University Collective Travel FAQs

V.2 July 2026
Please refer to the Chubb Business Travel Insurance Policy Wording for further information on the terms, conditions and exclusions of the policy.

This FAQ document is a brief summary of the policy coverage. For full policy coverage details and coverage definitions please refer to the policy wording. Please refer to the Policy Wording for the terms, conditions and exclusions of the policy. Some words have specific definitions within the policy.

For the purpose of this summary – Associated Leisure Travel refers to leisure travel taken alongside Business travel. The policy wording refers to Associated Leisure Travel as **'Incidental Private Travel'.**

For Business and Associated Leisure Travel:

Chubb Policy Number: NZBTAG08936

For Pure Leisure Travel:

An individual policy number will be issued via the Chubb leisure travel portal when you quote and accept the cover.

How is Business Travel covered?

International Business Travel *involving a scheduled flight i*s covered under the Chubb policy via the declaration of travel days managed and submitted by each University.

It is up to each University to record and declare the number of travel days booked via their TMC and for any additional travel days booked outside of their TMC.

Who is covered under the policy?

All Employees of the University, or persons authorised by the University, travelling on authorised & declared business travel and associated leisure travel may be covered under the policy.

How is Leisure Travel covered?

If the Leisure Travel forms part of a Business related trip:

Associated leisure travel is covered alongside the business travel (via declaration of travel days).

Pure Leisure with no associated Business Travel

If your trip is purely Leisure Travel with no associated Business Travel:

Staff may book this directly with Chubb on the Leisure Travel portal linked here - Chubb Travel Insurance New Zealand.

What is the daily rate?

For Business and associated Leisure Travel:

The daily rate for both business and associated leisure travel is $7.60 per day.

For Pure Leisure Travel:

This is rated individually based on the age of traveller, destination and duration of trip – policies can only be purchased via the Chubb Leisure Travel portal.

How do I get a Travel Insurance certificate?

For Business and associated Leisure Travel:

Once cover is booked a record of cover will be emailed to the traveller.

The University is able to issue a Chubb travel certificate to individual travellers as required. This is intended for situations where evidence of cover is required, for example visa applications.

For Pure Leisure Travel:

If you purchase a leisure travel policy via the Chubb leisure travel portal this will be sent through upon booking and payment.

Travelling for business with family/children - are they covered?

For Business and associated Leisure Travel:

Spouses and dependent children can travel under the business travel policy if travelling with a Covered Person on business. They are all subject to the standard daily rate and their travel days must be declared.

Other accompanying family members are not covered under the policy and must arrange their own separate coverage.

For Pure Leisure Travel:

Pure leisure travel for family/children will need to be purchased via the Chubb Leisure travel portal.

Does there need to be a NZ travel component for a trip to be covered?

For Business and associated Leisure Travel:

There is no requirement for NZ to be a component of a trip. Internal travel within countries for people who live there where non-admitted insurers are not allowed would mean that claims would not able to be paid within country – for example China.

Ongoing medical costs in your home country is limited upon return there to a maximum of $50,000.

For Pure Leisure Travel:

Currently travel needs to commence and end in New Zealand. We are working with Chubb on a leisure travel solution that will allow pure leisure travel to start and end outside of New Zealand.

Travelling to High Risk Locations, do I have cover?

Chubb policy refers to foreseeability and published warnings but does not specifically reference Safe Travel warnings. Political and Natural Disaster Evacuation is not covered when you travel to a country where the following are already occurring or are foreseeable to a reasonable person: insurrection, War, Civil War, civil unrest, political instability or natural disaster.

Foreseeable circumstances are not covered under any section of the policy.

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit Chubb from providing insurance, including, but not limited to, the payment of claims.

For the universities the Safe Travel warnings are a proxy for risk. Please continue to use the MFAT SAFE Travel website for reference.

Safe Travel alert levels are:

(1) Exercise normal safety and security precautions (previously “no significant security risk”)

(2) Exercise increased caution (previously “some risk”)

(3) Avoid non-essential travel (previously “high risk”)

(4) Do not travel (previously “extreme risk”).

Travel to a location with a new or existing Level 1 or Level 2 alert levels in place:

There are no coverage restrictions for locations with Level 1 or Level 2 alert levels.

For new Travel where a location has an existing Level 3 or Level 4 alert level in place:

Cover applies for all sections except for Section 6 - Cancellation and Disruption and Section 12 - Political and Natural Disaster Evacuation. Chubb will not extend cover for Section 6 and 12 in the event of an existing Level 3 or Level 4 advisory as this is not unforeseen. Cover would apply under all other sections of the policy.

For Travel already underway if a country changes to a Level 3 or Level 4 alert level:

Cover is in place as long as the risk was unforeseeable and travel commenced before the warnings changed.

The policy allows for cover for a short period of time following the change of alert level so that travellers can make arrangements to leave a country or part of a country that is affected by the change in alert level. This is usually a few days – if it is not possible to make arrangements to leave during that time please contact Healix for assistance.

For Travel that has not yet commenced if a country changes to a Level 3 or Level 4 alert level:

Cover is in place for cancellation/amendment (Sections 6 and 12). Cancellation of travel or changes to travel plans would not be considered disinclination to travel.

Coverage for War Risks

War is no longer a blanket exclusion, but it is applicable to losses resulting from war, civil war, invasion, foreign enemy action, rebellion, revolution, insurrection or military/usurped power in New Zealand or the Covered Person's country/location of residence.

Please note that Section 6. Cancellation and Disruption cover remains subject to the usual Section 6 requirements and exclusions, including the need for the event to be unforeseen and not subject to a prior published warning.

High Risk Activities

Cover is excluded under the policy for the following high-risk activities:

- flying, or aerial activities other than as a passenger in an aircraft licensed to carry passengers; or
- training for and/or participating in Professional Sport of any kind; or
- 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
- ballooning, bungee jumping, parasailing, white-water rafting, black-water rafting or white-water kayaking unless carried out with a licensed operator; or
- 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
- 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
- snow skiing/boarding outside designated commercial ski field areas, or in areas within designated commercial ski fields that are closed due to adverse conditions.

Travelling with a pre-existing medical condition

For all sections of the policy except for Section 1 (Personal Accident & Sickness):

A Pre-existing Medical Condition- any physical defect, condition, illness or disease for which treatment, medication or advice (including advice for treatment) has been received or prescribed by a Doctor twelve (12) months immediately prior to the traveller's Journey; or the symptoms of any physical defect, condition, illness or disease which a reasonable person in the circumstances would be expected to be aware were caused by an underlying physical defect, condition, illness or disease at the time of booking their Journey.

Pre-existing conditions are not excluded and are covered as long as they don't fall within one of the exclusions listed below.

If a traveller has a pre-existing medical condition it is recommended that a traveller seeks confirmation from their medical provider in writing that they are fit to travel prior to departure.

Exclusions for pre-existing conditions are:
(1) No cover for travel for the purposes of seeking treatment,
(2) No travelling against medical advice,
(3) Travellers must be fit to travel,
(4) No cover for terminal medical conditions, and
(5) travellers must be under the age of 90 years.

For Section 1 (Personal Accident & Sickness) of the policy:

No cover is provided for pre-existing medical conditions.

Travelling to a country that is subject to sanctions

Coverage is excluded for sanctioned countries under OFAC (https://ofac.treasury.gov/sanctions-programs-and-country-information). Cover can be applied for on a case by case basis but cover is not guaranteed even if applied for. Sanction checks may take up to 10 business days so please allow sufficient time for cover to be applied for prior to travel commencing.

Do items of significant value need to be declared?

The Baggage allowance sum insured is $30,000 per person. Portable electronic equipment is sub-limited to $20,000 total value.

There is not a per item limit so the full baggage sum insured ($30,000 reduced to $20,000 for electronic equipment) of baggage allowance can apply for an item.

Specified items above the limit can be covered and are rated at 10% of value. The maximum value for a specified item is usually approximately $40,000. Please contact your Marsh Client Executive if cover is required for specified items.

How to lodge a claim:

Claims can be lodged via the Chubb Claims portal. Please go to the following link:

Welcome to the Chubb Claim Centre (chubbclaims.com)

Emergency Assistance:

Please call Chubb Emergency Assistance on +64 9 374 1736
Calls to this number are responded to by Healix for the University Collective Business Travel policy.