Studentsafe

Medical & Travel Insurance

Inbound University



Medical and travel insurance cover for international students studying at a university in New Zealand

Effective from 1 November 2024

www.insurancesafenz.com

InsurancesafeNZ

Brought to you by: Marsh

Schedule of Benefits

The Schedule of Benefits sets out a summary only of the cover that is provided under each plan and the most we will pay in total for all claims under each section.

IMPORTANT – Please note:
A maximum total limit applies for all claims by all Insured Persons under certain sections and other limits, sub-limits, conditions and exclusions apply. Where used, 'unlimited' only means that there is no capped dollar sum insured and all costs and expenses must be reasonable. Terms, conditions, limits and exclusions apply as set out in this Policy Wording.

Policy benefit	Maximum claimable amount
SECTION 1 – MEDICAL AND RELATED EXPENSES	**Unlimited**
Subject to the following sub limits:	
Medical Expenses whilst You temporarily return to Your Country of Origin	$200,000
Continuing Treatment (following repatriation to Your Country of Origin)	$20,000
Alternative Medical Treatment	$500
Emergency Dental	$500
Optical	$200
Mental Illness	$30,000
Accompanying Relatives	$100,000
Residential Nursing Benefit and Scholarship Student Living Allowance	
• Residential Nursing Benefit	$2,500
• Scholarship Student Living Allowance	$3,000
Incidental Hospital Expenses	$2,000
Funeral Expenses	$100,000
Search and Rescue	$10,000
Sexual Health	$300
SECTION 2 – REPATRIATION AND TRAVEL DISRUPTION	**Unlimited**
Subject to the following sub limits:	
Loss of Deposits (including any non-refundable education provider fees)	$100,000
Repatriation due to Mental Illness	$25,000
Resumption of Travel	$30,000
False Arrest	$10,000
Hijack Cash Benefit $100 per day	$2,000
Rental Vehicle Return	$1,000
Travel Delay	$10,000
Missed Transport Connection	$25,000
Epidemics and Pandemics Denied Boarding ($200 per day)	$1,400
SECTION 3 – LUGGAGE, PERSONAL EFFECTS, TRAVEL DOCUMENTS, MONEY AND CREDIT CARDS	**$25,000**
Subject to the following sub limits:	
Maximum limit any one item or pair of items	$2,500
Fire Damage to property	$3,000
Deprivation of luggage	$1,000
Replacement of travel documents	$3,000
Unauthorised use of travel documents	$5,000
Money lost or stolen	$1,000

SECTION 4 – DEATH AND TOTAL DISABLEMENT BY INJURY	**$20,000**
SECTION 5 – PERSONAL LIABILITY	**$2,500,000**
Subject to the following sub limit: Residential Property Damage	$500,000
SECTION 6 – KIDNAP AND RANSOM	**$250,000**
SECTION 7 – RENTAL VEHICLE COLLISION DAMAGE AND THEFT EXCESS WAIVER	**$5,000**

Introduction

All international students in New Zealand are required to have appropriate medical and travel insurance whilst studying in New Zealand. New Zealand universities have worked together to create a group insurance plan to cover international students' medical and travel requirements and the Studentsafe Inbound University Policy, is designed to meet this need.

Your Cover

International students enrolled at University are automatically covered by the Studentsafe Inbound University Policy Wording during their study. If you are a full year student, you will pay an annual premium and if you are a part year student, you will pay a proportion of the annual premium. The premium is paid to your University and it may change from year to year.

If you are an enrolled student travelling to New Zealand for the first time to commence your studies, cover commences 31 days before your course start date. You will receive your Record of Cover via email, however, if you need to make a claim before the Record of Cover arrives, you can use your student ID number as the claim reference.

Policy Benefits*

The Studentsafe Inbound University policy includes:

- Medical and healthcare cover
- Emergency dental treatment and replacement of glasses due to a change in vision
- Travel and transit cover between your Country of Origin and New Zealand
- Emergency Assistance in New Zealand as well as when travelling outside of New Zealand
- Limited cover available if you are a returning student who is returning to your Country of Origin on a temporary basis during the period of insurance or between semesters
- Sexual health cover for consultation and tests
- Selected cover for Epidemic and Pandemic Diseases

*The benefits set out above are a summary only of some of the cover available under this policy. Terms, conditions, limits, sub-limits and exclusions apply. To fully understand this policy, you must read the Policy Wording.

Arranging Additional Cover for Family

You can also apply for cover for your spouse and any financially dependent children 18 years of age and under who are travelling with you to New Zealand for the duration of your study. To apply for cover, you must complete a Family Member Application Form. Please ensure that you read the Policy Wording in full before applying to ensure it will meet your family's needs.

General exclusion for Pre-existing Medical Conditions

Allianz Partners will not pay under any section of the policy for any claim arising directly or indirectly from your Pre-existing Medical Condition unless:

a) the condition has been declared and accepted by us in writing as an insured Pre-existing Medical Condition; or

b) the condition was first diagnosed and coverage was provided under your continuous policy; or

c) cover is provided under Section 1(7) Mental Illness in New Zealand.

There is also no cover for your Relative's Pre-existing Medical Condition or anyone on whose health your travel depends. Refer to the full Policy Wording for details, including the definition of Relative.

Pre-Existing Medical Condition

This means any medical or physical conditions or circumstances:

a) which you are aware of, or ought to have been aware of; or

b) for which advice, care, treatment, medication or medical attention has been sought, given or recommended; or

c) which have been diagnosed as a medical condition, or a sickness or which are indicative of a sickness; or

d) which are of such a nature to require, or which potentially may require medical attention; or

e) which are of such a nature as would have caused a prudent, reasonable person to seek medical attention prior to the start date of cover under this policy.

Arranging Cover for Pre-existing Medical Conditions

Pre-existing Medical Conditions are not automatically covered under the policy, however you and your family can apply for cover for these conditions.

If you require cover for your Pre-existing Medical Condition(s), you must complete our Medical Risk Assessment Form, and send it to assess@medicalhotline.co.nz within 31 days of your arrival in New Zealand or 31 days after your course start date whichever happens later. For students who were not insured under the policy in the preceding semester/term who are already in New Zealand, you must forward us your completed Medical Risk Assessment Form within 31 days of your first enrolment. If We do not receive Your Medical Risk Assessment Form within the above timeframe, We will be unable to process Your medical assessment, and Your Pre-existing Medical Condition(s) will remain excluded. Upon review of Your Medical Risk Assessment Form, We will confirm whether cover for the condition is approved. If We confirm cover, an additional premium may be payable.

Selected Cover for Epidemic and Pandemic Diseases

The Studentsafe Inbound University policy has introduced selected cover for epidemic and pandemic diseases including Covid-19.

The cover offers the provision to claim for cancellation and medical expenses should you contract an epidemic or pandemic disease such as Covid-19 after purchasing your policy. If you contract an epidemic or pandemic disease after purchasing your policy and can no longer travel, you will have the provision to claim for the cost of flights and hotel accommodation. The policy also provides cover for medical claims directly related to an epidemic or pandemic disease which applies after you commence your journey if you contract the epidemic or pandemic disease.

Additional Insurance Cover

If, during your time in New Zealand, you are planning to travel to countries not covered by your Studentsafe Inbound University policy, other options are available at **www.insurancesafenz.com**.
A discount of 15% applies to insured students. The 15% discount applies to our standard pricing and any additional premium for Pre-existing Medical cover but does not apply to any additional premium for specified items. Use the promo code **UNIVIP15** to receive your discount.

Cover Start Date

The Period of Insurance starts on the later of:

- 31 days prior to the Course Start Date, including Transit from Your Country of Origin to New Zealand, for students who were not insured under the Policy in the preceding term/semester; or
- Any date that has we have otherwise agreed in writing.

Continuing Cover for Returning Students

For students who were insured under the policy in the preceding term/semester and who are continuing with their course of study, or enrolling in a further course of study at the university, cover continues between terms/semesters. This includes full travel cover whilst in transit between New Zealand and your country of origin or for holidays to Australia, Bali, Lombok and the Islands of the South Pacific.

Cover End Date

Depending on the type of policy you have, and whether you are an Annual or Part Year Student, the cover end date could vary. Please refer to the Policy Wording for information about cover end dates.



Making a claim

Visit **www.insurancesafenz.com/claims** to access the online claims portal or download a Claim Form.

You will need your:

- Student ID number
- Bank account details for payment of the claim
- Documentation to support the claim: medical reports, police report, receipts, airline tickets, proof of ownership, etc

Completed forms can be emailed to **claims@insurancesafenz.co.nz**

Worldwide Emergency Assistance

In the event of an emergency while travelling outside New Zealand

Please contact Emergency Assistance on +64 9 488 1638 (worldwide collect). The team will help with medical problems, locating the nearest medical facilities, your evacuation, locating the nearest embassies and consulates, as well as keeping in touch with your family in an emergency.

Our No Pay Service

If you attend a campus medical or health centre, you may be eligible for the No Pay Service. No Pay means, that Allianz Partners will pay your consultation fees directly to the centre. You will only be able to use this service if your reason for care is eligible for this service. The attending GP or nurse will be able to determine your eligibility.

Campus Health Centre Contact Information

Please refer to your campus website

https://www.insurancesafenz.com/studentsafe/student-safe-inbound-university

Important Claims Information*

- An excess is the amount you will pay towards your claim. The amount of excess to pay is specified in the Policy Wording.
- You are required to take reasonable care in protecting your property from theft, loss or damage.
- Household goods such as fridges, furniture and televisions are not covered.
- Cover is not provided for health screening, medical costs for immigration and contraceptives.
- In the case of an accident, make a claim with the Accident Compensation Corporation (ACC) in the first instance. For amounts not covered by ACC, make a claim under your policy and submit it for consideration.
- If you have been referred to a specialist, or for additional tests, you will have to obtain pre-approval. Apply for pre-approval by following the same process as making a claim, however be sure to indicate that it is for a pre-approval. Once pre-approval has been granted by Allianz Partners, they can often pay the hospital or medical practice directly.

* The above is a claims information summary only. Please refer to the Policy Wording for the full terms, conditions, limits, sub-limits and exclusions that apply.

For claims assistance within New Zealand call 0800 486 004.

The contents of this brochure is a guide only. To fully understand the cover, please read the Studentsafe Inbound University Policy Wording.

The Policy Wording is available at **www.insurancesafenz.com**. It contains detailed terms, conditions, limits and exclusion information. The website is also packed with great information on how to understand the policy cover better, commonly asked questions, how to claim, how to keep safe, and how to enjoy living in New Zealand.

If you have further questions, contact us or visit your student office. Enjoy your time here and **#studysafely**

Contact the InsurancesafeNZ Team
Toll Free 0800 486 004 or
+64 9 488 1638 or
visit us online at
www.insurancesafenz.com

Studentsafe Inbound University has been developed in association with Mercer Marsh Benefits. It is issued and managed by AWP Services New Zealand Limited trading as Allianz Partners, Level 3, 1 Byron Avenue, Takapuna, Auckland and is underwritten by The Hollard Insurance Company Pty Ltd ABN 78 090 584 473 (Incorporated in Australia) ("Hollard").

The Hollard Insurance Company Pty Ltd - Financial Strength Rating and Overseas Policyholder Preference Disclosure Notice.

The Hollard Insurance Company Pty Ltd has a financial strength rating of A (Strong) issued by Standard and Poor's.

The Standard & Poor's rating scale is:

AAA	Extremely Strong	BB	Marginal	C	Selective Default
AA	Very Strong	B	Weak	D	Default
A	Strong	CCC	Very Weak		
BBB	Good	CC	Extremely Weak		

The rating may be modified by the addition of a plus (+) or minus (-) sign to show relative standing within the major rating categories.

The rating scale above is in summary form.
A full description of this rating scale can be obtained from www.standardandpoors.com.

An overseas policyholder preference applies. Under Australian law, if The Hollard Insurance Company Pty Ltd is wound up, its assets in Australia must be applied to its Australian liabilities before they can be applied to overseas liabilities. To this extent, New Zealand policyholders may not be able to rely on The Hollard Insurance Company Pty Ltd's Australian assets to satisfy New Zealand liabilities.