Policy Features

- Travel insurance cover for transit travel between your country of origin and New Zealand. This cover applies to transit stops only and does not include extended holidays or long diversions to other countries en-route to New Zealand.
- Access to University Medical Centre for covered medical conditions at no cost.
- Returning students who return to their country of origin on a temporary basis during the period of insurance or between study years have 90 days travel insurance cover in respect of medical expenses for new conditions, or for pre-existing medical conditions that we have previously agreed in writing to cover, in addition to a loss of deposits benefit. The maximum benefit in respect of medical expenses for this extension is $220,000.
- Doctoral students who return to their country of origin to undertake study or research related to their doctorate have 180 days cover in respect of medical expenses and loss of deposits benefits. The maximum benefit payable in respect of medical expenses is $200,000.

Holiday Cover

- Returning students are entitled to 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 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.

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. For full details of all exclusions please read the policy wording at www.insurancesafenz.com.

Claims Excess

The Studentsafe Inbound University policy has an excess of $100 applicable for claims made under the Luggage, Personal Effects, Travel Documents, Money and Credit Cards section and a $200 excess is applied to claims for any portable computer or sporting equipment. For personal liability claims the excess is the greater of your tenancy bond or $500 for damage to property.

Some important things you need to know

This brochure is a guide only. For full details of all applicable terms, conditions, limits and exclusions please read the policy wording.

- 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, pregnancy, terminations or contraceptives.
- The insurance is automatic upon enrolment for students under 60 years of age, which means no application forms are required.

- The premium you pay to the University includes statutory levies, GST and fees paid to the University and Marsh for their administration of the plan.
- You are required to take reasonable care in protecting your property from theft loss or damage.
- Cover for household goods such as fridges, furniture, televisions etc is not provided under the policy.
- If your claim is a result of an accident, you are required to lodge the claim with ACC in the first instance.

Additional Insurance Cover

If cover is required that is outside of our policy wording limits, for instance because you are planning to study abroad, travel for a holiday to countries not covered or you require additional insurance, you will need to purchase this additional insurance by visiting www.insurancesafenz.com. A discount of 15% applies to students already insured with this policy. The 15% discount applies to our standard pricing and any additional premium for Pre-existing medical cover but does not apply to any additional premium for specified items. Use the promo code UNIVIP17 to receive your discount.

Claims Information

Keep this Brochure

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. Your student number serves as your insurance number. Do not worry if you misplace your wallet card or lose your brochure. AGA holds details of your membership in the plan and can verify your cover very quickly with The University of Auckland, even if you are out of New Zealand.

Worldwide Emergency Assistance While Travelling

In the case of an emergency during your travel or transit outside New Zealand, you can phone +64 9 488 1638 (reverse charge) from anywhere in the world for advice when you need it. If you have a minor loss or claim while travelling, keep all records and receipts. You can then lodge your 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 AGA to ensure smooth and prompt claim settlement. Marsh is responsible for ensuring that claims handling performance is maintained to the highest standard.

If you need to make a claim, download a copy of the claim form from www.insurancesafenz.com and complete it in full. Send the form together with your receipts and any supporting information to: Studentsafe, PO Box 112316, Penrose, Auckland 1642 or email us at claims@insurancesafenz.co.nz.

Provided you supply your bank details on the claim form, AGA will direct credit any claim settlement to your bank account. AGA 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 Campus Health Centre, the GP fees can be direct billed to AGA, saving you the expense and the need to make a claim. To qualify for this benefit, the reason for the attendance must be within the policy coverage.

University Campus Health Centre

Contact Information:
Student Health Services
Level 3, Student Commons Building
2 Alfred Street
City Campus
Ph 09 373 7599 Ext 87861

Claim Pre-approval

If the medical expenses you are expecting are going to be substantial, you can apply to AGA to have a claim payment made directly to a hospital. To commence this process please complete a claim form as soon as possible prior to the procedure or call us on 0800 488 004.

Claims Assistance Phone Number

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

www.insurancesafenz.com

Brought to you by: MARSH
Congratulations! You’ve made the decision to study in New Zealand. Studying and setting up a home in New Zealand is an exciting adventure. However like all travel, this comes with some level of risk and for this reason, New Zealand universities have worked together to create a group insurance plan to cover our international students’ medical and travel requirements.

All international students in New Zealand are required by the ‘Code of Practice for the Pastoral Care of International Students’ to have compliant insurance while studying. Studentsafe insurance is compliant under the Code. Studentsafe insurance has been developed in association with Marsh, and is issued and managed by AWP Services New Zealand Ltd trading as Allianz Global Assistance (AGA) and underwritten by Allianz Australia Insurance Limited ABN 15 000 122 850 (Incorporated in Australia) trading as Allianz New Zealand.

Visit our website at www.insurancesafenz.com to learn more about your policy. You should read the policy wording for detailed terms, conditions, limits and exclusions.

Allianz Australia Insurance Limited - Financial Strength Rating and Overseas Policyleholder Preference Disclosure Notice
Allianz Australia Insurance Limited has an AA- insurer financial strength rating given by Standard & Poor’s (Australia) Pty Limited.

The rating scale in summary form is:

AAA Extremely Strong, BBB Good, CCC Very Weak
AA Strong, BB Marginal, CC Extremely Weak

The premium you pay to the University includes statutory levies and charges. Your premium is administered in accordance with the law and the fee structure is to cover the risk of providing this insurance.

The Medical Risk Assessment and Family Application forms are available from your International Student Office or by visiting the Studentsafe Inbound University page on www.insurancesafenz.com

It is very important that you read the policy wording and the definition of a pre-existing medical condition.

The period of cover

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

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.

End of Cover

Returning students

Your cover ends on the earliest of the following:

• the date you arrive in your Country of Origin;
• 150 days after the end of your course;
• the expiry date of your Student Visa;
• the date you withdraw from your course of study and leave New Zealand;
• the date when you are being repatriated under this policy to your Country of Origin;
• or any date that we have otherwise agreed or notified in writing;

provided the annual premium has been paid in your fiscal year of study.

All other students

Your cover ends on the earliest of the following:

• the date you arrive in your Country of Origin;
• the expiry date of your Student Visa;
• the date you withdraw from your course of study and leave New Zealand;
• the date when you are being repatriated under this policy to your Country of Origin;
• or any date that we have otherwise agreed or notified in writing;

provided the appropriate premium has been paid.

Ceasing Your Studies

If you withdraw from your studies before the course end date and remain in New Zealand, cover under the plan will continue until the expiry of your current Student Visa, provided the required premium has been paid to the University. If you withdraw from your studies before the course end date and leave New Zealand, then cover under the plan will cease as soon as you leave New Zealand.

If you obtain an alternative visa and plan to remain in NZ, or you plan to leave NZ and travel, then you can purchase other insurance cover.

Pre-existing Medical Conditions

You are not automatically covered for pre-existing medical conditions.

A pre-existing medical condition is any medical or physical condition or circumstance that:

(a) you; or
(b) a family member covered under this plan; or
(c) a parent or close family member (in your country of origin) not covered under this plan, may have before you enrol in the plan, and which may result in a claim being made. This includes conditions or circumstances the individual was aware of, or ought to have been aware of, but did not seek treatment for.

Pre-existing medical conditions are a general exclusion under this insurance plan.

For example, if a parent or close relative dies while you are in New Zealand and you are required to return home, cover will not apply if that person has died of a pre-existing medical condition.

However, we may agree to offer cover for (a) you or (b) a family member covered under this plan in certain circumstances. You will need to complete a Medical Risk Assessment form before you start your studies, for us to consider cover. This form is available from your International Student Office or by visiting the Studentsafe Inbound University page on www.insurancesafenz.com

If you have a minor loss or event while travelling, keep all records and receipts then submit the appropriate form to your insurance provider. If you need to make a claim, download a copy of the claim form from the website of your insurance provider. The claim form is available either on their website or by telephone. If you need to make a claim, complete the claim form and submit it to your insurer. The claim form is available either on their website or by telephone. If you need to make a claim, complete the claim form and submit it to your insurer.

Schedule of Benefits

Policy benefit

Maximum claimable amount

SECTION 1 – MEDICAL AND RELATED EXPENSES

Unlimited

Subject to the following sub limits:

Medical Expenses whilst 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)

$20

Mental Illness

$20,000

Accompanying Relatives

$100,000

Residential Nursing Benefit and Scholarship Student Living Allowance

$2,500

Student Living Allowance

$3,000

Incidental Hospital Expenses

$2,000

Funeral Expenses

$100,000

Search and Rescue

$10,000

Sexual Health Consultation

$1 consultation per year

Sexual Health – additional expenses

$45

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

$25,000

Resumption of Travel

$25,000

False Arrest

$10,000

Hijack Cash Benefit $100 per day

$2,000

Rental Vehicle Return

$1,000

Travel Delay

$10,000

Missed Transport Connection

$20,000

SECTION 3 – LUGGAGE, PERSONAL EFFECTS, TRAVEL DOCUMENTS, MONEY AND CREDIT CARDS

$25,000

Subject to the following sub limits:

Maximum limit any one item or pair of items

$2,500

Fire Damage to property

$5,000

Deposition of a legal document

$1,000

Replacement of travel documents

$3,000

Unauthorized use of travel documents

$5,000

Money lost or stolen

$1,000

SECTION 4 – DEATH AND TOTAL DISABILITY

$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 – MENTAL VEHICLE COLLISION DAMAGE AND THEFT EXCESS WAIVER

$5,000

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.

Contact Marsh at Ph 09 373 7599 Ext 87681 or email at insurance@studentsafe.co.nz for further information, claims assistance, or to make a claim. Marsh will retain information relating to any claim for a period of 7 years from the date of claim.

Carry this card with you at all times. Your student number at the University is also your insurance number under the plan. Use the QR Code to automatically download our Studentsafe App.

Once you receive your record of cover, you can update the App with your personalised policy number and pin.

Visa

Refer to relevant visa requirements and policy information to:

Visitorsafe-Express

Visitorsafe-University

For further information on claims including a claim form, refer to University’s Student Health Services.

The University Medical Centre contact details are:

Medical and Travel Insurance for International Students Studying in New Zealand

The premium you pay to the University includes statutory levies and charges. Your premium is administered in accordance with the law and the fee structure is to cover the risk of providing this insurance.

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