

## VisitSafe-Express Member Card

Website [www.studentassist.co.nz](http://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 during a stopover, you can phone +64 9 486 6868 (reverse charge) from anywhere in the world for advice when you need it.

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

### Making claims in New Zealand

All local claims are handled by Vero to ensure smooth and prompt claim settlement. If you need to make a claim you can download a claim form from the website and complete it in full. Send the form, together with your original 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.



## Visitsafe-Express

**An insurance plan specifically designed for academics and international students who remain in New Zealand.**

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**For more detailed information on your cover visit our website at [www.studentassist.co.nz](http://www.studentassist.co.nz)**

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

*Arranged by Marsh Limited  
in association with*



July 2010

# Visitsafe-Express Insurance

Visitsafe-Express is an insurance plan designed to meet the needs of visiting academic tutors and other people who are travelling to New Zealand to become employed at a University or international students remaining in New Zealand after the expiry of their Studentsafe-University insurance.

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

Dependent children under 18 years of age plus up to one other non related dependent child under 18 years of age travelling with you, are covered free of charge.

### How to arrange cover

You must apply for cover. To arrange cover you simply need to go to our website by clicking [www.studentassist.co.nz](http://www.studentassist.co.nz) and requesting a quote using the online calculator. Payment will need to be made by credit card. On acceptance, cover will be confirmed under the Visitsafe-Express policy for the period of time you request cover for.

Before cover can be accepted for persons 60 years of age or over they must complete a Medical Risk Assessment form available on the website and submit that to Vero.

If you need any clarification on your cover phone the Vero Customer Service Centre toll free on 0800 486 004.

### 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 taking out the insurance and can extend to conditions that 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 condition.

However, cover can be arranged in certain circumstances on application to Vero.

Please contact 0800 88 66 20.

### The period of cover

Your policy commences once a policy certificate has been issued to you and the required premium is paid and continues until the expiry date shown on your Policy Certificate or until you return to your normal place of residence, whichever is the earlier date.

Cover includes an allowance of up to 7 days for travel to and from your country of origin and New Zealand. Holidays in Australia, the Islands of the South Pacific, Bali and Lombok are also covered for up to 7 days during your insurance period.

### Claims excess

- A special excess of \$200 applies for loss to a laptop computer.
- \$75 for any other claim.

These amounts will be deducted by the insurer before the claim is paid.

### 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 of the policy.

Section exclusions apply only to specific sections of the policy.



Policy certificate number .....

Policy Benefit Illustrations - You will be eligible for each Policy Benefit up to the Maximum Benefit shown in the table subject to the terms and conditions of the policy document.

Policy Benefit Illustrations	Maximum Claim Benefit
<b>CANCELLATION/TRAVEL DISRUPTION BENEFITS</b>	
Loss of deposits due to cancellation	Unlimited
Cancellation of fully paid for journey	Unlimited
Curtailment 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
<b>MEDICAL BENEFITS</b>	
Medical treatment during your journey	Unlimited
<b>PLUS:</b> 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
<b>LIFE BENEFITS</b>	
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
<b>BAGGAGE, PERSONAL EFFECTS AND MONEY BENEFITS</b>	
Personal baggage - total limit	\$25,000
- General item limit	\$1,500
- Special item limit for items where the primary use is as 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
Money - lost or stolen	\$500
Additional expenses as a result of an Act of Terrorism	\$3,000
<b>PERSONAL LIABILITY BENEFITS</b>	
Rental vehicle excess	\$4,000
Personal liability	\$2,500,000
Defence costs - including wrongful arrest	\$10,000