

STUDENTS SAFE INTERNATIONAL POLICY WORDING FOR INTERNATIONAL STUDENTS STUDYING IN NEW ZEALAND

INTRODUCTION

This contract of insurance is underwritten by Vero Insurance New Zealand Limited, 48 Shortland Street, Auckland, New Zealand and administered by Comprehensive Travel Insurance 2004 Limited, 12-14 Northcroft St, Takapuna, Auckland (referred to as “us”, “we” or “our”). Emergency Assistance is provided by First Rescue & Emergency (NZ) Limited.

This Policy is issued to provide cover for non New Zealand residents aged 60 years or under, who study, and temporarily reside in New Zealand. Cover under Section 1A Medical and Related Expenses will cease 21 days after any international student insured under this Policy is granted New Zealand permanent residency. The benefit amounts detailed in the Schedule of Benefits or under the Certificate of Insurance issued under this policy are the maximum amounts payable under your Policy. Please note that sub-limits apply to some Sections.

YOUR POLICY

This document, the Policy Certificate, any application form and any written confirmation issued by us extending or limiting cover form the contract of insurance (referred to as “your Policy” or “this Policy”).

The Policy Certificate will be issued and emailed to you when we receive details of your enrolment in your course of study and your premium has been paid to us.

If your Policy is arranged by an Educational Body to provide cover for you. In consideration of you paying the premium (including any government levies and taxes) to the Educational Body and meeting all obligations and conditions of this Policy, we agree to indemnify you in the manner and to the extent set out in this document. We will issue a master policy to the Educational Body and a Policy Certificate to you, provided we are supplied with your email address by the Educational Body.

Please read this document carefully and note the exclusions in each section and also the general conditions and exclusions, to ensure that you understand the cover provided by us.

If you need any clarification on your cover or the policy wording please contact our Customer Service Centre on Toll Free 0800 486 004 or email us at help@studentassist.co.nz.

YOUR DUTY OF DISCLOSURE

When you enter this policy you have the continuing duty to disclose to us every material fact you know or could reasonably be expected to know which is relevant to any entitlement to the benefits under the terms of the policy.

Your duty however, does not require disclosure of material facts that diminish the risk to be undertaken by us, that are of common knowledge, that we know or in the ordinary course of our business ought to know.

NON DISCLOSURE

If you fail to comply with your duty of disclosure, we may be entitled to reduce our liability under your Policy in respect of a claim, or may cancel your Policy. If your non-disclosure is fraudulent we may also have the option of voiding your Policy from the beginning.

IMPORTANT CLAIMS INFORMATION

If you are to be hospitalised, require evacuation or repatriation services, need to make alternative travel or accommodation arrangements or have lost your baggage or money, please notify us as soon as possible.

All claims must be notified as soon as possible and in any event no later than 30 days after any event. If you do not contact us this may affect the acceptance or payment of your claim.

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:

- i. Within New Zealand: 0800 486 004 or 09 4881638
- 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.

You can also:

- i. Email us at claims@studentassist.co.nz
- ii. Mail us at Studentsafe, PO Box 33313, Auckland; or
- iii. Visit our website www.studentassist.co.nz

If your baggage, personal effects or money are stolen, you must notify the local police or local government authority within 24 hours and you must obtain a copy of their incident report. Any loss or damage to personal baggage whilst in the custody of the carriers (e.g. an airline or bus company) must be notified to them immediately and a property irregularity report obtained.

You must provide us with all reports, receipts, doctor's certificates, information and proof we reasonably require to help substantiate any claim.

In the event of a loss, you must immediately:

- i. Do as much as you can to prevent any further loss or expense.
- ii. Direct all claims communications to us.
- iii. As soon as possible after suffering Injury or Sickness obtain and follow proper medical advice from a Medical Practitioner.
- iv. Lodge a written claim against any person, party, hotel or transport provider who may be legally liable for your loss, Injury or Sickness.
- v. You must not admit liability in respect of any loss.

We reserve the right to direct you to our chosen supplier of goods or services to fulfil our obligations and indemnity under this Policy.

IMPORTANT NOTICE TO PERSONS OVER 60 YEARS OF AGE

This Policy does not cover any event which happens to you unless, at the date of such event, you are aged under 60 years. If you are 60 years of age or over, you can apply to us for cover and we must expressly confirm cover to you in writing for any cover to be provided under this Policy.

INSURING FAMILY MEMBERS

Any Family under the age of 60, related to an International Student insured under this Policy, can apply to be accepted by us as insured under the Policy. An additional family premium will be payable. Partners aged 60 years or above are required to submit medical evidence to us before any acceptance of cover can be considered.

SCHEDULE OF BENEFITS

Policy Benefit	Maximum Claimable Amount
<p>SECTION 1- MEDICAL AND RELATED EXPENSES</p> <p>With the exception of the sub limits below:</p> <ul style="list-style-type: none"> Alternative Medical Treatment \$500 Emergency Dental \$500 Optical (provided your policy is for at least six months) \$300 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 any non refundable 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 	<p>Unlimited</p>
<p>SECTION 2 LUGGAGE, PERSONAL EFFECTS, TRAVEL DOCUMENTS, MONEY AND CREDIT CARDS</p> <p>With the exception of the sub limits below:</p> <ul style="list-style-type: none"> 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 	<p>\$30,000</p>
<p>SECTION 3 – MISSED TRANSPORT CONNECTION</p>	<p>\$25,000</p>
<p>SECTION 4 – DEATH AND DISABLEMENT BY INJURY</p>	<p>\$50,000</p>
<p>SECTION 5 – PERSONAL LIABILITY</p>	<p>\$2,500,000</p>
<p>SECTION 6 – KIDNAP AND RANSOM</p>	<p>\$250,000</p>
<p>SECTION 7 – RENTAL VEHICLE EXCESS</p>	<p>\$5,000</p>

GENERAL CONDITIONS – APPLICABLE TO ALL SECTIONS UNLESS SPECIFIED OTHERWISE

1. AUTOMATIC EXTENSIONS

- a) If your Policy is for at least 12 months:
- i. You are covered for up to 31 days in transit from your Country of Origin to New Zealand to commence your studies. The transit stops do not include extended holidays or diversions of more than 72 hours to other countries enroute to New Zealand other than Australia, Bali, Lombok and the Islands of the South Pacific. The Islands of the South Pacific means American Samoa, Cook Islands, Fiji, Kiribati, Nauru, New Caledonia, Niue, Norfolk Island, Samoa, Solomon Islands, Tahiti, Tonga, Tokelau, Tuvalu and Vanuatu.
 - ii. You are covered for up to 31 days in transit to return to your Country of Origin after your course end date or during the Period of Insurance. The transit stops do not include extended holidays or diversions of more than 72 hours to other countries enroute from New Zealand other than Australia, Bali, Lombok and the Islands of the South Pacific.
 - iii. If you remain in New Zealand between semesters and you intend to continue your studies and re-enrol in the next semester at the educational body, your Period of Insurance is extended to cover this period that you remain in New Zealand between semesters.
 - iv. If you return to your Country of Origin for a period not exceeding 90 days on a temporary basis and you intend to return to New Zealand to continue your studies, you are covered in respect of sections 1A(1), Medical Expenses and 1B(1), Loss of Deposits. The maximum benefit in respect of section 1A(1) Medical Expenses for this Automatic Extension is \$200,000.
 - v. You are covered for a maximum of 31 days for temporary visits to Australia, Bali, Lombok and the Islands of the South Pacific and return to New Zealand during the Period of Insurance.
- b) If your Policy is for less than 12 months
- i. You are covered for up to 31 days in transit from your Country of Origin to New Zealand to commence your studies. The transit stops do not include extended holidays or diversions of more than 72 hours to other countries enroute to New Zealand other than Australia, Bali, Lombok and the Islands of the South Pacific.
 - ii. You are covered for up to 9 days in transit to return to your Country of Origin after your course end date or during the Period of Insurance. The transit stops do not include extended holidays or diversions of more than 72 hours to other countries enroute from New Zealand other than Australia, Bali, Lombok and the Islands of the South Pacific.
- c) We will automatically extend the Period of Insurance for up to 90 days from the completion date shown in the Certificate of Insurance, if your return to your Country of Origin is delayed due to a delay of transport or your inability to Travel due to any Sickness or Injury for which a claim is payable under this Policy.

2. AUTOMATIC REINSTATEMENT

Your cover under Section 2 of this Policy is subject to one automatic reinstatement without additional payment, following any one claim for loss or damage.

3. CANCELLATION

- A. Cover under this Policy may be cancelled by you at any time:
- i. between the date of issue stated on your Policy Certificate and the start date of your Policy, by giving us written notice of a future date; or
 - ii. after the start date of the policy, providing you are terminating your travel and have not claimed.

Upon cancellation of this Policy by you we will refund premium you have paid as follows:

- i. If cancellation takes place within 14 days of the date of issue and you have not claimed or commenced travel, the premium will be refunded in full.
- ii. For cancellations after 14 days from the date of issue, when you have not claimed or commenced travel, we will retain a proportion of the premium for the period during which Loss of Deposits and Cancellation cover was in force.
- iii. If you cancel after the start date of the policy, your Policy was issued for a period of 90 days or longer and you have not claimed, we will retain the proportion of the premium for the period the Policy was in force and refund any unused premium less 20% for administrative purposes.
- iv. If you cancel after the start date of the Policy and your Policy was issued for a period of less than 90 days, we will retain the unexpired premium for administration purposes.

B. We can cancel your cover under this Policy upon giving you 15 business days notice in writing to your last known contact address:

- i. If you fail to comply with the duty of utmost good faith.
- ii. If you fail to comply with your duty of disclosure.
- iii. If you, at the time when the policy was entered into, made a misrepresentation to us during the negotiations for the policy.
- iv. If you fail to comply with a provision of the policy, including a provision with respect to payment of the premium.
- v. If you make a fraudulent claim under this Policy or any other contract of insurance (whether with us or with some other insurer) that provides insurance cover during any part of the period during which the first-mentioned contract provides cover.
- vi. Based on our assessment of your claims history under this policy or any other insurance policy (whether underwritten by us or not) which we believe is exceptional or abnormal.

C. We are obligated under a group policy to provide the Educational Body with 180 days notice that we intend to withdraw from accepting any new insurance cover under this Policy or not renew the policy for the subsequent year. In event of such notice it shall be delivered in writing to the Educational Body with no less than 180 days notice before the group policy's nominal renewal date being the 28th of February each insurance year.

Students who are insured under this policy at the time of such notice will continued to be insured under the terms of the policy until 4.30 PM on the day of the end date on their certificate of insurance.

4. CLAIM OFFSET

Except for Section 4 Events 1 & 2 inclusive, there is no cover under this Policy for any loss or event or liability which is covered under any other insurance policy, health or medical scheme or Act of Parliament or to the extent that free health care or treatment is readily available in New Zealand or under any reciprocal health agreement between the Government of New Zealand and the Government of any

other country or is payable by any other source or a Health Insurance policy obtained as a condition of your entry visa into New Zealand. We will however pay the difference between what is payable under the other insurance policy, health or medical scheme or Act of Parliament or reciprocal health agreement or such other source and what you would be otherwise entitled to recover under this Policy.

5. CURRENCY

All amounts stated in the policy including the Schedule of Benefits are in New Zealand dollars.

6. LAW

This Policy shall be governed by New Zealand law and any dispute or action in connection therewith shall be conducted and determined in New Zealand.

7. PROOF OF LOSS AND PHYSICAL EXAMINATION

You or any other person covered by this Policy, must immediately provide us with full details of any claim made against you by any other person and all legal documents served on you or any other person covered by this Policy. We may at our own expense conduct any medical examination or arrange for an autopsy to be carried out.

8. RENEWAL

Cover under this Policy for any particular student may be renewed by payment of the applicable renewal premium. You are unable to renew your Policy retrospectively.

Renewal of your policy is at our sole discretion.

9. REQUIRED INFORMATION

All claims must be notified to us as soon as practicable and all medical certificates, accounts, receipts and information required by us shall be furnished in such form and in such reasonable time as we require. Original documents must be produced.

10. SUBROGATION

We have the right to commence or take over legal proceedings in your name, for the defence or settlement of any claim, or to sue or prosecute any other party to recover any monies payable by them at law. You must co-operate with us and do nothing to hinder our rights.

11. UNTRUE OR INCOMPLETE INFORMATION

You are covered under this Policy provided that the information you supply relevant to your application is both complete and factual. If any information is untrue, incomplete, misleading or is not disclosed to us, we do have the right to void this Policy and we are not obliged to pay your claim.

12. GOVERNMENT CHARGES

All premium costs include GST and NZ Government Fire Service and Earthquake Commission Levies that you are legally required to pay.

13. REVIEW OF POLICY PREMIUM, EXCESS AND TERMS

At the nominal renewal date of 28 February each year, we reserve the right to review as we deem appropriate:

- i. the premium payable by any person insured under this policy;
- ii. the terms and conditions of this policy.

During the Period of Insurance we reserve the right to change any excess payable, in the event of a claim, by 28 days notice to the Universities.

14. DEFINITIONS

In this Policy the following definitions apply:-

1. **Alternative Medical Treatment** means reasonable expenses necessarily incurred by you within 12 calendar

months of sustaining Injury or Sickness in respect of medical advice or treatment by chiropractors, acupuncturists, osteopaths, podiatrists, dieticians, and nutritionists provided they are registered members of a recognised professional body for that type of Alternative Medical Treatment provider.

2. **Country of Origin** is that country outside New Zealand in which you have established permanent residency and is where your Travel commenced.
3. **Excess** means the amount that will be deducted from our settlement if you make a claim. The excess applies under this policy to each separate event giving rise to a claim. We reserve the right to review and change the amount of any excess applying to this Policy during the period of Insurance.
4. **Family** means you and/or your Spouse and your financially dependant children and legal wards 18 years of age and under who remain in your full custody and control during the travel. The benefit shown in the Schedule of Benefits is twice the individual amount shown and is shared by the Family if you have paid a Family premium.
5. **Financial Default** means insolvency, bankruptcy, provisional liquidation, liquidation, financial collapse, appointment of a receiver, manager or administrator, entry into any official or unofficial scheme of arrangement, statutory protection, restructuring or composition with creditors, or the happening of anything of a similar nature under the laws of any jurisdiction.
6. **Hazardous** means a risk likely to cause Injury or loss.
7. **Hospital** means any institution lawfully operated for the care and treatment of sick or injured persons with organised facilities for diagnosis and surgery and having 24 hours a day nursing service and medical supervision; but does not include any institution used primarily as a nursing or convalescent home, a place of rest, a geriatric care facility, a mental institution, a rehabilitation or extended care facility or a place for the care or treatment of alcoholics or drug addicts.
8. **Injury** means physical and bodily injury which happens to you as a result of external violence during the Period of Insurance.
9. **Kidnapping/Kidnapped** means the seizing, detaining or carrying away of you by force or fraud for the purpose of Ransom demand.
10. **Manual Work** means skilled or unskilled manual work, other than that of an academic nature.
11. **Medical Expenses** means reasonable expenses necessarily incurred by you within 12 calendar months of sustaining Injury or Sickness in respect of medical advice or treatment by a Medical Practitioner, nurse, Hospital or physiotherapist, including ambulance hire and the cost of medical supplies prescribed by a Medical Practitioner. It includes Alternative Medical Treatment if that treatment follows referral by a Medical Practitioner.
12. **Medical Practitioner** means any person who is, or is deemed to be registered with the Medical Council of New Zealand as a practitioner or the profession of medicine and who holds a current practicing certificate.
13. **Permanent** means having lasted for 12 consecutive months and at the end of that time being beyond any hope of improvement.
14. **Public Place** means but is not limited to shops, airports, train stations, streets, hotel foyers and grounds, restaurants, beaches, public toilets and any place to which the public has access.
15. **Period of Insurance** means the period from the commencement date shown in the Policy Certificate until your return to your Country of Origin, or the completion date shown in the Policy Certificate, whichever occurs first. Except for section 1B(1) where cover shall start on the day the premium is paid or 31 days prior to the commencement of your course of study whichever is the

later, provided that you can prove your intention to enrol in the Educational Body.

For Students already resident in New Zealand, the Period of Insurance starts on the later of 9 days before you start your course of study or on the day your existing compliant student insurance expires. Except for section 1B(1) where cover shall start on the day the premium is paid or 31 days prior to the commencement of your course of study whichever is the later, provided that you can prove your intention to enrol in the University.

16. **Pre-existing condition/s** means, in relation to you or any other person on whom your Travel depends, 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 your policy.
17. **Ransom** means any monetary loss which is incurred in the provision and delivery of cash, marketable goods, services or property to secure the release of you when Kidnapped.
18. **Relative** means your Spouse, de-facto Spouse, parent or step-parent or guardian, parent-in-law, daughter, son, daughter or son-in-law, brother or sister, provided such person(s) are under 76 years of age and resident in your Country of Origin.
19. **Rental Vehicle** means a motorised passenger vehicle, such as a sedan or station wagon, rented from a licensed motor vehicle rental agency. This does not include recreational vehicles, motorcycles, scooters or mopeds.
20. **Serious Injury** or **Serious Sickness** (in respect of a Relative or any other person on whose state of health the Travel depends) means a life threatening medical condition which first manifested itself during your Period of Insurance.
21. **Sickness** means any illness or disease (including symptoms thereof).
22. **Spouse** means your husband or wife or the person with whom you have continuously cohabited during the 90 days immediately preceding the Period of Insurance.
23. **Terrorist Act** means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), which from its nature or context is done for, or in connection with, political, religious, ideological, ethnic or similar purposes or reasons, including the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorism also includes any act that is verified or recognised by the local Government as an act of terrorism.
24. **Total Disablement** means disablement which continues for 12 consecutive months and at that time is certified by a Medical Practitioner as being beyond hope of improvement which results in your complete inability to engage in or attend to any gainful employment for which you are reasonably qualified to perform by reason of education, training or experience or for which you may become fit to perform through rehabilitation and retraining.
25. **Ultimate Net Loss** means the final amount of Ransom cost less any recoveries. If following our payment part

or all of the Ransom is recovered, you are required to reimburse us the value of the amount so recovered.

26. **Unforeseen** means sudden, unexpected, and unintended.
27. **War** means war, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.
28. **we/our/us** means Vero Insurance New Zealand Limited and/or Comprehensive Travel Insurance 2004 Limited.
29. **you/your** means the Insured Persons as specified in the Policy Certificate.

Words in the singular include the plural and vice versa.

GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS

We will not pay under any section of this Policy for any claim arising directly or indirectly out of:

1. Air travel except as a passenger in a properly licensed passenger carrying aircraft. This does not apply to hot air ballooning.
2. (a) Pregnancy, childbirth, infertility, abortion or birth control if the pregnancy existed at the time the policy was issued.
(b) Pregnancy or childbirth, if the pregnancy commenced after the Policy was issued, except where such costs are incurred because of unexpected medical complications or emergencies that occur up to and including the 28th week of pregnancy, up to a maximum of \$100,000.
(c) Infertility, abortion or birth control.
3. In respect to a child born during the Period of Insurance. We will not pay for congenital conditions or post natal care or for any amount in excess of \$100,000 under section 1A for the treatment of condition(s) occurring during labour or delivery.
4. Sexually transmitted disease or Acquired Immune Deficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV) infection.
5. Hunting, racing (other than on foot), playing polo, professional sport, mountaineering, rock climbing using ropes or climbing equipment, pot holing, motorcycling unless the total engine capacity of the motorcycle is 200cc or less (a motorcycle licence must also be held at the time and place where the claim occurred), skydiving (unless under the supervision of a qualified instructor), hang-gliding, ocean yachting (unless cover has been approved by us), or deliberate exposure to exceptional danger, including Hazardous pursuits.
6. Radioactive contamination or radioactivity in any form whatsoever whether occurring naturally or otherwise.
7. War, civil war, invasion, insurrection, revolution, use of military power or usurpation of government or military power.
8. Intentional use of military force to intercept, prevent, or mitigate any known or suspected Terrorist Act, except for Sections 1A, 1B2(a), 1B2(b), 1B4, 1B5(a) and 1B5(b).
9. Any Terrorist Act. except for Sections 1A, 1B2(a), 1B2(b), 1B4, 1B5(a) and 1B5(b).
10. You Travelling against medical advice or when you are medically unfit to travel.
11. Travel undertaken for the purpose of receiving medical treatment (whether or not this was the sole purpose for such travel) unless agreed to by us prior to the departure date for the travel.
12. Depression, stress, anxiety, mental or nervous disorder, suicide or attempted suicide or self-Injury, except as detailed under sections 1A, 1B(2), 1B(4), and 1B(5)(b).
13. Diving underwater using an artificial breathing apparatus unless you hold an open water diving license or you were diving under licensed instruction.
14. Hazardous or Manual Work (except of an academic nature).

15. You being under the influence of alcohol and/or drugs, except for costs as specified under section 1B(2) up to a maximum sum insured of \$10,000 and section 1B(4).
16. You engaging in any activity associated with any criminal act.
17. Government intervention.
18. Any loss, injury, damage or legal liability suffered or sustained directly or indirectly by an insured person if that insured person is:
 - (a) a terrorist;
 - (b) a member of a terrorist organisation;
 - (c) a narcotics trafficker; or
 - (d) a purveyor of nuclear, chemical or biological weapons.
19. Any loss or damage as a result of, or caused by you not following the advice in the mass media or any Government or other official body's warning:
 - a. against travel to a particular country or parts of a country;
 - b. of a strike, riot, bad weather, civil commotion, or contagious disease;
 - c. of a likely, or actual epidemic or pandemic (such as H5N1 Avian influenza) - or a threat of a pandemic (such as H5N1 Avian influenza) that requires closure of the country's borders; or
 - d. of an epidemic or pandemic that results in you becoming infected or being quarantined and you did not take appropriate action to avoid or minimise any potential claim under the policy including delay of travel to the country or part of the country referred to in the warning.
20. Your failure to follow our direction.

SECTION 1A: MEDICAL AND RELATED EXPENSES

1. MEDICAL EXPENSES:

We will reimburse you for all reasonable Medical Expenses incurred for the treatment of an Injury or Sickness suffered during the Period of Insurance including the costs associated with medical evacuation which has been approved by us.

Please note: The maximum amount we will pay under this section for Alternative Medical Treatment is \$500 for each 12 month period beginning on the commencement date shown on the Policy Certificate.

EMERGENCY DENTAL:

We will reimburse you up to \$500 for the cost of treatment for:

- (a) Injury to teeth.
- (b) The initial consultation for the relief of sudden and acute pain using antibiotics, temporary dressings or extraction, however we will not pay for elective treatment, oral surgery or Normal Maintenance.

Normal Maintenance: includes fillings, root canals, polishing and scaling, wisdom teeth extractions, replacement due to loss of dental bridges, restoration work, caps, crowns, precious metal costs or pins and fittings, periodontal, titanium implants or any work resulting from lack of regular dental maintenance and/or hygiene.

OPTICAL:

Providing your Policy is issued for a period of six months or more we will reimburse you up to a maximum of \$300 per year for a visit to an optometrist including the cost of spectacle frames, prescription lenses and contact lenses if:

- (a) your optical aids are lost, stolen or damaged; or
- (b) you require new lenses as a result of a change in vision.

MENTAL ILLNESS:

Subject to a maximum claim limit of \$20,000, we will reimburse you for all reasonable Medical Expenses incurred for the treatment of depression, stress, anxiety, mental or nervous disorder, suicide or attempted suicide or self injury.

2. CONTINUING TREATMENT

Following your repatriation to your Country of Origin and provided your claim under section 1(A)(1) above has been accepted by us, we will also pay for your continuing Medical Expenses, to a maximum of \$20,000. Provided any costs covered under this section are incurred within 12 months from the date of your first valid claim relating to the Injury or Sickness.

SECTION 1B: ADDITIONAL EXPENSES

1. LOSS OF DEPOSITS

We will reimburse you for the non-recoverable unused portion of travel, accommodation, educational fees or other deposits paid for in advance by you following cancellation, alteration or incompleteness of the travel due to:

- (a) the Unforeseen death, Serious Injury or Serious Sickness of a Relative, close business associate or travelling companion, provided that this person is under 76 years of age; or
- (b) you suffering an Injury or Sickness during the Period of Insurance.

2. REPATRIATION AND CANCELLATION

We will reimburse you, or pay where we agree circumstances necessitate, for the expenses reasonably and necessarily incurred in addition to those already budgeted for or likely to be incurred during the travel but less any refund on unused prepaid travel and accommodation arrangements, as a result of:

- (a) you having to return to your Country of Origin during the Period of Insurance due to the Unforeseen death, Serious Injury or Serious Sickness of a Relative, close business associate or travelling companion, provided that such a person is under 76 years of age.
- (b) you suffering an Injury or Sickness during the Period of Insurance.
- (c) any other Unforeseen circumstance not covered elsewhere in the Policy which is outside your control other than those circumstances described in (a) and (b) above or specifically described elsewhere in the Policy.

Note: In the event that General Exclusion 12 or 15 applies to a claim for this benefit, the exclusion shall not apply however the claimable benefit will be limited to a maximum limit of \$10,000.

3. RESUMPTION OF TRAVEL

If you wish to resume your original trip following a valid claim under Section 1(B)(2) above, we will pay the reasonable additional costs of an economy class air fare to return you to the same location and position you were in prior to your claim. Provided:

- (a) your resumption of travel takes place within six months of the date of loss recorded on your claim for item section 1(B)(2); and,
- (b) at least 28 days of the original Period of Insurance was remaining when the event that necessitated your return occurred; and
- (c) if your resumption of travel is necessary for educational purposes such as completing examinations, lectures or research commitments or an existing academic course.

4. ACCOMPANYING RELATIVES

If you are hospitalised for a critical condition and medical circumstances dictate, we will pay for the reasonable return airfare (economy class), transportation and accommodation charges incurred, for up to two of your Relatives to attend you and/or escort you to your Country of Origin, or in the event of your death to accompany your remains back to your Country of Origin. The maximum sum payable is \$100,000. General Exclusions 2, 12 and 15 do not apply to this benefit and payment is subject to our prior written agreement.

5. OTHER BENEFITS AND EXPENSES

Please refer to Schedule of Benefits for the maximum amounts claimable.

We will pay you:

(a) INCIDENTAL HOSPITAL EXPENSES

A cash benefit of \$100 for every continuous 24 hour period you are confined to Hospital as an in-patient due to Injury or Sickness.

(b) FUNERAL EXPENSES

The reasonable cost of returning your remains to your Country of Origin or the reasonable funeral and related costs if the body is buried or cremated at the place of death in the event you die during the Period of Insurance. General Exclusions 2, 12 and 15 do not apply to this benefit and payment is subject to our prior written agreement.

(c) FALSE ARREST EXPENSES

The reasonable legal costs actually and necessarily incurred by you as a result of your false arrest or wrongful detention, during the Period of Insurance, by any legally recognised foreign Government.

(d) HIJACK CASH

A cash benefit of \$100 for every continuous 24 hour period that you are detained as a result of the public transport in which you are travelling being hijacked.

(e) RENTAL VEHICLE RETURN

The reasonable costs incurred in returning your Rental Vehicle to the nearest Rental Vehicle depot if you are unable to return it Yourself due to your Sickness, Injury, or death, but only where you are liable for such costs under the hire agreement.

(f) TRAVEL DELAY

If your travel arrangements are delayed for at least 6 consecutive hours due to any Unforeseen cause beyond your control, we will pay for your reasonable additional costs necessarily incurred due to the delay, including the costs of meals, which are not recoverable from any other source.

EXCLUSIONS APPLYING TO SECTIONS 1A AND 1B.

We will not pay for:

1. Any charges or medical expenses you incur if you fail to return to your Country of Origin or to an alternative location at our direction once you may, in the opinion of our medical adviser, have safely undertaken to do so or after you fail to follow our advice or instruction.

2. Expenses relating to the continuation or maintenance of any course of treatment you were receiving prior to the commencement of this Policy or replenishment of prescribed medications being taken by you prior to your departure from your Country of Origin, unless the prescribed medication was lost or damaged.

3. Expenses arising from elective surgery or elective medical treatment, unless otherwise agreed in writing by us.

4. Any expenses incurred more than 12 calendar months after the date of Injury or, in the case of Sickness, more than 12 calendar months after the date on which the first Medical Expense is incurred or the expiry of the Policy whichever occurs last.

5. Any Pre-existing Condition unless it:

- a) Has been declared and noted on the Certificate of Insurance as an Insured Pre-existing Condition; or

b) Was first diagnosed and coverage was provided under your continuous Studentsafe Educational Body policy, provided that the medical condition is not the subject of an ongoing claim with the previous insurance provider.

6. Drugs or medications that are not:

- a) prescribed by a Medical Practitioner;
- b) medically necessary for the treatment of a covered medical condition; or
- c) listed on the New Zealand Pharmaceutical Schedule managed by the Pharmaceutical Management Agency which lists prescription medicines and related products subsidised by the New Zealand Government, via the Ministry of Health.

7. Disposable contact lenses.

8. Any claim arising from:

- a) Cancellation, curtailment or diversion of scheduled public transport services, including by reason of strikes or other industrial action, if there had been a warning in the news media or current notifications by the local Government or New Zealand Government (MFAT) "Country Warning" web sites, before the date the travel was booked, that such events were likely to occur.
- b) Carrier caused delays where the costs are recoverable from the carrier.
- c) Any business or financial or contractual obligation or commitment of you or of any other person on whom the travel depends.
- d) Any change of plans or disinclination to travel on your part or of any other person on whom the travel depends.
- e) The inability of any tour operator or wholesaler to complete arrangements for any tour due to a deficiency in the required number of persons to commence any tour or journey.
- f) The refusal, failure or inability of any person, company or organisation, including but not limited to any airline, other transportation provider, hotel, car rental agency, tour or cruise operator, travel wholesaler, booking agent or other provider of travel or tourism related services, facilities or accommodation, to provide services, facilities or accommodation, by reason of their own financial default or the financial default of any person, company or organisation with whom or with which they deal.

9. More than one repatriation transit in relation to the same Relative, condition or event.

10. The first \$75 for any claim by a Family member.

SECTION 2: LUGGAGE, PERSONAL EFFECTS, TRAVEL DOCUMENTS, MONEY AND CREDIT CARDS

We will indemnify you should any of the events described below occur during the Period of Insurance:

1. LOST OR DAMAGED PROPERTY

For accidental loss of or damage to your accompanied luggage, personal effects, normally worn or carried on the person, laptop computers or other portable electronic equipment, portable sporting equipment (including bicycles), portable musical equipment and personal documents (including papers, specifications, manuscripts and stationery).

2. DEPRIVATION OF LUGGAGE

For emergency replacement of essential luggage if your luggage is delayed, misdirected or temporarily misplaced by any carrier for more than 8 consecutive hours. Claims must be supported by written confirmation from the carrier responsible and receipts for the replacement items you needed to purchase. Claims are limited to a maximum of \$1,000 for an individual or a Family.

3. REPLACEMENT OF TRAVEL DOCUMENTS

For the non recoverable cost of replacing travel documents, credit cards and travellers cheques accidentally lost or damaged.

4. UNAUTHORISED USE OF TRAVEL DOCUMENTS

For your legal liability for payment arising out of the unauthorised use of your travel documents, credit cards or travellers cheques which are stolen during the Period of Insurance by any person other than you, your Relative or travelling companion, limited to \$5,000.

5. MONEY

For accidental loss of cash, bank or currency notes, cheques, postal or money orders or other negotiable instruments taken with you. The maximum amount payable is \$1,000 for an individual or Family.

Please note: In regard to section 2(1), the maximum amount we will pay for any one item, set or pair of items is \$2,500 unless the item, set or pair of items is specified on the Policy Certificate and the additional premium has been paid. Please note that the limit for any specified item, set or pair of items is \$5,000 with a maximum for all specified items of \$30,000. In the event of a claim you must be able to support your claim with receipts or valuations. All item limits include any attached or unattached accessories.

BASIS OF SETTLEMENT UNDER THIS SECTION

For payment under this section we have the option, at our sole discretion, to:

- (a) pay the replacement cost of the item(s) being claimed; or
- (b) choose to repair the item(s) being claimed; or
- (c) pay the depreciated value of the items being claimed; or
- (d) pay you an amount that covers your loss, being the lesser of our reasonable cost to replace the item with an item that is of equivalent age, general condition, quality and capability or the cost of indemnifying you under a), b) or c) above.

CONDITIONS

1. It is a condition of payment under this Section that all losses including damage attributable to theft or vandalism be reported to the local police or appropriate authority as soon as possible after the discovery of the loss and a written acknowledgement of the report obtained. Any loss of credit cards, travellers cheques or travel documents must be reported as soon as possible to the issuing authority and the appropriate cancellation measures taken.
2. (a) you must take all reasonable precautions for the packaging, safety and supervision of any item(s) including laptop computers, portable electronic property, personal effects, travel documents, money and credit cards.
(b) you must not leave any item(s) unlocked or unattended in a Public Place or in any unlocked and unattended building or vehicle at any time, nor in a vehicle overnight.
(c) you must secure laptop computers and portable electronic property in a locked premise, safe or strong room or out of sight in a locked vehicle and carry such items as personal hand luggage.

EXCLUSIONS

We will not pay for:

1. Reinstatement, replacement or damage to any electronic data or software.
2. Scratching or breakage of fragile or brittle items. This exclusion does not apply to photographic or video equipment or binoculars.
3. Damage or loss arising from wear and tear, deterioration, atmospheric or climatic conditions, mould

or fungus, insects, rodents, vermin, or any process of cleaning, ironing, pressing, repairing, restoring or alteration.

4. Any items(s) shipped under a freight agreement, sent by a postal or courier service, or purchased over the internet.
5. Losses due to depreciation or devaluation of currency.
6. Loss or damage arising from the confiscation or destruction by Customs or any other authority.
7. Household furniture or household appliances being used by you for domestic use and non portable business property, computer or electronic equipment.
8. Damage to sporting equipment including surfboards, sailboards, boogie boards and bicycles whilst in use.
9. Loss of data or any consequential loss.
10. The first \$200 for any laptop computer or sporting equipment claim and the first \$100 for any other claim under this section of the Policy.
11. More than \$10,000 in total for any claim under this Section in respect of insured items left in a vehicle.
12. Loss to or damage of spectacle frames, prescription lenses or contact lenses. These items are only claimable under section 1A(1) Optical.

SECTION 3: MISSED TRANSPORT CONNECTION

We will pay the cost of additional scheduled public transport services if due to any Unforeseen circumstance occurring during the Period of Insurance and outside your control you miss a transport connection and are required to make alternative arrangements to arrive at a special event such as school examination, or start of the school year which cannot be delayed because of your late arrival.

EXCLUSIONS

We will not pay for:

1. Any missed transport connection arising from any business or financial or contractual obligation or commitment of you or of any other person on whom the travel depends.
2. Claims arising from the inability of any tour operator or wholesaler to complete arrangements for any tour due to a deficiency in the number of people required to commence any tour or journey.
3. Claims arising from a special event which could have been rescheduled to a later time to coincide with your late arrival.
4. Any change of plans or disinclination to travel on your part or of any other person on whom the travel depends.
5. Claims arising from industrial disputes that you were aware of prior to the commencement date.

SECTION 4: DEATH OR DISABLMENT BY INJURY

1. DESCRIPTION OF COVER

In the event of an Injury resulting in your death or Total Disablement whilst travelling during the Period of Insurance, or within 12 calendar months of the Injury, we will pay the compensation listed under the Schedule of Benefits Payable.

2. EXPOSURE

We will pay the compensation listed under the Schedule of Benefits Payable if as a result of an Injury you are exposed to the elements and as the result of that exposure within 12 calendar months suffer death or Total Disablement.

3. DISAPPEARANCE

If your body is not found within 12 calendar months after an accident involving the conveyance in which you were travelling, death will be presumed in the absence of any evidence to the contrary.

CONDITIONS

1. After the occurrence of any of the events, all cover under this Section shall cease.
2. Benefits shall not be payable for more than one of the events.
3. Benefits payable to financially dependent children and/or legal wards 18 years of age and under travelling under a Family policy shall be limited to a maximum benefit of \$10,000.
4. All Compensation is payable to you, your estate or persons nominated by you.

EXCLUSIONS

We will not pay for any claim which directly or indirectly arises from or is caused by any type of Sickness, infection or contagion, even if contracted through an Injury. This exclusion shall not apply to medically acquired infections or blood poisoning.

SECTION 5: PERSONAL LIABILITY

We will pay all damages, compensation and legal expenses, up to the benefit specified in the Schedule of Benefits payable for which you become legally liable during the Period of Insurance as a result of your negligence during the travel causing:

1. Bodily Injury (including death or Sickness) of another person.
2. Loss of or damage to property.

CONDITIONS

It is a condition of payment under this Section that you do not admit fault or liability to any other person without our prior written consent.

EXCLUSIONS

We will not pay damages, compensation or legal expenses in respect of any liability directly or indirectly arising out of or in connection with:

1. Bodily Injury (including death or Sickness) to you or to any member of your Family ordinarily residing with you.
2. Bodily Injury (including death or Sickness) to any of your employees arising out of or in the course of employment.
3. Loss of or damage to property owned by or in the control of you or any member of your Family ordinarily residing with you.
4. Loss or damage to property that is in your custody or control, (unless it is accidental loss or damage to residential property owned by your educational provider, landlord or homestay in which case We will pay up to a maximum amount of \$500,000).
5. Loss of or damage to property or bodily Injury (including death or Sickness), arising out of your ownership, use or possession of any mechanically propelled vehicle, aircraft or water-borne craft.
6. Loss of or damage to property or bodily Injury (including death or Sickness) arising out of your business or trade or occupation, or out of professional advice given by you.
7. Any contract unless such liability would have arisen in the absence of that contract.
8. Loss or damage or bodily Injury (including death or Sickness) arising from a criminal or illegal act committed by you, or one of your employees, or a member of your family or touring party.
9. Judgments which are not in the first instance either delivered by or obtained from a court of competent jurisdiction within New Zealand or the country in which the accident occurred giving rise to your liability.
10. Aggravate, exemplary or punitive damages.

EXCESS

We will not pay:

1. the first \$100 of each claim related to bodily injury.
2. The greater of your residential tenancy bond or \$500 for damage to property that is owned by your educational provider, landlord or homestay.
3. The first \$100 for any other property damage, not detailed in 1 or 2 above.

SECTION 6: KIDNAP AND RANSOM

We will pay up to the limit of \$250,000 if you are Kidnapped for:

1. The Ultimate Net Loss of Ransom paid by you, or your representative, following the Kidnapping of you during the Period of Insurance; and
2. The reasonable expenses, actually and necessarily incurred following receipt of a Ransom demand after the Kidnapping of you during the Period of Insurance, for:
 - (a) The fees and expenses of a security consultant retained as the result of such a demand, provided we have given our consent to the appointment of the security consultant.
 - (b) Interest paid on monies borrowed from a financial institution for the purpose of paying the Ransom. The amount we will pay will be for a term not exceeding from 30 days prior to the payment of the ransom until the first business day after settlement from us, at a rate of interest not exceeding 2% above the contemporary overdraft interest rate charged by the ANZ Bank.
 - (c) any other expenses which are incurred for the purpose of investigating, negotiating, or paying a Ransom demand or recovering you.

CONDITIONS

It is a condition of payment under this Section that:

1. You must keep this insurance cover confidential.
2. We will not act as an intermediary or negotiator for you, nor will we offer direct advice on dealing with the Kidnapper.
3. On advice that you have or may have been Kidnapped, it will be necessary to:
 - (a) determine whether you have been Kidnapped;
 - (b) notify the appropriate law enforcement agency and comply with their recommendations and instructions;
 - (c) give us immediate notification of the Kidnapping or suspicion of it; and
 - (d) record the serial numbers or other identifying characteristics of any currency or goods delivered to secure your release.
4. If investigation establishes collusion or fraud by you, you must reimburse us for any payment we have made under this Section.

EXCLUSIONS

We will not pay:

1. If you have:
 - (a) Had kidnap insurance declined, cancelled or issued with special conditions in the past.
 - (b) Suffered a Kidnapping or attempted Kidnapping in the past.
 - (c) Had an extortion demand made against you in the past.
2. For Kidnapping occurring in Mexico or in any country located in Central or South America or in any Nation State where the United Nation armed forces are present.

SECTION 7: RENTAL VEHICLE COLLISION DAMAGE AND THEFT EXCESS COVER

We will reimburse you for any excess, deductible, or costs within the excess or deductible, for which you become legally liable to pay, limited to the sum listed in the Schedule of Benefits, during the Period of Insurance in respect of loss or damage to a Rental Vehicle during the rental period.

CONDITIONS

1. The Rental Vehicle must be rented from a licensed rental agency.
2. As part of the hiring arrangement you must take up the rental organisation's comprehensive motor insurance for the duration of the rental period.
3. You must comply with all the requirements of the rental organisation under the hire agreement and of the insurer under the insurance.

EXCLUSIONS

We will not pay for:

1. Loss or damage arising from the operation of the Rental Vehicle in violation of the terms of the rental or insurance agreement.
2. Wear and tear, gradual deterioration, damage from insects or vermin, inherent vice or damage.

FAIR INSURANCE CODE

As members of the Insurance Council of New Zealand, we are committed to complying with the Council's Fair Insurance Code.

This includes requirements for us to:

1. Provide insurance contracts, setting out in plain English what is insured, what is not and what your obligations are.
2. Settle all valid claims fairly and promptly.
3. Where a claim is declined, clearly explain the reason(s) for this.
4. Fully investigate complaints, advise you of the outcome and, when necessary, tell you about the Insurance and Savings Ombudsman Scheme.

If you would like a brochure detailing the Fair Insurance Code or the Insurance and Savings Ombudsman Scheme, please contact us.

PRIVACY ACT AND THE INSURANCE CLAIMS REGISTER (ICR)

The ICR is a database of insurance claims to which participant insurers have access. The purpose of the ICR is to prevent insurance fraud. The ICR is operated by Insurance Claims Register Limited (ICR Ltd), PO Box 474, Wellington.

This policy is issued to you on the condition that you authorise us to place details of any claims made against this policy on the database of ICR Ltd, where they will be retained and be available for other insurance companies to inspect. You also authorise us to obtain from ICR Ltd personal information about you that is (in our view) relevant to this policy or any claim made against it. You have certain rights of access to and correction of this information, subject to the provisions of the Privacy Act 1993.

INSURER FINANCIAL STRENGTH RATING

Insurance Companies (Rating and Inspections) Act 1994

Vero Insurance New Zealand Limited has an A+ (Strong) insurer financial strength rating given by Standard and Poor's (Australia) Pty Ltd on 8 January 2010.

The rating scale is:

AAA Extremely Strong	BBB Good	CCC Very Weak
AA Very Strong	BB Marginal	CC Extremely Weak
A Strong	B Weak	R Regulatory Action

Plus (+) or minus (-): The rating from 'AA' to 'CCC' may be modified by the addition of a plus or minus sign to show relative standings within the major rating categories.