

Travel Insurance



Damon Chu

Victoria University of Wellington

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Travel Insurance

All University staff members travelling internationally on approved business (this includes research and study leave) are entitled to University-funded travel insurance. Travel must be University funded or grant funded.

The maximum travel period is up to and including 180 days. For travel periods longer than this or if you are unsure whether your travel is University authorised, email insurance-help@vuw.ac.nz to arrange insurance cover.

Trans-Tasman travel is considered to be international travel and is covered by the University's travel insurance policy. Domestic travel is not covered.

Insurer: Allianz Australia Insurance Limited
Travel Policy Number: 76660005001-02

University Insurance Webpage:
<https://intranet.wgtn.ac.nz/staff/services-resources/finance/insurance>

Insurance Contacts

University contact for travel insurance queries:
Email: Insurance-help@vuw.ac.nz

Insurance contact for medical and other emergency assistance while travelling:
Telephone: +64 9 487 0815 (Select Option Zero, reverse charges - 24 hour worldwide assistance)
Or click on the Emergency Assistance button on the Healix Travel Oracle Mobile App.

For within NZ: 0800 778 109

Submitting a claim contact:
Email: Mary.Holi@marsh.com

Travel Card

 <p>A photograph of a hand holding a brown leather suitcase. The Allianz logo is visible in the bottom right corner of the image.</p>	<p>Policy Name: <input type="text"/></p> <p>Policy No: <input type="text"/></p> <p>Name: <input type="text"/></p> <p>Emergency Contact No: <input type="text"/></p> <p>In the event of an emergency contact: Allianz Corporate Assistance any time day or night. Call +64 9 487 0815 • Within NZ 0800 778 109 For non urgent assistance email: corporateclaims@allianz-assistance.co.nz</p> <p><small>This is not a credit card and is not a guarantee that insurance is still in force. Travel insurance is underwritten by Allianz Australia Insurance Limited.</small></p> <p><small>ABnoteNZ</small></p>
<p>VICTORIA UNIVERSITY OF WELLINGTON</p> <p>CORPORATE TRAVEL</p> <p>POLICY NUMBER: 76660005001</p>	

Activation of Travel Insurance

If your authorised University travel was booked via APX, APX will include your travel days automatically in the declaration provided to the insurer. APX will also provide you with the insurance documentation which should be carried on your person. The insurance documentation includes the emergency assistance company contact details together with the Business Insurance Travel policy number.

If your authorised University travel was not booked via APX (after obtaining prior approval from VUW-Travel@vuw.ac.nz), you need to contact insurance-help@vuw.ac.nz and provide a:

- 1) Copy of your flight itinerary
- 2) Mobile number for your profile
- 3) Split of business and leisure days (if any)

Travelling for over 180 days

If travel exceeds 180 days, special sabbatical cover must be taken out, regardless of whether your travel is booked through APX or not.

To do this, you must firstly register on the Allianz website for a sabbatical cover login here: <https://travelbook.allianzpartners.co.nz/register.aspx?L=16AD3EDA8B3A252191ABA5F67E6E2DD0>

Once registered, if you are not redirected to their portal you can login here:

<https://Travelbook.allianzpartners.co.nz>

If you have any queries about the sabbatical insurance or require assistance with the online portal, please contact insurance-help@vuw.ac.nz or our insurer Allianz directly on:

Phone 0800 778 109 or +64 9 487 0815

Email corporate@allianz-assistance.co.nz

Note: the email address you register for the sabbatical cover must be different, if you have already created a login for the purchasing of the normal leisure policy (below 180 days travel).

Singular items over \$5,000 NZD

If you will be taking with you any singular item valued over \$5,000 NZD, with the maximum limit of \$30,000 total for specified items, you must advise insurance-help@vuw.ac.nz to organise additional cover. This will be at the cost of the traveller or their school/grant.

The additional premium payable is either:

- a. 1.50% of the items value per journey provided the journey is under 30 days; or
- b. if the journey is over 30 days or annual cover is requested the additional premium is 3.5% of the items value.

- The excess for each and every loss for a specified item is 10% of the items' value.
- In the event of a claim, proof of ownership will be required, and the value of the specified item will be validated.
- There is no cover for any jewellery item unless such item is being worn by the Insured Person or is in the possession of the Insured Persons (that is carried as hand luggage) or is stored in a securely locked room or safe.
- There is no cover for wear and tear, or gradual deterioration of any jewellery item through the use and / or wearing of the item as it is intended to be used and / or worn.

Please note: If it is a pair of hearing aids that work independently of each other, the limit is based on each individual hearing aid. Additional cover will not be required if the singular value of each falls below \$5,000 NZD.

Business Travel Insurance Policy Summary

BENEFITS		SUM INSURED	EXCESS
Section 1 – Personal Accident and Sickness			
Part A	Lump sum benefits – Event 1 – 19	\$255,000	Nil
	Children under 16 years old – Event 1	\$20,000	Nil
	Children under 16 years old – Event 2 – 19	\$250,000	Nil
	Surgical benefits – injury	\$5,000	Nil
Part B	Weekly benefits – injury	\$2,000	14 Days
	% of salary	100	N/A
	Benefit period	104 Weeks	N/A
Part C	Weekly benefits – sickness	Not insured	N/A
	% of salary	100	N/A
	Benefit period	N/A	N/A
	Surgical benefits – sickness	\$5,000	Nil
Part D	Lump sum – broken or fractured bones	\$5,000	Nil
Part E	Loss of teeth or dental procedures – maximum \$250 per tooth	\$10,000	Nil
Part F	Rehabilitation expenses – maximum 6 months	\$500 per month	Nil
Part G	Loss of enjoyment of life	\$10,000	Nil
Part H	Dependent child benefit – \$5,000 per child	\$10,000 any one family	Nil
Part I	Partner accidental death	\$25,000	Nil
Part J	Independent financial advice	\$3,000	Nil
Part K	Corporate image protection	\$15,000	Nil
Part L	Partner retraining benefit	\$10,000	Nil
Part M	Premature birth/miscarriage benefit	\$10,000	Nil
Section 2 – Kidnap, Extortion/Ransom			
	Kidnap, extortion/ransom	\$500,000	Nil
Section 3 – Hijack and Detention			
	Daily benefit – maximum sixty (60) days	\$500 per day	Nil
	Legal Costs	\$50,000	Nil
Section 4 – Medical and Additional Expenses			
	Medical and additional expenses	Unlimited	Nil
	Additional business expenses	\$2,500	Nil
	Trauma counselling	\$5,000	Nil
	Continuous worldwide bed confinement - maximum 100 days	\$200 per day	48 Hours
Section 5 – Allianz Global Assistance Emergency Assistance			
	Allianz Global Assistance Emergency Assistance	Included	N/A
Section 6 – Loss of Deposits, Cancellation and Travel Disruption Expenses			
	Loss of deposits/cancellation	Unlimited	Nil
	Curtailment expenses	Unlimited	Nil
	AIDS/HIV	Unlimited	Nil
	Frequent flyer points	\$15,000	Nil
	Alternative route	\$10,000	Nil
	Volunteer services return home	Unlimited	Nil
	Journey alteration	Unlimited	Nil
	High and extreme risk warnings	Unlimited	Nil

BENEFITS		SUM INSURED	EXCESS
Section 7 – Baggage, Business Property, Electronic Equipment and Money/Travel Documents			
	Baggage and business property (maximum)	\$30,000	Nil
	- Limit per one item	\$5,000	Nil
	- Electronic equipment	\$10,000	\$250
	- Money/travel documents	\$5,000	Nil
	- Baggage mislaid	\$5,000	Nil
	- Coins and bank notes	\$5,000	Nil
	- Tools and Traveller’s samples (courier costs)	\$20,000	Nil
	- Home burglary excess benefit	\$500	Nil
	- Identity theft extension	\$15,000	Nil
Section 8 – Alternative Employee/Resumption of Assignment Expenses			
	Alternative employee expenses or resumption of assignment expenses	\$20,000	Nil
Section 9 – Personal Liability			
	Personal liability	\$5,000,000	Nil
	Court attendance benefit (max \$100 per day)	\$1,000	Nil
Section 10 – Rental Vehicle Excess			
	Rental vehicle excess	\$6,000	Nil
	Personal motor vehicle excess	\$2,000	Nil
	Personal vehicle hire		
	- Per week	\$500	Nil
	- Maximum	\$2,500	Nil
Section 11 – Political and Natural Disaster Evacuation			
	Political and Natural Disaster Evacuation	\$20,000	Nil
	Search and Rescue Expenses	\$20,000	Nil
	Aggregate Limit – any one period of insurance	\$100,000	Nil
Section 12 – Death By Natural Causes			
	Death By Natural Causes	\$50,000	Nil
	Aggregate Limit of Liability		
	a) Any one period of insurance	\$2,500,000	
	b) Non-scheduled aircraft	\$1,000,000	

Exclusions

General Exclusions Application to All Sections of the Policy

The insurer will not pay benefits with respect to any claim, loss, death or disablement resulting from or directly or indirectly caused by or arising in connection with:

Age – any Insured Person who is over the age of eighty (80) years at the time of the loss, damage, liability, event, injury or sickness. If a person is travelling who is aged eighty (80) or over, the insurer may extend the policy on application. To consider an application the insurer requires full details of the Insured Person and proposed travel prior to commencement. Contact VUW Procurement Advisor Insurance-help@vuw.ac.nz who will in turn contact Marsh to discuss.

AIDS/HIV – infection with Human Immunodeficiency Virus (HIV) or any variant including Acquired Immune Deficiency Syndrome (AIDS) and AIDS related complex (ARC).

Asbestos – Asbestos, asbestos fibres, any derivatives of asbestos or any material containing asbestos or any exposure to the existence of asbestos.

Illegal Act – any intentional self-injury or attempt at self-injury, suicide or attempt at suicide or any illegal or criminal act committed by you or an Insured Person.

Piloting – flying in an aircraft or aerial device other than as a passenger in an aircraft licenced to carry passengers flown by a pilot licenced to carry passengers.

Pregnancy – pregnancy or childbirth, except for unexpected medical complications or emergencies arising from them.

Professional sports/racing – professional sports of any kind, or the racing or preparation for racing of any motor propelled conveyance of any kind.

Radioactivity – the use, existence or escape of nuclear weapons material or ionising radiation from or contamination by radioactivity from any nuclear fuel or nuclear waste from the combustion of nuclear fuel.

War – war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war is declared or not), civil war, mutiny, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power in New Zealand or an Insured Person's Country of Residence, or any of the following countries: Afghanistan, Chad, Chechnya, Cote d'Ivoire (Ivory Coast), Democratic Republic of Congo, Iraq, Israel, Somalia or Sudan. *If your travel is to any of these countries, the insurer may extend the policy to cover War risk on application. To consider an application, the insurer requires full details of the proposed travel prior to commencement. There is likely to be an additional premium payable and restrictions in cover. Contact VUW Procurement Advisor Insurance-help@vuw.ac.nz who will in turn contact Marsh to discuss. Note – VUW has internal procedures regarding the authorising of business travel to 'high risk' countries.*

Exclusions Applicable to Section 4 - Medical and Additional Expenses & Cancellation and Curtailment Expenses:

The insurer will not pay for any expenses:

- Incurred where a journey is undertaken against the advice of a doctor or when the insured person is not fit to travel or if the purpose of the journey is for the insured person to seek medical attention;
- Incurred after the period of 24 months from the date the insured person dies or suffers a sickness or injury;
- Incurred because the insured person is suffering from a terminal condition which was diagnosed prior to the journey by a doctor, but only in respect of the terminal condition;
- Recoverable by you or the insured person from any other source, including but not limited to a government sponsored fund, plan or medical benefit scheme;
- Incurred for any medication or ongoing treatment for a condition which commenced prior to the commencement of a journey and the insured person has been advised to continue the medication or treatment during the journey;
- Incurred for routine or elective medical, optical or dental treatment or consultation;
- Incurred in relation to the insured person commencing their journey against the New Zealand government's advice or against local government advice at their overseas destination.

Exclusions Applicable to Section 6 – Loss of Deposits, Cancellation and Travel Disruption Expenses

The insurer will not pay for any expenses:

- Incurred where a journey is undertaken against the advice of a doctor or when the insured person is not fit to travel or if the purpose of the journey is for the insured person to seek medical attention;
- Incurred as a result of a terminal condition of the insured person or the person on whom the claim depends, where the terminal condition was diagnosed prior to the booking date of the journey;
- For cancellation, curtailment or diversion of scheduled public transport services, including by reason of strikes or other industrial action, if there has been any warning before the date the journey or tour was booked that such circumstances were likely;
- For carrier caused delays where the costs are recoverable from the carrier;
- For cancellation, curtailment or amendment of a journey resulting directly or indirectly from not having the appropriate passport, entry visa or work permit documentation required by any foreign government or foreign power;

- For any business, financial or contractual arrangements or obligations of you, an insured person or any other person;
- For any change of plans, fear of travelling or disinclination on the part of an insured person or of any other person to travel;
- For the inability of any tour operator or wholesaler to complete arrangements for any journey or tour due to a shortage in the required number of persons to commence any journey or tour;
- For the refusal, failure or inability of any person, company or organisation, including but not limited to any airline, other transportation provider, hotel, car rental agency, tour or cruise operator, travel wholesaler, booking agent or other provider of travel or tourism related services, facilities or accommodation, to provide services, facilities or accommodation, by reason of their own financial default or the financial default of any person, company or organisation with whom or with which they deal;
- That are recoverable by you or the insured person from any other source;
- For claims arising directly or indirectly from any lockdowns, changes in government alert levels, quarantine or mandatory isolation that applies generally or broadly to some or all of a population, vessel or geographical area, or that applies based on where the insured person is travelling to, from, or through;
- For claims in relation to the insured person commencing their journey against the New Zealand government's advice or against local government advice at their overseas destination.

Exclusions Applicable to Section 7 – Baggage, Business Property, Electronic Equipment and Money/Travel Documents

Baggage, Business Property, Electronic Equipment or Money/Travel Documents

The insurer will not pay for loss, theft or damage:

- Not reported to the police or the transport carrier who are able to provide a written report at the time you make a claim.
- Due to confiscation by Customs or any other lawful authority.
- That is recoverable from any other source.

Baggage, Business Property and Electronic Equipment

The insurer will not pay for loss, theft or damage:

- Where the lost, stolen or damaged property was shipped under any freight agreement or sent by postal or courier services.
- To any property comprising vehicles or their accessories.
- To any property intended for trade or sale.
- To any electronic data or software

- Caused by the activity of moth, vermin or rodent, wear and tear, atmospheric or climate conditions or gradual deterioration; mechanical or electrical failure; any process of cleaning, restoring, repairing or alteration; scratching or breaking of fragile or brittle articles, if the result of negligence of the Insured Person.

Electronic Equipment

The Insurer will not pay for loss, theft or damage:

- Where theft or attempted theft occurs whilst equipment is unattended, unless securely locked inside a building or securely locked out of sight inside a motor vehicle.
- Whilst carried in or on any aircraft, aerial device, bus, waterborne vessel or craft, unless the equipment accompanies the insured person as personal cabin baggage.
- Of or to mobile phones as an item of electronic equipment other than for the cost of the replacement phone.

Money/Travel Documents

The insurer will not pay for loss, theft or damage

- Arising out of devaluation of currency or shortages due to errors or omissions during monetary transactions
- Of or to cheques, bank notes, postal and money orders, credit cards or coupons unless reported to the issuing authority as soon as reasonably practicable after discovery of the loss or damage
- Of or to coins and bank notes in excess of the amount allowed by any applicable currency regulations at the time of commencement of the journey.
- Suffered by an insured person from the use of any credit card by a member of the insured person's family or any of your employees.
- That is recoverable from any other source.

Pandemic Cover

The policy provides the following cover for Covid 19 and other pandemics, provided that the insured person did not commence their journey against the New Zealand government's advice (refer to the advice on the <https://www.safetravel.govt.nz/> site) or against local government advice at their overseas destination. Cover is only available if there is a bubble or a quarantine free agreement with New Zealand.

- Section 4 (Medical and Additional Expenses) and Section 5 (Emergency Assistance); and
- Section 6 Loss of Deposits, Cancellation and Travel Disruption Expenses (Section 6.6)

Cover under Section 6 (Loss of Deposits, Cancellation and Travel Disruption Expenses) is extended to the following circumstances which occur within the period of insurance:

- a) the insured person or their travelling companion are diagnosed with an epidemic or a pandemic disease and as a result the insured person cannot commence or complete their journey;
- b) the insured person is quarantined or ordered to isolate prior to, or, during their journey by order of any government or local authority based on their suspicion that they or their travelling companion have been exposed to an epidemic or pandemic disease;
- c) the insured person is denied boarding on any scheduled public transport service based on the suspicion that they or their travelling companion have an epidemic or pandemic disease, and as a result of the denied boarding, they incur the costs of additional accommodation and meals. The maximum amount we will pay for any claim under Section 6.6c) is \$200 per day up to a maximum of \$1,400.

There is no cover for claims arising from any lockdowns, changes in government alert levels, quarantine or mandatory isolation that applies generally or broadly to some or all of a population, vessel or geographical area, or that applies based on where the insured person is travelling to, from, or through.

Pre-existing Conditions

Your pre-existing medical conditions are automatically covered under the policy* as long as:

- Your journey is not undertaken against the advice of a doctor,
- the insured person is fit to travel and
- the insured person is not travelling to seek medical attention; and
- You are not suffering from a terminal condition which was diagnosed prior to the journey by a doctor, but only in respect of the terminal condition.

We do not cover claims and costs:

- Incurred for any medication for a condition that commenced prior to the commencement of a journey and the insured person has been advised to continue the medication during the journey;
- Incurred for routine or elective medical, optical or dental treatment or consultation;
- Incurred for ongoing medical expenses after 24 months from the date of the injury or sickness. In respect of any insured person who is domiciled outside of New Zealand, there will be no cover for ongoing medical expenses back in their country of usual residence that are in excess of \$50,000 or after 24 months from the date of the injury or sickness, whichever calculation produces the lesser amount.

*This excludes Section One – Personal Accident and Sickness and Section Twelve – Death By Natural Causes.

If you are unsure if your pre-existing condition meets the criteria above please complete the [pre-existing medical conditions questionnaire](#) and email it through to insurance-help@vuw.ac.nz.

University Leisure Travel Insurance Policy

All University staff have access to a leisure travel insurance scheme which can be used by University employees to arrange travel insurance for private international travel added to University business travel or for wholly personal international travel including family members of University staff. There must be a NZ component within the full travel period to be able to take out this insurance (your trip must begin, end or have travel to NZ).

The scheme provides the same comprehensive cover as you will have for the work days at a rate of \$5.95 per travel day. Cover through the University's travel insurance provider will be seamless for the duration of the trip. If you choose to go with another provider, ensure they cover partial trips as many do not.

This scheme is administered directly by the University's travel insurance provider Allianz. You can arrange cover via their online portal.

You must firstly register your details via their online form:

Trip Length	Cost	Link to Register
Less than 180 days	\$5.95 per person per day	https://travelbook.allianzpartners.co.nz/register.aspx?L=16AD3EDA8B3A2521E8936104AF52933A
Greater than 180 days and under 365 days	\$10.65 per person per day	https://travelbook.allianzpartners.co.nz/register.aspx?L=16AD3EDA8B3A252191ABA5F67E6E2DDO

Note: the Trip Length below refers to the total number of days for the whole trip including business and leisure days – not just the number of leisure days. Please ensure that you select the correct link as the less than 180 days policy does not cover trips (business and/or leisure) greater than 180 days duration.

Once registered, if you are not redirected to their portal you can login here:

<https://Travelbook.allianzpartners.co.nz>

Note: the email address you register for the sabbatical cover (over 180 days) must be different, if you have already created a login for the normal leisure policy (less than 180 days).

If you have family accompanying you, this policy is also available for them to utilise.

Payment is made via credit on their website. A policy number and insurance documentation will be emailed through to you once payment has been processed.

If you have any queries about the leisure insurance or require assistance with the online portal, please contact insurance-help@vuw.ac.nz or our insurer Allianz directly on:

Phone 0800 000 638 or +64 9 487 0815

Email corporate@allianz-assistance.co.nz

Traveller Health and Safety

Safe travel website

The safe travel website is the official NZ government page for offering advice to travellers living and travelling overseas: <https://www.safetravel.govt.nz/>

It is recommended that travellers check the safe travel website before travelling and register their travel: <https://register.safetravel.govt.nz/login>

Any countries classified as high risk on the safe travel website, must have senior leadership team approval and confirmed insurance cover before any flights can be booked through the University's travel management company APX.

Healix International

Healix is the University's international travel security provider. They have partnered with the University's insurer Allianz to provide a single point of contact for medical, travel and security issues via a dedicated 24/7 assistance helpline.

Contact

Email NZunis@healix.com

Call +64 9 487 0815 or 0800 000 638 (within NZ)

On the Healix travel oracle mobile app click for emergency assistance

Healix Covid Travel Safe Tool

Staff travelling internationally on University business are expected to consider risks associated with their trip. To assist with this risk assessment we have partnered with Healix to develop the [Healix Covid Travel Safe tool](#) to help identify security risks (e.g. unrest at the destination), logistical (e.g. travel ban) and medical risks (Covid-19 specific risk factors). A completed form will generate a risk rating based on the travel and medical information provided in the brief questionnaire, current at the time of completion.

Please note that any personal information provided is only used within the application to generate the risk assessment and is not shared with any other party including the approving manager.

The assessment will provide a risk rating that should be shared with the appropriate approving manager before the journey is booked. If there is a long lead-time between a booking and the trip itself, we strongly encourage the traveller to complete another assessment closer to departure.

For assistance, refer to the [Healix Covid Travel Safe—User Guide](#)

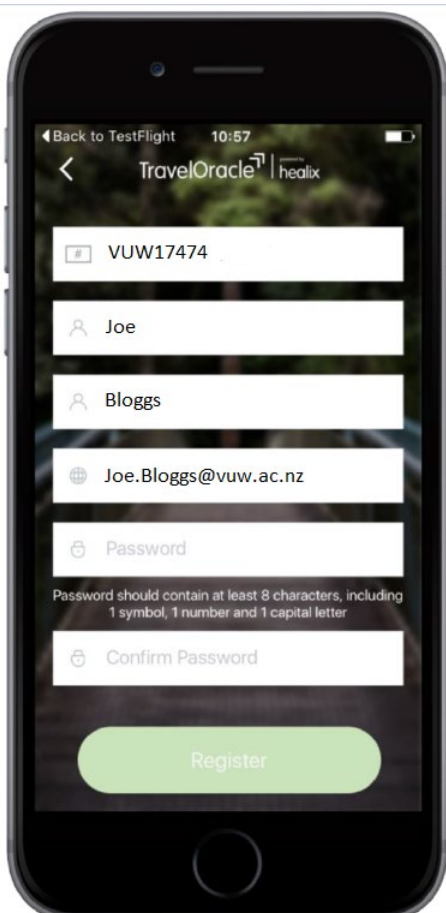
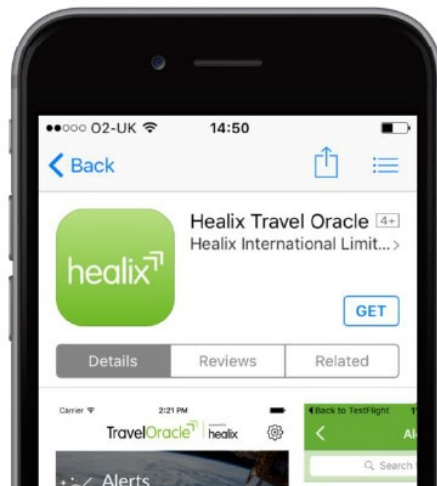
Access the [Healix Covid Travel Safe tool](#).

You must be connected to the University's network to access the tool.

Healix Travel Oracle Mobile App

The Healix Travel Oracle App is your ultimate travel safety companion. Developed by leading security and medical experts it provides you with up to date travel information and advice and real time alerts on breaking news globally.

The Healix Travel Oracle App can be downloaded onto your smart phone from the Apple App store or Google Play store.

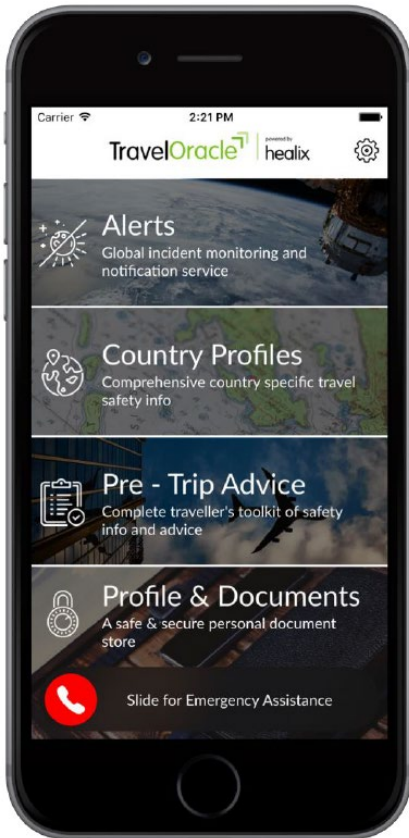


Register as a new user with the policy number for your company:

VUW17474

Your password must be:

- Between 8-20 characters
- Contain at least one upper and lower case letter
- At least one number and a character from the list:
! @ # \$ % ^ & * () - + ? | = } { ; ,



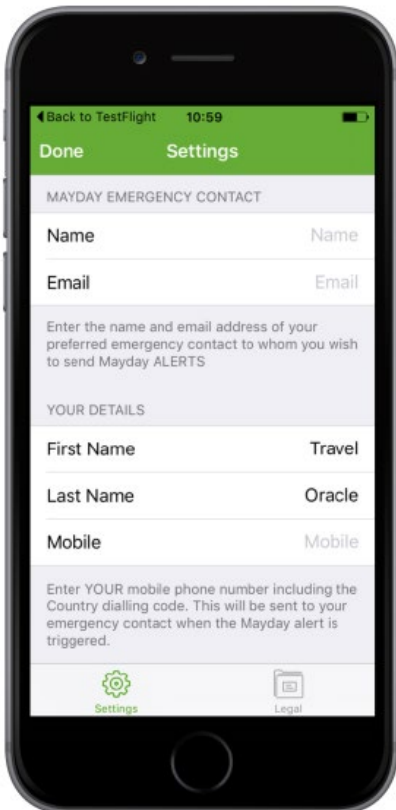
Once you have completed registration or logged in successfully you will be brought to the menu screen.

From here you can view the four main sections:

1. Alerts
2. Country Profiles
3. Pre-Trip Advice
4. Profile & Documents

The **Settings** can be found by clicking the **cog** in the top right of the screen.

And finally the Emergency Assistance section can be accessed by sliding the bar at the bottom.

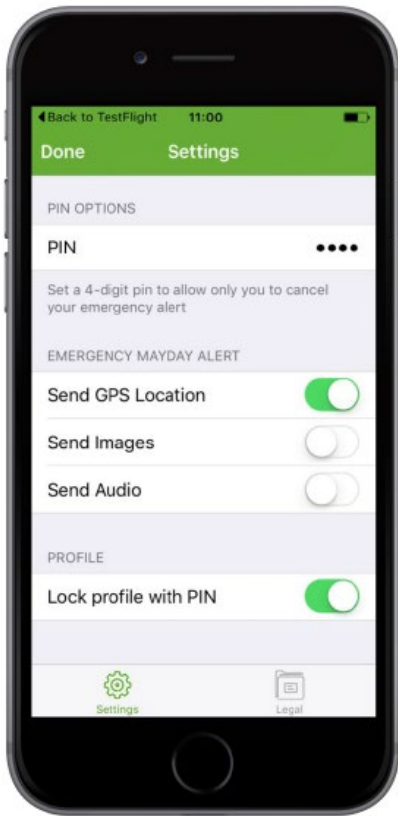


On the Settings page at the top you should see the following details for the Mayday Emergency contact, if you do not please enter them in manually.

Name: Healix Security

Email: NZunis@healix.com

Below you can also enter your information which will be used to let the recipient of the Mayday Alert know who has sent it.

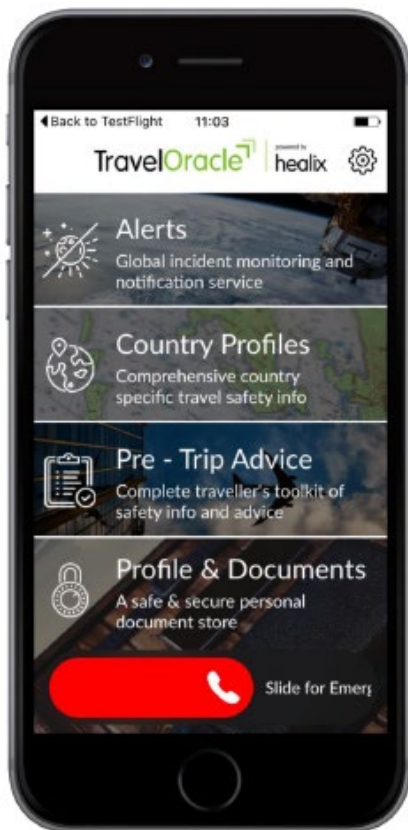


Further down the page you will find options to set a PIN number to ensure your information is kept secure.

This number is also used to deactivate a Mayday Alert.

Select which data you would like included in your Mayday Alert by moving the toggles.

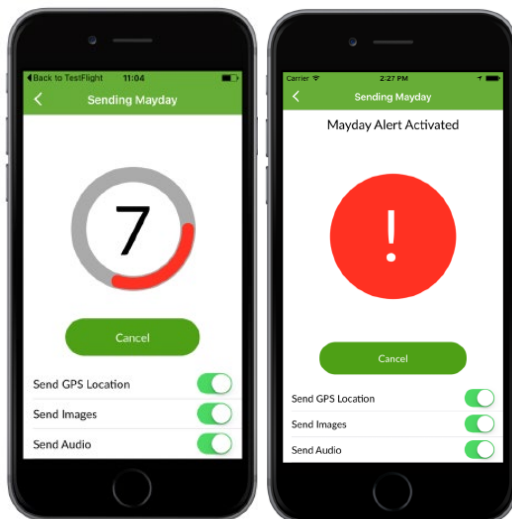
Emergency Contact - Mayday



For emergency assistance, slide right and press 'Call Healix' to speak to the assistance team.

Please note that this phone line is directed to First Assistance who will transfer the call to Healix where necessary.

To trigger a Mayday alert, select the 'Alert Emergency Contact' option to send the alert to your Mayday emergency contact.

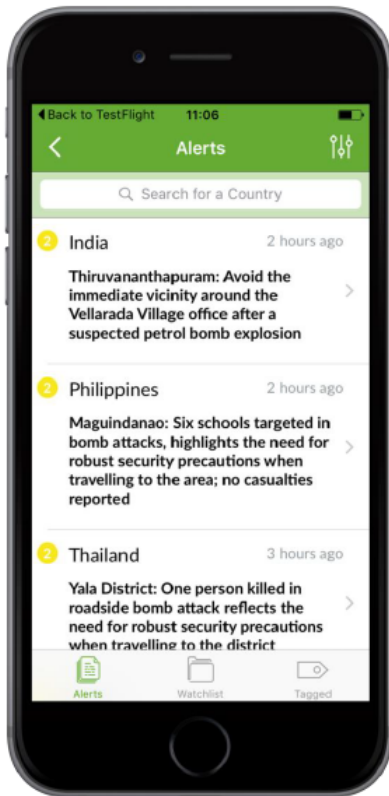


Once a Mayday alert has been triggered a countdown will begin.

You must enter your PIN to cancel the alert.

You can choose to send your GPS location as well as images and audio files taken at the time of the alert.

Alerts



The Alerts section provides a feed of News, Security and Health Alerts.

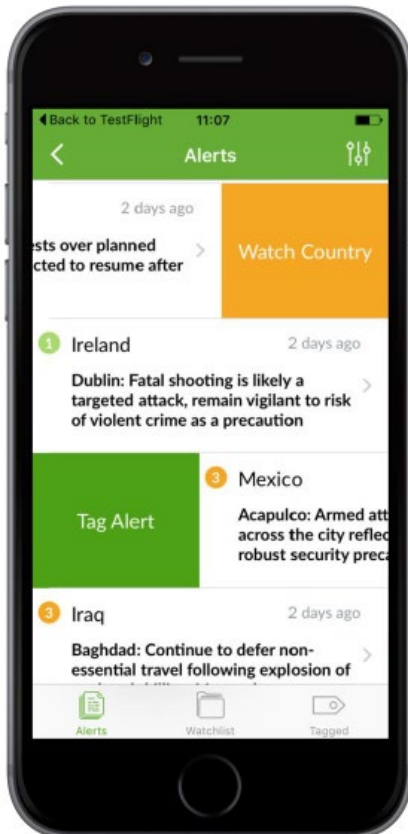
Each Alert is linked to the country of its origin and given a Risk rating from 1-4.

1 = Low (Green)

2= Medium (Yellow)

3= High (Orange)

4 = Extreme (Red)

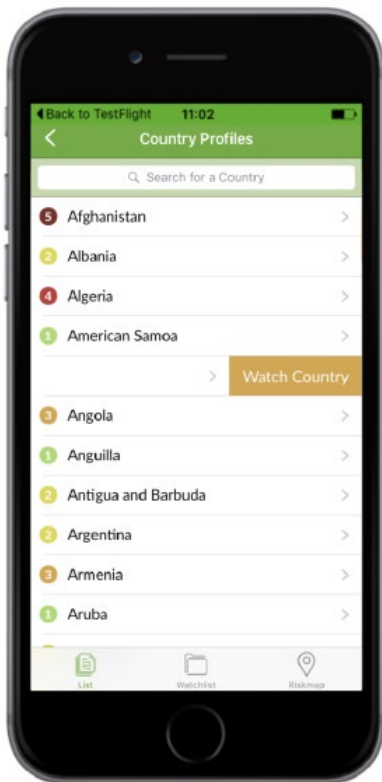


A short summary of the alert is provided on the feed screen. By clicking on the alert you can see the full details and view the alert on the riskmap.

Watch Countries to receive notifications for that country to your device.

Tag Alerts to store the alert for later viewing in the tagged section.

Country Profiles



The Country Profiles section includes a list of over 200 countries that Travel Oracle has information on; each has its own Risk Level ranging from 1 to 5.

1 = Minimal (Green)

2= Low (Yellow)

3= Moderate (Orange)

4 = High (Red)

5 = Extreme (Maroon)



You can also use the search bar at the top to find the country you are looking for. You can also watch countries on this list to receive their alerts as notifications.

By clicking into a country you can see all of the recent alerts, and information on Travel Risks, Crime, Terrorism, Natural Disasters, Medical, Travel and Culture.

Riskmap



The Riskmap can be accessed from the country profiles page.

It provides a world map which shows all of the recent alerts, their location and individual risk rating.

The risk overlay can be toggled on or off with the switch at the bottom right. This overlays the map with the colour that corresponds to the countries risk level.

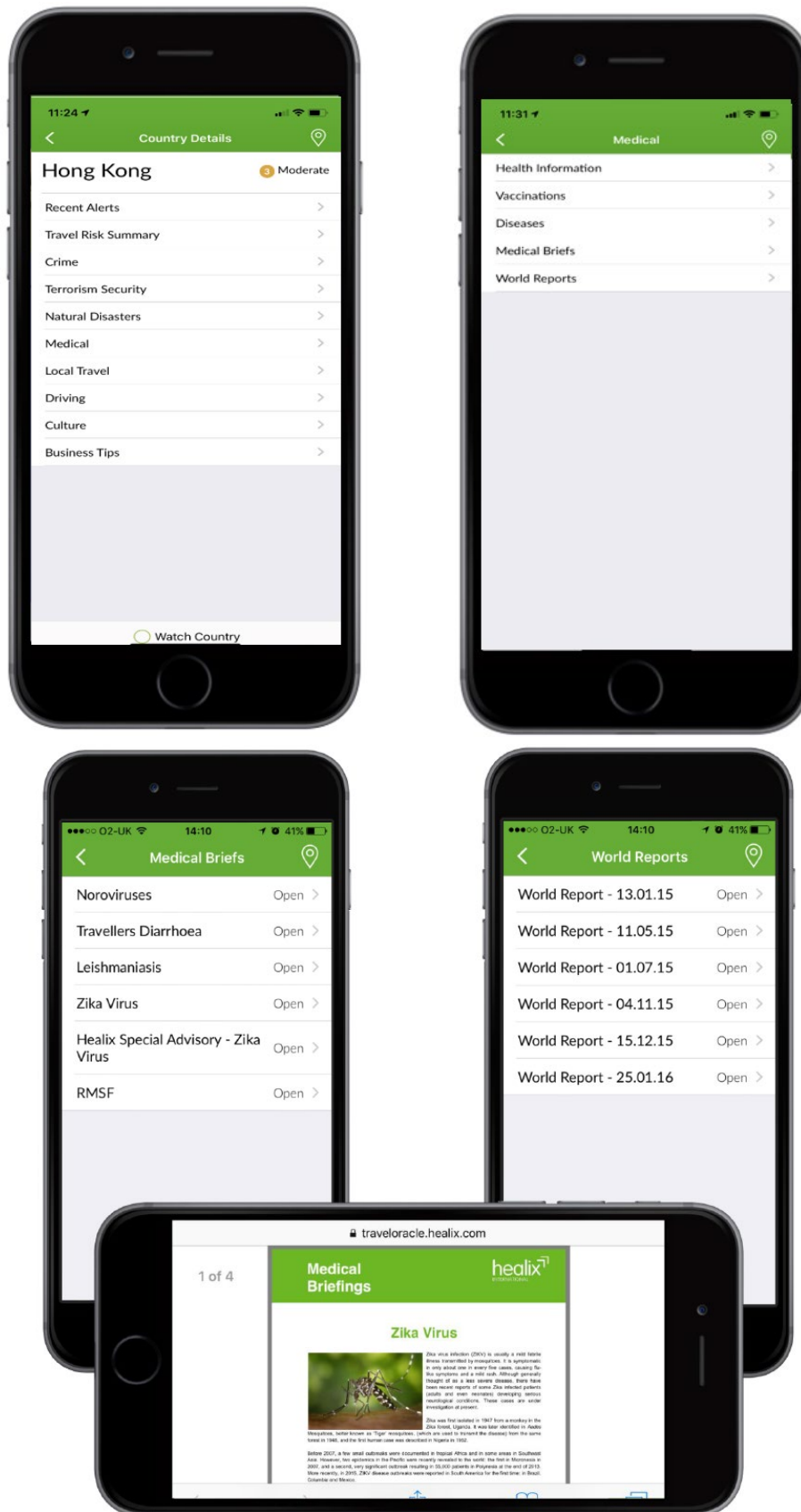


By clicking on an alert on the map you view a short summary of the alert.

By clicking on this summary you will be taken to the full alert details.

Medical Briefs & World Reports

These are written by our medical experts documenting information about diseases and outbreaks from around the world.



Pre-Trip Advice



The pre-travel advice section provides useful information and tips for travelling to any country around the world.

Travel Angel e-Learning



Within the Pre-Trip section you can access the Travel Angel eLearning course at the bottom right of the screen. It comprises of 7 video modules and accompanying questions.

The videos can be streamed or downloaded to your device to view whilst offline.

The course will prepare any traveller for their trip with topics including:

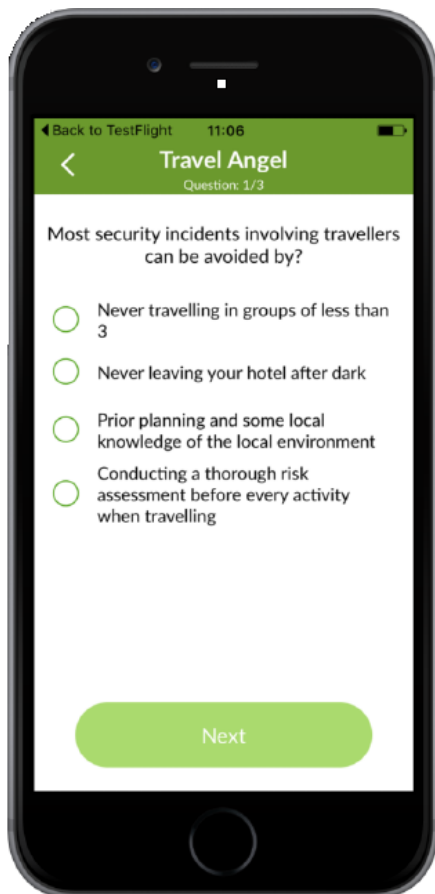
- Personal Security Protocol
- Preparation & Arrival
- Travel Health Risks
- Getting Around Your Destination
- Street Crime & Robbery
- Carjacking & Kidnapping
- Terrorism & Civil Unrest



To complete the e-Learning course, watch the videos and answer the accompanying questions.

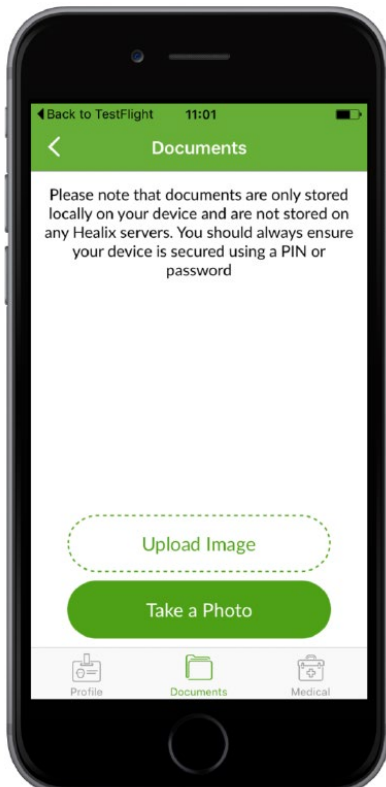
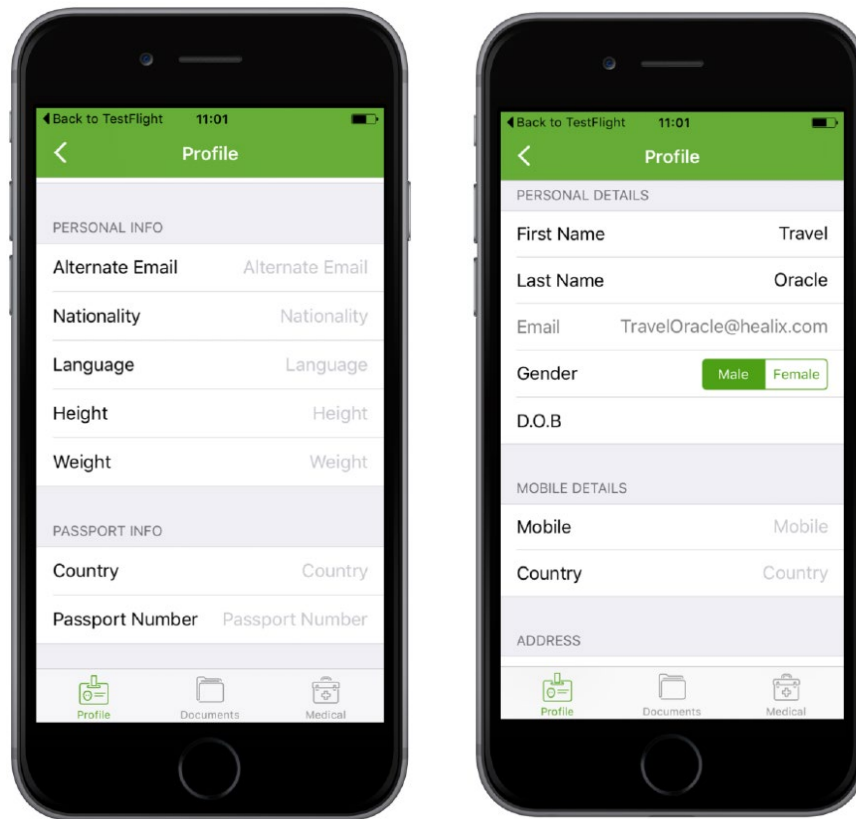
The entire course takes approximately 45 minutes to complete. You must begin with the Core Episode.

On completion of the course, you can have a certificate of completion emailed to you.



Profile & Documents

In the Profile & Documents section you can enter and store personal information and details which can be kept secure with your chosen PIN.



The Documents section is accessed via the Documents button in the Profile & Documents section.

This section allows you to take a photo and store it or choose one from your gallery. Everything that you store can be secured by a PIN, allowing you to store medical and travel documents securely on your device.



The Medical section allows you to medical information which you might need during your travels, such as medical history and vaccination records.

All information is encrypted and stored locally on your device. If you uninstall the app it will be deleted.

Submitting a Claim

Insurance Claim Form Link:

<https://intranet.wgtn.ac.nz/staff/services-resources/finance/insurance/making-travel-claim/allianz-travel-insurance-claim-form.pdf>

Baggage and minor medical claims

Business travel claims

Complete the Allianz travel insurance claim form for business travel claims and return with supporting documentation emailed directly to mary.holi@marsh.com

Supporting documentation includes:

- receipts and evidence of ownership you may have and quotations/receipts for replacement items
- police or local authority acknowledgement in the event of theft or burglary
- any other relevant documents.

Medical treatment overseas

Where you receive medical treatment of any kind overseas:

- pay the bill where possible
- obtain receipts
- complete a travel insurance claim form.

In most countries medical practitioners issue medical reports, which should also be kept and a copy attached to your claim form in support.

In the event of a serious medical emergency, or medical treatment you cannot afford to pay for, call for emergency assistance: +64-9-487 0815.

If you require hospital or surgical treatment overseas or to be evacuated or repatriated, it is a requirement of the travel policy conditions that you contact the assistance company before the event takes place or, where circumstances prevent this, as soon as possible thereafter.

Baggage claims

Where burglary or theft occurs, or money is lost, the nearest police station should be advised within 24 hours if possible. Their confirmation report should be kept and forwarded with your completed claim form as supporting documentation. Where loss or delay of baggage is compensated by your airline or other carrier, claim on this first.

Claims requiring emergency assistance

Allianz Global Assistance offers 24 hour access to a worldwide team of skilled professionals who provide advice and assistance in the event of medical or other travel-related emergencies. Allianz Global Assistance can be reached on the following telephone number, collect, for either direct assistance or free advice, phone: +64-9-487 0815.

Quote the policy number: 76660005001 (for business travel)

Emergency assistance may include:

- emergency travel assistance
- arranging emergency medical evacuation
- arranging medically supervised repatriation
- assistance and advice in replacing a lost or stolen passport
- legal assistance
- arranging payment guarantees to hospitals and providing insurance verification.