

Studentsafe-International Member Card

Website www.studentassist.co.nz

For claims call:

- i. Within New Zealand: 0800 486 004 or 09 488 1638
- ii. Australia Toll Free: 1 800 554 114
- iii. UK Toll Free: 0500 893 893
- iv. USA Toll Free: 1 800 326 1543
- v. Worldwide Reverse Charge: +64 9 486 6868

Carry this card with you at all times.



Claims Information

Worldwide Emergency Assistance while travelling

If you are travelling outside New Zealand and an emergency occurs during your travel or stop over, you can phone +64 9 486 6868 (reverse charge) from anywhere in the world for advice when you need it.

Making claims in New Zealand

All local claims are handled by Vero to ensure smooth and prompt claim settlements. Marsh is responsible for ensuring that claims handling performance is maintained to the highest standard. Where a claim is particularly complex, Marsh will use its expertise to assist you in gaining a fair outcome.

If you need to make a claim, download a copy of the claim form from the website and complete it in full. Send the form together with your receipts and any supporting information to:

Studentsafe, PO Box 33313, Auckland 0740

Provided you supply your bank details on the claim form, Vero will direct credit the claim settlement to your bank account. Vero processes many thousands of claims each year and when the correct information is supplied by you on the claim form, settlement of the claim is very prompt.

Pre-approval of the claim payment for Medical Hospitalisation and Surgical procedures

You can apply to Vero to have a claim payment made directly to the hospital (if the charges are going to be substantial). To commence this process please complete a claim form as soon as possible prior to the procedure or call us on 0800 486 004.

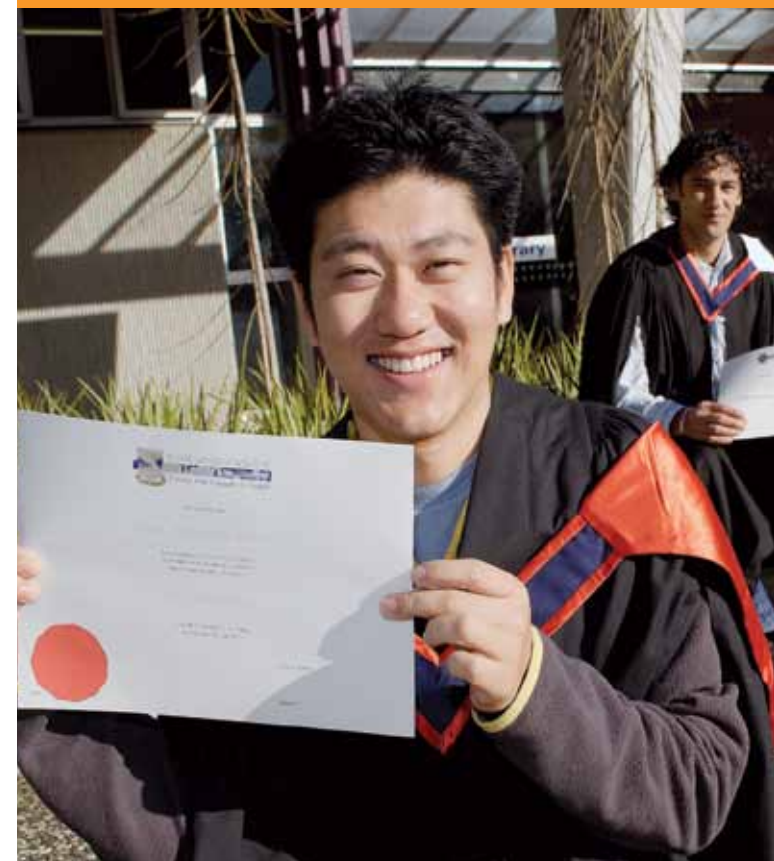
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For more detailed information on your cover visit our website at www.studentassist.co.nz for:

- The master policy wording
- The policy benefit illustrations
- A claim form
- A guide to making a claim
- How to apply for pre-existing medical conditions cover
- An application form to specify cover for valuable items of property
- An application to cancel cover
- Cover extensions for study or holidays in another country while enrolled in NZ or travelling to and from NZ - **Studentsafe Offshore**
- Cover extensions for extended stays in NZ - **Visitsafe-Express**
- High risk activities cover – contact us
- Family cover and travel companions

For assistance please phone the Studentsafe help desk for personal attention 0800 486 004



Studentsafe-International

Medical and Travel Insurance for International Students



*Arranged by Marsh Limited
in association with*

November 2009

An insurance plan specifically for International Students

Insurance for International Students is compulsory

All international students studying in New Zealand are required, by the “Code of Practice for the Pastoral Care of International Students”, to have medical and travel insurance for the duration of their study.

This insurance plan has been established to ensure that international students (under the age of 60) studying in New Zealand have appropriate cover that complies with the Code of Practice for the Pastoral Care of International Students.

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

Any international student studying in New Zealand is eligible for this insurance.

Individual cover and policy

Visit www.studentassist.co.nz and click on Studentsafe-International then follow the instructions to enrol and pay for the insurance.

The premium you need to pay will be illustrated on the website along with other helpful information about the insurance.

Group facility with an Educational Body

Provided Marsh has arranged a group facility with the Educational Body where you intend to study, the enrolment process for the insurance may differ from this information and will be advised to you by the Educational Body.

Cover for family members

Cover for family members who are travelling and residing with an international student can be arranged by detailing that information when you enrol on-line in the insurance.

Pre-existing medical conditions are not covered

You are not automatically covered for pre-existing medical conditions. These are medical conditions or physical conditions that you have before you enrol in the plan and can extend to conditions you were aware of but did not seek treatment for. This is a general exclusion applying to any party to this insurance and includes family members. For example, if a parent or close relative dies while you are in New Zealand and you are required to travel home, cover will not apply if that person has died of a pre-existing medical condition.

However, cover can be arranged in certain circumstances on application to Vero for your pre-existing medical condition. If you require cover for a pre-existing medical condition you can apply for cover by completing a medical risk assessment form available by clicking on www.studentassist.co.nz.

The period of cover

The cover will commence once you have enrolled in the insurance and paid your premium to Vero and will be evidenced by a certificate with the start date and end date on it.

Students who pay a full year’s premium are entitled to free travel insurance for up to 31 days for travel to Australia, Bali, Lombok and the Island of the South Pacific during the period of insurance or during their transit to and from New Zealand.

Ceasing study entirely and leaving the University

If you leave your study or finish study entirely and remain in New Zealand indefinitely then you need to advise Vero and take up an alternative policy upon the expiry of this cover called **Visitsafe-Express**.

You can access on-line enrolment for **Visitsafe-Express** by visiting www.studentassist.co.nz.

Claims Excess

- \$200 for loss to a laptop computer under Section 2.
- \$100 for any other claim under Section 2 and Section 5.
- \$75 for any claim by a family member under Section 1.
- These amounts will be deducted by the insurer before the claim is paid. The level of excess applying to the cover may be varied during the period of cover.

Policy Exclusions

The policy contains both General Exclusions and Section Exclusions. An exclusion means that there is no cover for the event, action or situation excluded.

General Exclusions apply to every section in the policy.

Section Exclusions apply only to specific sections of the policy.

Some Important things you need to know

- The insurance policy provides you with important protection and you should take the time to download the policy and review it.
- The policy is the legal basis for the insurance and this brochure is only a guide.
- It is your responsibility to pay for medical check-ups and treatment for maintenance of your physical and dental health. Cover is also not provided for immigration medicals, sexually transmitted illnesses or pregnancy terminations.
- The premium you pay to the Education Body includes statutory levies and compensation paid to the Education Body for their administration of the plan.
- Pre-existing conditions are not covered
- You are required to take reasonable care in protecting your property from theft or loss.
- There are a number of frequently asked questions on our website. Detailed information is available on wwwstudentassist.co.nz.

Policy certificate number

Policy Benefit Illustrations	Maximum Claimable Amount
Section 1 - Medical and Related Expenses With the exception of the sub limits below:	Unlimited
Alternative Medical Treatment	\$500
Optical (provided policy is 6 months or more)	\$300
Emergency Dental	\$500
Mental Illness	\$20,000
Continuing treatment (following repatriation to your Country of Origin)	\$20,000
Medical Expenses (whilst you temporarily return to your Country of Origin)	\$200,000
Loss of Deposits (including nonrefundable education provider fees)	\$100,000
Repatriation due to mental illness	\$10,000
Resumption of Travel	\$30,000
Accompanying Relatives	\$100,000
Incidental hospital expenses	\$2,000
Funeral Expenses	\$100,000
False Arrest	\$10,000
Hijack Cash Benefit \$100 per day	\$2,000
Rental Vehicle Return	\$1,000
Travel Delay	\$10,000
Section 2 - Luggage, personal effects, travel documents, money and credit cards With the exception of the sub limits below:	\$30,000
Maximum limit any one item or pair of items	\$2,500
Deprivation of luggage	\$1,000
Unauthorised use of travel documents	\$5,000
Money lost or stolen	\$1,000
Section 3 - Missed Transport Connection	\$25,000
Section 4 - Death and Disablement by Injury	\$50,000
Section 5 - Personal Liability	\$2,500,000
Section 6 - Kidnap and Ransom	\$250,000
Section 7 - Rental Vehicle Excess	\$5,000