or indirect. We have noticed some transport firms are charging additional insurance for goods being moved within NZ. Insurance offered by transport firms should be waived.

The policy will cover any shipment to a maximum value of **\$150,000 worldwide**, to and from NZ and domestically by any route. Shipment may be transported by land, water or air, or by post. Goods are covered for the full duration of the journey. Cover for shipments with a value greater than \$150,000 can be arranged.

*Shipments valued at \$2000 or less are covered under the Carriage of Goods Act 1979. It is not necessary to record these on the insurance schedule as the carrier liable for all losses under this amount*

Deductible (Excess) is \$500 for each loss

A schedule for cover is maintained by the University. Contact [travel.insurance@otago.ac.nz](mailto:travel.insurance@otago.ac.nz) to arrange cover. Details of the shipment and goods must be recorded **before** the shipment departs.

Artwork is covered for movement worldwide under the Fine Arts insurance policy to the value of \$25,000,000 for any one transit so does not need to be recorded on the Marine Cargo schedule.

### Marine Hull

Covers loss or damage to vessel's hull, machinery and underwater equipment and other property declared, as per schedule supplied to the insurer, and third-party legal liability, subject to the terms and conditions of the policy.

Operating area covers New Zealand's inland waterways and out to the limit of the New Zealand exclusive economic zone and subject to the vessel being within the areas for which the vessel is in survey to operate.

Equipment, including underwater equipment, is covered while in use under, in or on the water. Equipment is also covered while not in use and stored in locked facilities.

### Material Damage and Business Interruption (MDBI)

A general form of policy covering property such as buildings, plant and stock and to cover loss of income and increased costs resulting from damage to assets; sometimes referred to as 'Loss of Profits' or 'Consequential Loss' insurance. The excess on this policy is \$1.25m.

### Motor Vehicle – Policy number 4027096

The University's Motor Vehicle Insurance Policy covers any vehicle owned by or in the control of an employee while the vehicle is being used in connection with the University's business and with the University's prior consent. This includes New Zealand rental vehicles. (Vehicles rented while overseas are covered by the travel insurance, International Travel insurance). The Motor Vehicle insurance cover includes personal effects.

If a University vehicle (this includes vehicles on hire or loan) is involved in an accident, a report must be filed even if there is only damage to a third-party vehicle. **Do not** admit liability under any circumstances.

University owned vehicles are managed by Custom Fleet who provide 24/7 assistance through the Custom Fleet Driver Centre. In the event of an accident or damage, contact Custom Fleet on 0800 11 63 63. They will assist the driver at the site if required, collect the damaged vehicle, manage the vehicle repair and arrange for a loan vehicle if required.

If a hire or loan vehicle is damaged, a claim form must be completed and sent [travel.insurance@otago.ac.nz](mailto:travel.insurance@otago.ac.nz) along with photos if available, a copy of the rental agreement and the repair quote.

The department in charge of the vehicle at the time the damage or loss was sustained is responsible for paying the excess to the repairer.

The excess, or deductible, is calculated as:

1% of the market value of the vehicle - minimum \$500

Plus - if driver is under 25 years:

- if over 21 to 25 years - an additional \$500

- if under 21 years - an additional \$1,000

Any third-party correspondence must be forwarded to the Assistant Accountant – Assets and Insurance.

Motor vehicles owned by or in the control of an employee, and personal effects in these vehicles, are insured while the vehicle is being used in connection with the University's business and with the University's prior consent.

In the event of a loss of personal effects from a private motor vehicle, the employee should first claim against his/ her own insurance policy; if this is unsuccessful the University's policy will respond.

Note: if on University business, there is no need to purchase rental vehicle insurance in New Zealand as the University's Motor Vehicle Policy provides comprehensive cover.

### Professional Indemnity

To cover legal liability incurred by giving negligent advice or through a breach of professional duty. Cover includes associated defence costs.

### Professional Indemnity - Miscellaneous Contractors

To provide cover to Individual contractors contracted to provide professional services to the University, who are otherwise not insured to the required level for Professional Indemnity insurance, excluding corporate entities, District Health Boards and Government Departments and the like.

The University reserves the right to sue our contractors if they cause only harm or loss therefore, our contracts for service require self-employed contractors to have their own third-party Professional Indemnity insurance cover. If they do not have adequate cover to meet the minimum requirement, cover can be issued under this policy.

The contractor must complete the [online application form](#) and return this to the [fsd.insurance@otago.ac.nz](mailto:fsd.insurance@otago.ac.nz). The application must be submitted to the Insurer, and a policy issued, **before** the start of the contract period. The University will be invoiced for the premium. It is at the department's discretion as to whether this cost is covered by the department or passed on to the contractor.

### Professional Indemnity- Clinical Trials

To cover legal liability incurred by giving negligent advice or through a breach of professional duty. Cover includes associated defence costs. Cover includes public and products liability, clinical trials insurance, medical malpractice and professional indemnity.

### Protection and Indemnity – Hull

To cover liability arising from the operation of the declared vessels, including associated defence costs, subject to the terms and conditions of the policy. Declared vessels being those listed on the submitted asset schedule. Also refer to the Marine Hull policy.

Cover includes direct loss or damage to property (Fixed and Floating Objects, FFO), pollution, towage, collision and wreck liabilities.

Operational area covers New Zealand coastal waters, extending to sub-Antarctic waters for Polaris II

The Polaris II and the Beryl Brewin have specific deduction limits.

### Public Liability (also called General Liability)

To cover claims from third parties for property damage or bodily injury arising out of the business activities of the insured (sometimes referred to as 'Public Liability' insurance).

Cover includes associated defence costs.

### Statutory Liability

To cover fines or penalties imposed for unintentional breaches of certain statutes

### Trustees Liability

To provide cover to University of Otago (and related Insured's) personnel in relation to their positions on the Trusts noted, provided these positions are held for the purpose of representing the University of Otago or at the request of the University of Otago and any past, present or future Insured Person as defined in the Policy.

### Unmanned Aerial Vehicles (UAV)

Aviation policy to cover direct loss or damage to declared Unmanned aerial vehicles and public liability ('third party' liability) e.g. drones as listed in the declared schedule