

## New Zealand's leading International Student Insurance Provider

Uni-Care introduced the concept of Inbound Travel Insurance to New Zealand in 1989 and has been protecting international students, travellers and their families ever since.

Uni-Care works in partnership with education providers and international education agents to ensure students are protected from the moment they leave home until they return again.

Uni-Care operates a dedicated claims office to ensure the claim time requirements of our international students and their families are met.

**UNI-CARE HAS A LONG STANDING RELATIONSHIP WITH AIG, A STRONG UNDERWRITER WITH INDEPTH GLOBAL EXPERIENCE & ITS EMERGENCY SERVICE PROVIDER, TRAVELGUARD.**

### Claims and Emergency Assistance Contacts:

|                                                                |                                                              |                                                            |
|----------------------------------------------------------------|--------------------------------------------------------------|------------------------------------------------------------|
| Toll free in<br>New Zealand:<br>0800 UNICARE<br>(0800.864.227) | Toll free in<br>Australia:<br>1800 UNICARE<br>(1800.864.227) | Rest of the<br>World:<br>+64 .4.381.8166<br>(collect call) |
|----------------------------------------------------------------|--------------------------------------------------------------|------------------------------------------------------------|

Claims email: [claims@crombie.co.nz](mailto:claims@crombie.co.nz)  
Assistance email: [NZ\\_assistance@travelguard.com](mailto:NZ_assistance@travelguard.com)

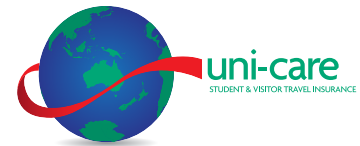
Uni-Care International Travel Insurance  
Crombie Lockwood (NZ) Limited  
Toll free: 0800 UNICARE (0800.864.227)  
Telephone: 64.9.623.9890

Email: [insure@uni-care.org](mailto:insure@uni-care.org)  
Website: [www.uni-care.org](http://www.uni-care.org)

The NZ Student Plan Policy is issued/insured by  
AIG Insurance New Zealand Limited

World class Travel & Medical Insurance  
for International Students studying  
in New Zealand

# Uni-Care NZ Student Plan



PLEASE NOTE: This is a brochure only. All limits are expressed in NZ Dollars. Sub limits, terms, conditions and excesses may apply. Please refer to the Uni-Care NZ Student Policy Wording for full terms and conditions.

[www.uni-care.org](http://www.uni-care.org)

**Uni-Care has been insuring travellers to New Zealand for more than 20 years. That makes us the most experienced provider of travel insurance for international students and visitors coming to New Zealand.**

All this experience means that as well as understanding the risks faced by international students, travellers and their families we are also aware of the cultural needs to be considered at claim time.

### NZ Student Plan Cover

NZ Student Plan is designed to cover the unexpected while away from home. Coverage limits are detailed in the Schedule of Benefits on the facing page.

Designed to help protect against the risks that accompany travelling and living overseas, NZ Student Plan also covers temporary return to the Country of Origin as well as trips to Australia and the South Pacific. Plus, you may also upgrade the NZ Student Plan Policy to cover visits to other countries.

### Insurance is compulsory for International Students

All international students are required to have health and travel insurance while studying in New Zealand, so be safe and insure with Uni-Care. Our NZ Student Plan exceeds the insurance requirements of the NZ Ministry of Education’s Code of Practice for the Pastoral Care of International Students.

### Pre-Existing Medical Conditions

Pre-existing medical conditions are not automatically covered. In some circumstances cover can be arranged.

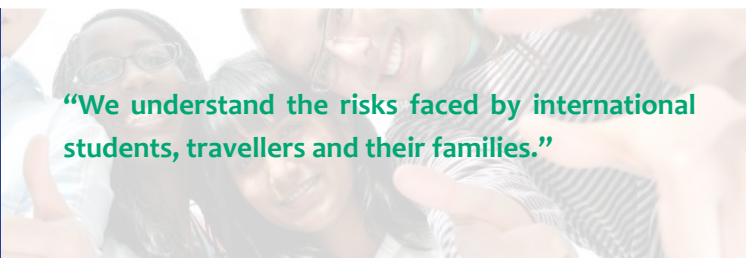
### Schedule of Benefits

| Uni-Care NZ Student Plan                                                                 | Per insured Person: |
|------------------------------------------------------------------------------------------|---------------------|
| Section 1 Medical & Related Expenses (including Evacuation, Repatriation & Cancellation) | Unlimited           |
| Section 2 Luggage & Personal Effects                                                     | \$15,000            |
| Section 3 Missed Transport Connection                                                    | \$25,000            |
| Section 4 Death or Disablement by Injury                                                 | \$50,000            |
| Section 5 Personal Liability                                                             | \$2,500,000         |
| Section 6 Kidnap & Ransom                                                                | \$250,000           |
| Section 7 Rental Vehicle Excess                                                          | \$5,000             |
| <b>Some Sub Limits Apply to Sections 1 &amp; 2</b>                                       |                     |
| <b>Section 1 Medical &amp; Related Expenses</b>                                          |                     |
| • Alternative Medical Treatment (per year)                                               | \$500               |
| • Optical cover per year (applies only to policies issued for 6 months or longer)        | \$300               |
| • Treatment of Mental Illness & Counselling (includes cover for attempted suicide)       | \$20,000            |
| • Medical Expenses for temporary return to Country of Origin                             | \$200,000           |
| • Continuing Treatment in Country of Origin (following permanent return home)            | \$20,000            |
| • Loss of Deposits (including non-refundable Education Provider fees)                    | \$100,000           |
| • Repatriation due to Mental Illness, Suicide & Drugs/Alcohol                            | \$10,000            |
| • Expatriation                                                                           | \$30,000            |
| • Accompanying Relatives (Includes cover for Pregnancy, Suicide & Drugs/Alcohol)         | \$100,000           |
| • In Hospital Personal Cash (\$100 per day)                                              | \$10,000            |
| • Funeral Expenses (Includes cover for Pregnancy, Suicide & Drugs/Alcohol)               | \$100,000           |
| • False Arrest                                                                           | \$10,000            |
| • Hijack Cash (\$100 per day)                                                            | \$10,000            |
| • Emergency Rental Vehicle Return                                                        | \$1,000             |
| • Travel Delay                                                                           | \$10,000            |
| • Search & Rescue                                                                        | \$10,000            |
| <b>Section 2 Luggage &amp; Personal Effects</b>                                          |                     |
| • Deprivation of Luggage                                                                 | \$1,000             |
| • Unauthorised use of Travel Documents                                                   | \$5,000             |
| • Money lost or stolen                                                                   | \$1,000             |
| • Maximum Individual Item Value (unless specified and additional premium paid)           | \$2,500             |



### Uni-Care protection is easy to get

Applying for Uni-Care is a simple electronic process. Apply online at [www.uni-care.org](http://www.uni-care.org) or phone 0800 864 227 (NZ) or +64 9 623 9890 (outside NZ) where our friendly, experienced staff are ready to help with any questions.



**“We understand the risks faced by international students, travellers and their families.”**