

## Pre-existing Medical Conditions Self Assessment Guide

A pre-existing medical condition is defined in our travel policy wording as follows:

"A pre-existing medical condition means any physical defect, infirmity, existing or recurring illness, injury or disability of which you are aware or for which you have had or received a medical examination, consultation, treatment, investigation and/or medication in the 6 months prior to the date your policy is issued."

To determine if your pre-existing medical conditions are automatically covered by the Policy please assess the medical condition against all of the below questions. The Medical Hotline can be contacted on 0800 88 66 20 if required.

### Important note:

If cover is provided for any pre-existing medical conditions which you suffer, an additional premium charge may be required. Where this is the case you will be advised as part of your application for insurance whether the insurance is accepted, accepted with an additional premium loading or the application is denied.

Q1 Are you over 60 years of age?	<input type="radio"/> Yes Please complete a Travel Risk Assessment Form <input type="radio"/> No Go to Q2
Q2 Is your journey over 2 months in duration?	<input type="radio"/> Yes Call the Medical Hotline <input type="radio"/> No go to Q3
Q3 Has your medical condition been diagnosed in the last 12 months or has the medication or treatment for your medical condition(s) changed in the last 12 months?	<input type="radio"/> Yes Call the Medical Hotline <input type="radio"/> No Go to Q4
Q4 Does the condition(s) you are receiving treatment or advice for (including medication) relate to your - Heart - Brain - A transplanted organ - Thinning of the bones - Lung condition causing permanent (osteoporosis) problems with shortness of breath - Blood or lung clots - Cancer - Major allergic reactions - Insulin dependant diabetes	<input type="radio"/> Yes Call the Medical Hotline <input type="radio"/> No Go to Q5
Q5 Is your condition on-going or chronic and you have been treated at a hospital in the last 5 years?	<input type="radio"/> Yes Call the Medical Hotline <input type="radio"/> No Go to Q6
Q6 If you answer yes to any of the below we are unable to cover the Medical Condition • Has a registered medical practitioner advised you against travelling with the medical condition? • Are you travelling or is one of the reasons you are travelling, to obtain medical treatment for the medical condition? • Is the medical condition terminal? • If surgery is planned for or which you are on a waiting list for? • Is the condition related to ongoing pain for which you receive regular medication or treatment? • Does the medical condition relate to any ongoing symptomatic condition for which you have had investigations and not yet, had a diagnosis for? • Is the medical condition a back problem for which you have had spinal surgery? • Is the medical condition a sexually transmitted disease(s), AIDS, HIV or related conditions?	<input type="radio"/> Yes We are unable to provide cover for these pre-existing medical conditions <input type="radio"/> No Go to Q7
Q7 Have you had surgery or hospital treatment for the medical condition in the last 12 months?	<input type="radio"/> Yes Call the Medical Hotline <input type="radio"/> No

If you have answered "No" to all of the above questions your medical condition is automatically covered under the Policy.

## Important Information

### Worldwide Emergency Assistance whilst you are travelling or resident offshore

- We provide our policyholders with easy access to our 24 hour emergency assistance service. We will assist you and confirm cover available under your policy.
- You will be advised of any steps you will need to follow in claiming under your policy in the event of a claim.
- You can call collect from anywhere in the world for emergency medical and travel assistance or use one of our toll free numbers:

Within New Zealand: **0800 486 004** or **09 488 1638**  
 Australia Toll Free: **1 800 554 114**  
 UK Toll Free: **0500 893 893**  
 USA Toll Free: **1 800 326 1543**  
 Worldwide Reverse charge: **+64 9 486 6868**

If you have a minor loss or event while travelling, keep all the records and receipts then make a claim when you arrive back in New Zealand.



### For assistance while in New Zealand:

**Studentsafe:** P O Box 33313, Auckland  
 Toll-free: 0800 486 004  
 Email: [help@studentassist.co.nz](mailto:help@studentassist.co.nz)  
 Website: [www.studentassist.co.nz](http://www.studentassist.co.nz)

### The Studentassist website contains:

- Policy wording
- Brochure
- Claim form
- Claims information
- How to apply for pre-existing medical conditions cover
- An application form to specify valuable possessions
- Other important information

## Studentsafe-Offshore

International Medical and Travel Insurance for International Students and New Zealand Students who Travel Offshore while completing a Study Course in New Zealand

For assistance please phone the Student help desk for personal attention

**0800 486 004**

Arranged by Marsh Limited  
 in association with

**vero**

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# Studentsafe-Offshore

## An insurance plan specifically for students who study in New Zealand and travel offshore in connection with their studies

### Why international travel insurance is essential

Travel overseas can have its share of unexpected mishaps and expense. That's why we have developed this plan that provides essential protection to students travelling and studying in foreign countries.

This plan has been developed in association with Marsh, the world's leading insurance broker and is insured with Vero Insurance NZ Limited.

### Situations that can be covered under this policy:

- International students who are conducting research overseas in a country other than their home country.
- International students studying medicine who are doing electives offshore in a country other than their home country.
- New Zealand students who undertake an exchange or study abroad programme or are holidaying in foreign countries.

### How to arrange cover

You must apply for cover. To arrange cover you simply need to go to our website [www.studentassist.co.nz](http://www.studentassist.co.nz), click on the logo of the Educational Institution you are or have been attending, this will then direct you to our sales website to allow you to purchase the cover required online. Payment will need to be made by credit card. On acceptance, cover will be confirmed under the Studentsafe-Offshore travel policy for your period of travel.

If you are a student already enrolled in a Studentsafe-policy your cover will be deemed continuous in New Zealand but the Studentsafe-Offshore policy will take precedence in any claim during your offshore travel.

You can also apply to include your family (spouse and children under 18 years) under the plan.

If you are travelling to a country or area classified by the New Zealand Ministry of Foreign Affairs and trade as "High Risk" or "Extreme" (see [www.safetravel.govt.nz](http://www.safetravel.govt.nz)), cover will not apply unless you have been specifically accepted.

### Pre-existing Medical Conditions

Some medical conditions are automatically covered under this policy.

Please assess your medical condition using the medical self-assessment form provided on this brochure to confirm if cover is provided. If you should answer 'Yes' to any of the questions on this guide you will need to contact our Medical Hotline on

0800 886 620 to apply for cover for these condition/s. If cover is accepted an additional premium will be charged.

### Premium charges

1. If you have paid an annual premium for any Studentsafe insurance plan, the premium for your travel offshore will be discounted.
2. If you are not an annual premium member of any Studentsafe insurance plan, the standard premium will apply.

### The period of cover for the trip offshore

Provided that you have registered your travel plan dates with Vero Insurance and paid the premium, the cover commences on the day you leave your place of residence in New Zealand to commence your travel to the country of destination. The cover ceases on the expiry date shown on your policy or until you return to New Zealand or your country of origin, whichever is the earlier. However if this travel cover is a top-up to your Studentsafe plan, that plan will continue whilst you remain in New Zealand.

### Cover is restricted to the country where you study

The insurance is restricted to the country that is nominated as your place of study.

If you plan to alter your travel destination or include other countries in your itinerary you are required to include these when applying for your insurance policy or contact Vero Insurance for approval.

### Medical malpractice is not covered

The policy does not cover any liability related to the activities of medical students in the workplace or hospital environment. Medical students must refer to the Medical Protection Society for such cover.

The policy provides limited cover for accidental infection from the use of a medical hypodermic syringe during hospital related work.

The policy provides cover for study fees that are irrecoverable should you be unable to continue studies due to the result of an accident or injury, for which a claim has been approved under this policy.

### This travel cover allows you:

- to recover travel deposits if you have to cancel travel (in accordance with the policy terms).
- to be protected while travelling to and from New Zealand and while residing in the country of study.

If you travel outside the dates specified or have another travel policy for the same risks then cover may not be available to you under this plan.

The policy ceases entirely on the day of arrival if an international student travels to their home country at the end of a stay offshore and has no study related obligation to return to New Zealand

### Schedule Of Benefits

Policy Option	Maximum Benefits
<b>Cancellation / Travel Disruption Benefits</b>	<b>Studentsafe-Offshore</b>
Loss of Deposits Due to Cancellation	Unlimited
Cancellation of Journey Paid in Full	Unlimited
Curtailement of Travel	Unlimited
Missed Connection	\$10,000
Travel Delay	\$10,000
Costs of Resumption of Travel	\$10,000
Strikes And Hijacks	\$10,000
Evacuation - Civil Unrest Pacific Islands	\$1,500
Additional Expenses as a Result of an Act of Terrorism	\$3,000

### Medical Benefits

Medical Benefits	Maximum Benefits
Medical Treatment During Your Journey	Unlimited
PLUS:	
Medical Repatriation Excluding Terrorism	Unlimited
Medical Repatriation as a Result of Terrorism	\$250,000
Continuation of Treatment	\$20,000
Emergency Dental Treatment	
- As a result of an Injury	\$2,000
- Pain relief not accident related	\$500
Incidental Hospital Expenses	\$4,000
Accompanying Person Costs	Reasonable Costs
Search and Rescue - Natural Disaster	\$10,000

### Life Benefits

Life Benefits	Maximum Benefits
Funeral Expenses	\$20,000
Accidental Death or Permanent Disablement Excluding Terrorism	\$50,000
Accidental Death or Permanent Disablement as a Result of Terrorism	\$25,000

### Baggage, Personal Effects And Money Benefits

Baggage, Personal Effects And Money Benefits	Maximum Benefits
Personal Baggage - Total Limit	\$25,000
General Item Limit	\$1,500
Special Item Limit For Items Where The Primary Use Is A Portable Computer, Video or Camera	\$2,500
Emergency Baggage Limit	\$1,500
Specified High Value Items	
- Maximum Value Per Item	\$10,000
- Maximum Value for All High Value Items	\$20,000
Replacement of Travel Documents	\$3,000
Personal Money	\$500
Additional Expenses As A Result of an Act of Terrorism	\$3,000

### Personal Liability Benefits

Personal Liability Benefits	Maximum Benefits
Rental vehicle excess	\$4,000
Personal Liability	\$2,500,000
Defence costs - including wrongful arrest	\$10,000