



# uni-care

## TRAVEL AND MEDICAL INSURANCE

### FOR INTERNATIONAL STUDENTS AND VISITORS TO STUDY, WORK AND TRAVEL IN NEW ZEALAND AND AUSTRALIA

#### WHAT IS SPECIAL ABOUT UNI-CARE?

Uni-Care is New Zealand's longest established, best known and most experienced provider of inbound travel insurance for students and visitors to New Zealand and Australia. We understand the needs of other cultures and designed the Uni-Care Inbound Travel Insurance plans to help protect against the risks that accompany studying, working and living overseas.

#### THINGS YOU SHOULD KNOW

- Pre-existing medical conditions are not automatically covered. In some circumstances, providing a medical declaration is submitted, cover can be arranged.
- Individual accompanied luggage items are limited to a value of NZ\$2,500 unless specified. An additional premium applies, equal to 2% of the value of the items specified.

#### WHAT WILL MY INBOUND TRAVEL INSURANCE PLAN COVER ME FOR AND WHERE WILL I BE COVERED?

Uni-Care plans are designed to cover unexpected medical costs in New Zealand and/or Australia. The Australasian and NZ Student plans provide cover for visits of up to 31 days to the South Pacific Islands, Bali & Lombok. The NZ Student Plan also covers up to 31 days in Australia. You can upgrade all three plans to cover visits to other countries.

#### HOW DO I APPLY AND WHAT WILL IT COST?

Apply online at: [www.uni-care.org/inbound.html](http://www.uni-care.org/inbound.html)

As you complete the application form the number of days and the cost are automatically calculated. Premium is determined by period of cover, please refer to the website for details.

Costs may be calculated in advance at:  
[www.uni-care.org/inboundcalculators.html](http://www.uni-care.org/inboundcalculators.html)

#### SCHEDULE OF BENEFITS IN NZ\$ (per insured person)

#### INBOUND PLANS

##### Medical Expenses including:

Medical evacuation, hospitalisation, surgery, doctors visits and prescription medicines, dental injury and pain relief

Continuing treatment in your country of origin (following permanent return home)

##### Alternative Medical Treatment in New Zealand per year:

Only if referred by a registered doctor or specialist

(For treatment administered by Chiropractors, Acupuncturists, Osteopaths, Podiatrists, Dieticians, Nutritionists and Dermatologists)

##### Additional Expenses including:

Luggage and Personal Effects (maximum individual item value is \$2,500)

Loss of Deposits (including non refundable Education Provider fees)

Money lost or stolen

Repatriation and Cancellation

Expatriation (return overseas following repatriation)

Accompanying Relatives (family emergency travel in the event of serious illness or accident)

In Hospital Personal Cash (\$100 per day)

Death or Disablement by Injury

Funeral Expenses

Personal Liability

Missed Transport Connection

Travel Delay

False Arrest

Hijack Cash (\$100 per day)

Kidnap & Ransom

Emergency Rental Vehicle Return

Rental Vehicle Excess protection (collision damage & theft)

Unlimited

20,000

500

30,000

100,000

1,000

Unlimited

30,000

100,000

10,000

50,000

100,000

2,500,000

25,000

10,000

10,000

10,000

250,000

1,000

5,000

##### Please note:

The NZ Student Plan has Optical, Mental Illness, Counselling and temporary return home benefits not shown here.