

Studentsafe-University Member Card

Policy number: CTI-UOW-2012
University: The University of Waikato
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.

Your student number at the University is also your insurance number under the plan.

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.

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, pregnancy terminations or contraceptives.
- The premium you pay to the University includes statutory levies and compensation paid to the University 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 www.studentassist.co.nz.

Claims Information

Make sure that you carry this brochure with you when travelling

Prior to or on your arrival in New Zealand and enrolment at The University of Waikato, this brochure can be used to prove your insurance cover under the University's master policy number CTI-UOW-2012. A tear-off wallet card with important contact numbers is provided. Please keep this as a record of your insurance and write your student number on the back as this number serves as your insurance number. Do not worry if you misplace your wallet card or lose your brochure. Vero holds reference of your membership in the plan and can verify your cover very quickly with The University of Waikato, even if you are out of New Zealand.

Worldwide emergency assistance while travelling

If you are travelling outside New Zealand and an emergency occurs during your travel or 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 while travelling, keep all records and receipts then make a claim when you arrive in New Zealand and enrol in the insurance at the University.

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

For claims inquires contact claims@studentassist.co.nz

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.

When you attend the Medical Centre, the GP fees will be direct billed to Vero saving you the expense. To qualify for this concession the reason for the attendance must not be excluded by the policy or be for a pre-existing medical condition.

The University Medical Centre contact details are:

Student Health Services
Student Services Building
University of Waikato
Gate 1, Knighton Road, Hamilton
Ph 07 838 4037

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 Schedule of Benefits
- 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-University 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**

2012 Edition



Studentsafe-University

Medical and Travel Insurance for
International Students Studying in
New Zealand

Arranged by Marsh Limited
in association with



Studentsafe-University

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.

The University of Waikato is a member of a group of Universities who have established an insurance plan to ensure our international students have appropriate insurance cover when enrolled for study in New Zealand.

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.

Any international student enrolling at The University of Waikato, is eligible for this insurance. You can also apply to include your family under the plan. Conditions may apply.

How to arrange cover

Provided that you plan to study at this University, you are not required to complete an insurance application form provided you are under age 60 as cover is automatic under the **Studentsafe-University** master policy for your study course. A family application form needs to be completed for family members you wish to insure under the plan each year and students or family members over 60 are also required to complete a medical risk assessment form. Both these forms can be downloaded from www.studentassist.co.nz and should be submitted to Vero once completed.

Full year students pay an annual premium and part year students pay a proportion of the annual premium. The premium is payable through the University and may vary from year to year for both students and family members.

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. If you require cover for a pre-existing medical condition you can apply for cover by completing a medical risk assessment form available on the University website www.studentassist.co.nz.

Record of cover

As this is a group insurance plan with a master policy in place your registration at The University of Waikato, is also evidence of cover under the policy. An electronic record of your insurance cover is held by the University, Vero and Marsh. Your student number at the University, is also your insurance number under the group insurance plan. Individual certificates of cover are not required to evidence your eligibility for cover under this plan. Once the the University sends your enrolment details to Vero, a record of cover will be sent to your email address.

The period of cover

Cover under this plan applies while you are enrolled at The University of Waikato.

Commencement of cover

For students travelling to New Zealand cover starts 31 days before the commencement date of your course. For students already resident in New Zealand, the period of insurance starts on the later of 16 days before you start your course of study or on the day your existing compliant insurance expires.

The 31 day travel allowance applies to transit stops but does not include extended holidays or diversions to other countries en-route to and from New Zealand other than Australia, Bali, Lombok and the Islands of the South Pacific.

End of cover for full year degree and returning students

The earlier of 31 days after the completion of your course in your final year of study provided your policy is renewed each year or your return to your country of origin.

End of cover for one year students

The earlier of the anniversary of your policy or the day you return to your country of origin.

End of cover for part year students

The earlier of 16 days after the end of the period of insurance detailed on your record of cover or your return to your country of origin.

Top up covers

If cover is required outside the above limits, because you are planning to study abroad, suspend your course, travel for a holiday to countries not covered, or you are a medical student doing electives abroad, you will need to purchase a top up cover called **Studentsafe-Offshore** by visiting www.studentassist.co.nz. A discount of 15% applies to students already insured with **Studentsafe-University**.

Ceasing study entirely and leaving the University

If you plan to leave the University before your study course end date then you must advise the University. If you stop studying, you must make other arrangements for insurance. You can simply visit www.studentassist.co.nz. then follow the instruction to enrol and pay online for a **Visitsafe-Express policy**.

Important benefits

- Automatic travel cover to New Zealand, even before you enrol in the insurance or at the University.
- Free access to University Medical Centre for covered medical conditions.
- No application forms, the cover is automatic when you enrol.
- Full year returning students who return to their country of origin on a temporary basis during the period of insurance or between study years get 90 days cover in respect to medical expenses and loss of deposits. The maximum benefit in respect of medical expenses for this extension is \$200,000.
- Doctoral students may apply to Vero to have their cover under this policy suspended for a period of up to 180 days if they leave New Zealand to undertake study or research related to their Doctorate.

The suspension of cover preserves your insurance record but also means there is no cover under the policy for the period of suspension that exceeds 180 days in your country of origin. If you are doing research in a country other than your country of origin you will need to purchase top up cover using **Studentsafe-Offshore**. You can enrol on-line on www.studentassist.co.nz.

- Degree, returning and full year students are entitled to free travel insurance for up to 31 days for travel to Australia, Bali, Lombok and the Islands of the South Pacific during the period of insurance or during their transit to and from New Zealand.

- All other students are entitled to free travel insurance for up to 16 days for travel to Australia, Bali, Lombok and the Islands of the South Pacific during the period of insurance or during their transit from New Zealand.

Claims Excess

- The first \$200 for any portable computer or sporting equipment claim and the first \$100 for any claim under section 3 of the policy.
- For liability claims the excess is the greater of your tenancy bond or \$500 for damage to property or \$100 for all other claims.

Student Number

Policy Benefit Illustrations - refer to the policy document for full terms and conditions	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 (provided your Policy is for at least six months)	\$300
Mental Illness	\$20,000
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
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	\$10,000
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 Travel Connection	\$25,000
SECTION 3 – LUGGAGE, PERSONAL EFFECTS, TRAVEL DOCUMENTS, MONEY AND CREDIT CARDS	\$30,000
Subject to the following sub limits:	
Maximum limit any one item or pair of items	\$2,500
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 DISABLEMENT BY INJURY	\$50,000
SECTION 5 – PERSONAL LIABILITY	\$2,500,000
Subject to the following sub limits:	
Residential Property Damage	\$500,000
SECTION 6 – KIDNAP AND RANSOM	\$250,000
SECTION 7 – RENTAL VEHICLE COLLISION DAMAGE & THEFT EXCESS WAIVER	\$5,000