



## Uni-Care Educational Travel Insurance Service

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### For the guidance of:

International Staff, Students and Parents

## THE IMPORTANCE OF CONTINUITY OF COVER

**Continuity of Cover** is a benefit that was first negotiated by Uni-Care and introduced to our international student travel insurance. Continuity of insurance cover, during an extended period of study that involves more than one insurance period, could be critically important to students.

**Why is continuity of insurance important?** If a student undertakes, say, a three-year course of study and a medical condition arises shortly after commencement, ALWAYS PROVIDING the condition has been accepted by Uni-Care as being valid from a claims perspective, the student would have a right to claim against that condition for the rest of his or her 'period of study'.

CONTINUITY APPLIES ONLY if subsequent insurance policies are issued without gaps between them. To clarify what is different about this cover, it is important to know that a travel insurance policy generally provides cover for predetermined risks during the duration of the current policy. Generally travel insurers consider each policy as a stand-alone contract. Cover for Pre-existing conditions is generally not carried forward.

**Uni-Care broke away from the narrow protection parameters associated with commercial insurers and negotiated more protective criteria for international students.** We argued that several individual policy periods with no breaks in between constituted a cohesive 'insurance period'. Maintenance of continuity is only one reason why we introduced medical and loss of deposits cover for students on vacation at home. That very special cover at home has enabled many students to be treated for illness or hospitalised in their home country. *Consequently, they have been able to return to New Zealand fit and healthy enough to resume their studies without insurance continuity having been broken.*