Inbound University Medical and travel insurance cover for international students studying at a university in New Zealand

Effective from January 1st 2020

www.insurancesafenz.com

Studentsafe Inbound University has been developed in association with Mercer Marsh Benefits. It is issued and managed by AWP Services New Zealand Limited trading as Allianz Partners, Level 3, 1 Byron Avenue, Takapuna, Auckland and is underwritten by The Hollard Insurance Company Pty Ltd ABN 78 090 584 473 (Incorporated in Australia) (“Hollard”), Level 26, 188 Quay Street, Auckland 1010.

Contact the InsurancesafeNZ Team
Toll Free 0800 486 004 or +64 9 488 1638 or visit us online at www.insurancesafenz.com

Studentsafe Inbound University Member Card

University: The University of Auckland

Claims Assistance Phone Number
Within New Zealand: 0800 486 004 or 09 488 1638
Worldwide Reverse Charge: +64 9 488 1638

Allianz Partners

Making a claim
Visit www.insurancesafenz.com/claims to access the online claims portal or download a Claim Form. You will need your:
• Student ID number
• Bank account details for payment of the claim
• Documentation to support the claim: medical reports, police report, receipts, airline tickets, proof of ownership, etc

Completed forms can be emailed to claims@insurancesafenz.co.nz

Worldwide Emergency Assistance
In the event of an emergency while travelling outside New Zealand Please contact Emergency Assistance on +64 9 488 1638 (worldwide collect). The team will help with medical problems, locating the nearest medical facilities, your evacuation, locating the nearest embassies and consulates, as well as keeping in touch with your family in an emergency.

For claims assistance within New Zealand call 0800 486 004.

Our No Pay Service
If you attend a campus medical or health centre, you may be eligible for the No Pay Service. No Pay means, that Allianz Partners will pay your consultation fees directly to the centre. You will only be able to use this service if your reason for care is eligible for this service. The attending GP or nurse will be able to determine your eligibility.

Campus Health Centre Contact Information
Please refer to your campus website https://www.insurancesafenz.com/studentsafe/student-safe-inbound-university

Important Claim Information
• An excess is the amount you will pay towards your claim. The amount of excess to pay is specified in the Policy Wording.
• You are required to take reasonable care in protecting your property from theft, loss or damage.
• Household goods such as fridges, furniture and televisions are not covered.
• Cover is not provided for health screening, medical costs for immigration and contraceptives.
• Accident claims should be lodged with The Accident Compensation Corporation (ACC) in the first instance.
• If you have been referred to a specialist, or for additional tests, you will have to obtain pre-approval. Apply for pre-approval by following the same process as making a claim, however be sure to indicate that it is for a pre-approval. Once pre-approval has been granted by Allianz Partners, they can often pay the hospital or medical practice directly.

For claims assistance within New Zealand call 0800 486 004.

The contents of this brochure is a guide only. To fully understand the cover, please read the Studentsafe Inbound University Policy Wording. The Policy wording is available at www.insurancesafenz.com. It contains detailed terms, conditions, limits and exclusion information. The website is also packed with great information on how to understand the policy cover better, commonly asked questions, how to claim, how to keep safe, and how to enjoy living in New Zealand.

If you have further questions, contact us or visit your student office. Enjoy your time here and #studysafely
Schedule of Benefits

This is a summary of the cover that is provided under the policy.

Introduction

All international students in New Zealand are required to have appropriate medical and travel insurance whilst studying in New Zealand. Allianz Partners has arranged a policy to meet this need.

Your Cover

International students enrolled at The University of Auckland are automatically covered by the Studentsafe Inbound University policy during their study. If you are a full-year student, you will pay an annual premium and if you are a part-year student, you will pay a proportion of the annual premium. The premium is paid to The University of Auckland and it may change from year to year.

Pre-Existing Medical Condition

This means 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 this policy.

Benefits

The Studentsafe Inbound University policy includes:
- Medical and healthcare cover
- Emergency dental treatment and replacement of glasses due to a change in vision
- Travel and transit cover between your country of origin and your parent-in-law, grandparent, daughter, son, daughter or son-in-law
- Residential Care cover for consultation and tests
- Sexual health cover for consultation and tests
- Funeral Expenses
- Residential Nursing Benefit and Scholarship
- Mental Illness
- Emergency Assistance in New Zealand as well as when travelling outside of New Zealand
- Repatriation due to Mental Illness
- Limited cover available if you are a returning student who is not automatically covered under the plan

Additional Insurance Cover

If, during your time in New Zealand, you are planning to travel to another country for personal attention we recommend you contact your insurer for details.

Making claims in New Zealand

- If you need to make a claim, download a copy of the claim form from the website or contact us.

Claims Information

- Claim form as soon as possible prior to the procedure or call us on 0800 486 004.

Additional information on claims including a claim form can be found in this brochure.

Contact Information

- The University Medical Centre contact details are:
  - 2 Alfred Street
  - Level 3, Student Commons Building
  - PO Box 33313, Auckland 0740
  - Worldwide Reverse Charge: +64 9 488 1638
  - Within New Zealand (no charge): 0800 486 004 or 09 488 1638

Medical assessment

- If Allianz Partners do not receive your Medical Risk Assessment Form within 28 days of your arrival in New Zealand. Allianz Partners will not pay under any section of the policy for any claim arising directly or indirectly from a relative’s pre-existing medical condition or a sickness which is pre-existing.

Family Member Application Form

- If you are a family member of a student you will be required to complete a Family Member Application Form. Please ensure that you read the terms and conditions of the policy during their study.

Pre-existing medical conditions

- Pre-existing medical conditions are not automatically covered under the policy, however, you and your family can apply for cover of these conditions.

Pre-Existing Medical Condition

This means 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 this policy.

If you require cover for your pre-existing medical condition(s), you must complete a Medical Risk Assessment Form and send it to help@insurancesafenz.com within 28 days of your arrival in New Zealand. If Allianz Partners do not receive your Medical Risk Assessment Form within 28 days of your arrival in New Zealand, then you will not be able to provide your medical assessment and your pre-existing medical condition(s) will remain excluded. On review of your Medical Risk Assessment Form, Allianz Partners will confirm whether cover for the condition is approved. If they confirm cover, an additional premium may be payable.

General exclusion

- Allianz Partners will not pay for any section of the policy for any claim arising directly or indirectly from a relative’s pre-existing medical condition or a sickness which is pre-existing.

Cover ends at:
- Your arrival in your country of origin following completion of your course of study; or
- 150 days following your course end date or to the expiry date of your student visa, whichever is earlier; or
- 5. any date that we have otherwise agreed or notified you in writing, or whichever happens first.

All other Students / Insured Family Members

Cover ends at:
- Your arrival in your country of origin following completion of your course of study; or
- 150 days following your course end date or to the expiry date of your student visa; or
- 5. any date that we have otherwise agreed or notified you in writing, or whichever happens first.

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