



Uni-Care Educational Travel Insurance Service

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Inbound Travel and Medical Insurance Cover

This policy applies only to International Students and Visitors to New Zealand and Australia

Why do I need travel and medical insurance?

Technically, in regard to international students, because the New Zealand Pastoral Care Code of Practice requires it. Practically because it is essential protection for you and your family, even those who are still at home. Costs incurred due to international travel risks are so huge that they can destroy the finances of any family. You are a 'traveller' from the day you leave home until the day you return.

What should a safe policy cover?

To be safe, an acceptable student and visitor travel and medical insurance policy in New Zealand should cover all medical costs, without any excess or sub limits. If an insured person is not affluent, an excess or sub limit could leave the insured person as an underwriter of a portion of costs incurred, which may be so high as to prevent them using their policy. Medical and additional costs provisions should cover all surgical, hospital, doctor, and specialist's costs, post-operative care and rehabilitation. It should also include ambulance, prescriptions and other costs that are incurred due to a medical condition or related treatment.

What will my Uni-Care policy cover?

As well as the above, which is covered entirely by our policy, we cover medical evacuation and repatriation with no limit in regard to costs, and no excesses or sub limits. It will cover the emergency travel of parents or other family members if you are hospitalised due to a critical illness or accident. Our schedule of benefits and policy wording are available for viewing online at all times. Check now. (<http://www.uni-care.org>)

Which plan should I take?

Uni-Care offers two Plans for International students and visitors to New Zealand; the *Premier Plan* and the *Protector Plan*.

The Premier Plan is a fully comprehensive policy, which has unlimited cover for medical, repatriation and evacuation costs and related expenses, also family emergency travel, and cover for luggage and costly items.

The Protector Plan was specially requested on behalf of those who travel light and do not have a large amount of general luggage items. There seemed to be little point in charging someone for personal items they may not have. So we removed the general luggage allowance from the Premier Plan and a few less safety orientated benefits (see our benefits list) but retained the ability to cover high value specified items. The Protector Plan costs 20% less than the Premier Plan, though there is no reduction in the medical and family protection elements of cover. Uptake of the plans is split about 50/50.

How do I apply and how much will my policy cost?

Apply online using our Online Application form. It is a secure site and the information you submit is encrypted for your security. Premium calculators are available online to enable you to quickly ascertain the number of days to be travelled and the cost. Alternatively you can go straight to the Online Application form which calculates the insurance premium automatically, as you insert the travel and plan details required.