

WE ARE COMMITTED TO HIGH QUALITY INSURANCE THAT MAXIMISES PROTECTION FOR INTERNATIONAL STUDENTS STUDYING IN NEW ZEALAND

We always maintain the highest level of insurance protection. Our 'no compromise' approach to quality and safety is widely recognised and appreciated.

Why do we insist on the highest quality protection? Quite simply because WE travel too and we expect nothing less than the best protection for ourselves and our families.

It is well known that, in addition to negotiating cost effective premiums and unmatched levels of insurance protection, we also make sure that our supporting services operate to the highest level of efficiency for your safety and welfare.

UNI-CARE HAS A CLOSE RELATIONSHIP WITH ONE OF THE WORLD'S MOST SECURE UNDERWRITERS



& THE WORLD'S FOREMOST EMERGENCY SERVICE



CLAIMS AND EMERGENCY ASSISTANCE CONTACTS

Toll free in New Zealand:
0800 864 227 (0800 UNICARE)

Toll free in Australia:
1800 864 227 (1800 UNICARE)

Outside New Zealand and Australia:
+64-4-381 8166 (collect)

Claims email: claims@crombie.co.nz
Assistance email: aklopsmed@internationalsos.com

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.



uni-care

**TRAVEL AND
MEDICAL
INSURANCE**

NZ STUDENT PLAN

**WORLD CLASS, FULLY COMPREHENSIVE
INSURANCE FOR INTERNATIONAL
STUDENTS STUDYING IN NEW ZEALAND**

*For travel to, from & within New Zealand, plus visits
to Australia and the South Pacific Islands, Bali & Lombok*

Uni-Care International Travel Insurance

PO Box 32167 Devonport
Auckland 0744, New Zealand
Telephone: 64-9-446 1166
Facsimile: 64-9-445 8832
Email: insure@uni-care.org
www.uni-care.org

This policy is underwritten by American Home Assurance Company, (NZ Branch), a member of the American International Group, Inc (AIG).

WHAT IS SPECIAL ABOUT UNI-CARE?

Uni-Care is New Zealand's longest established and most experienced provider of travel insurance for international students and visitors to New Zealand. We understand the cultural needs of international students and have designed the Uni-Care NZ Student Plan to help protect against the risks that accompany travelling and living overseas.

WHAT WILL MY NZ STUDENT PLAN COVER ME FOR AND WHERE WILL I BE COVERED?

The NZ Student Plan is designed to cover your unexpected medical costs in New Zealand, and in your country of origin when you return on a temporary basis to visit family. You may also upgrade your NZ Student Plan to cover visits to countries other than New Zealand or your country of origin.

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.

HOW DO I APPLY AND WHAT WILL IT COST?

Apply online at: www.uni-care.org

As you complete the application form the number of days and the cost are automatically calculated. Costs may be calculated in advance at www.uni-care.org/inboundcalculators.html

NZ Student Plan **NZ\$468.47 for 365 days**

* Premium cost includes NZ Government levies & GST

SCHEDULE OF BENEFITS IN NZ\$ <i>(per insured person)</i>	NZ STUDENT PLAN
Medical Expenses including:	Unlimited
Medical evacuation, hospitalisation, surgery, doctors visits and prescription medicines, dental injury and pain relief	
Mental illness and counselling	20,000
Medical expenses for temporary return to your country of origin <i>(Cover at home will not exceed 3 months unless an extension has been approved)</i>	200,000
Continuing treatment in your country of origin <i>(following permanent return home)</i>	20,000
Optical cover per year <i>(applies only to policies issued for 6 months or longer)</i>	300
Alternative Medical Treatment in New Zealand per year:	500
Only if referred by a registered doctor or specialist <i>(For treatment administered by Chiropractors, Acupuncturists, Osteopaths, Podiatrists, Dieticians, Nutritionists and Dermatologists)</i>	
Additional Expenses including:	
Luggage and Personal Effects <i>(maximum individual item value is \$2,500)</i>	30,000
Loss of Deposits <i>(including non refundable Education Provider fees)</i>	100,000
Money lost or stolen	1,000
Repatriation and Cancellation	Unlimited
Expatriation <i>(return overseas following repatriation)</i>	30,000
Accompanying Relatives <i>(family emergency travel in the event of serious illness or accident)</i>	100,000
In Hospital Personal Cash <i>(\$100 per day)</i>	10,000
Death or Disablement by Injury	50,000
Funeral Expenses	100,000
Personal Liability	2,500,000
Missed Transport Connection	25,000
Travel Delay	10,000
False Arrest	10,000
Hijack Cash <i>(\$100 per day)</i>	10,000
Kidnap & Ransom	250,000
Emergency Rental Vehicle Return	1,000
Rental Vehicle Excess protection <i>(collision damage & theft)</i>	5,000