



Uni-Care Educational Travel Insurance Service

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Uni-Care Master Policy User Arrangement

HOW THE UNI-CARE SERVICE WORKS.

1. **Uni-Care issues a master policy number**, which is common to all policies issued under the auspices of a MP education institution or agency. Applicants are also assigned a Certificate Number that is shown as part of their policy details. Each insured person is provided with "Proof of Insurance", which is generally emailed to the International Student contact for distribution to the insured person or, if we receive email addresses for students and their families, we can email the Certificates of Insurance directly (or also) to them.

2. **Educational institutions, scholarship and student home-stay organisations provide us with application details**, which are entered into our computer database as a matter of priority. You should expect to receive an email confirmation, with relevant detail, within 2 working days at the very most and, when possible or necessary, right away. If you do not receive confirmation you must check with us in case we have not received your request.

3. **When you receive your email confirmation**, please check it to ensure that the details provided are correct. If there are amendments needed, let us know as quickly as possible. **Our confirmation procedure makes our system close to being fail safe providing it becomes part of YOUR system too.** If the student is already in New Zealand (or Australia) it is important not to delay as he or she is already at risk.

4. **Uni-Care does not require completed application forms.** We provide special Excel pro forma application forms that enable the premium to be calculated as you enter the details. If there are medical conditions to declare, an on-line Medical Declaration is accessible from the "Master Policy Information" link at our website, www.uni-care.org Medical declarations should be submitted by the applicant or with the applicant's approval.

STATUTORY OBLIGATIONS

5. **Under the New Zealand Pastoral Care Code of Practice**, education providers are required to advise students about appropriate insurance or make arrangements that provide insurance cover in keeping with the Code of Practice Insurance Guidelines. However, there is no "Legal Contract" between Uni-Care and users of our service. Essentially, we operate as a support and advisory service that represents the best interests of education providers and their students. **The ONLY contract that exists is the insurance contract between the underwriter and the student.**

6. **To avoid incurring a Duty of Care**, it may be advisable to offer students a choice of insurances. The Uni-Care system has worked smoothly and non-contentiously on that basis, since 1989 when we created the first ever INBOUND travel insurance for international students and visitors to New Zealand, following discussions with the Ministry of Education.

MAKING PAYMENT

7. **New Zealand based education providers; scholarship and home-stay organisations are invoiced, for policies issued by Uni-Care, on a monthly basis.** We invoice for 85% of the brochure premium, allowing them to retain 15% for administrative purposes. If you have a query about our invoice contact us right away to ensure payment by the due date.

8. **Invoice payments must not be altered without our agreement.** It does not mean that changes cannot be made. If changes are necessary, we issue revised invoices right away. If invoices are not paid by the due date, which is the 20th of the month after application is made, it can place us in breach of the Pastoral Care Code of Practice. Persistent non-payment by the due date could result in withdrawal of the invoicing facility, in which case we may be required to request payment with application.

POLICY RENEWAL, CLAIMING AND EMERGENCY PROCEDURES

9. **Each month we check for policies that are due to expire** and advise student coordinators. Renewal notices are sent to the MP holder, to ensure that they are aware of when a student's policy is due to expire. To renew a student or visitor insurance, a new Pro Forma APPLICATION request must be sent to us.

10. **If a policy lapses and the student remains in New Zealand or Australia without insurance**, a new policy cannot simply be requested at a later date if the student suddenly feels at risk or wishes to insure for outbound travel. No insurance underwriter will agree to allow 'periodic' insurance. Also, if a new student were to arrive in New Zealand and remain uninsured for an extended period of time then, belatedly, request cover through you, the Underwriter may not agree to provide it.

11. **An insurance company is obliged to seek a valid explanation of a claim.** Before it is allowed to make payment, the claims service must receive, as appropriate; receipts, valuations, declarations, police reports, and particularly detailed accounts from medical, dental and optical practitioners. These are necessary for validation of a claim. This essential information must accompany the claim form in order to avoid delays in payment of claims, which could otherwise be paid quickly. Providing the forms are accurately completed, claims can often be settled in a few days. Delays occur when questions are not answered fully, or at all, or if the necessary supporting documentation is not provided.

12. **In the case of an emergency** the FIRST call should be to: The Assistance Service in New Zealand 0800 864 227 (0800 UNICARE) Or the Assistance Service in Australia 1800 864 227 (1800 UNICARE)

UNI-CARE WEBSITE INFORMATION RESOURCES

13. These include online application forms and premium calculators. Education Providers can view and download brochures, policy wording and claim forms. Web based policy UPGRADE facilities enable international students to protect themselves during outbound excursions, or one-way travel out of New Zealand or Australia. Education providers, by means of an email request to us, can also arrange upgrades.

14. **We provide claim form translations that assist international students** to understand the claims terminology and procedures. It enables them to provide supporting detail more accurately. Students must understand that claim forms have to be completed in English.

15. **Master Policy (MP) currently insured student lists are available on our web site.** We have created a web based viewing facility that enables users of our service to check their list of insured students. **To register**, all you need to do is email us with: A) Your preferred Email Address B) Your Master Policy (MP) User Number C) Your preferred Password. The password enables us to REGISTER you, after which you may login and, if you wish, change it. The password must be 6 to 16 characters long. Send email registration requests to: supervisor@uni-care.org Once you are registered, you can log on at www.uni-care.org by clicking the link "View your current policy listing".