

UNI-CARE IS COMMITTED TO 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 recognised and appreciated by students, their families and education providers. We operate a dedicated claims office, this helps us ensure that our supporting services operate to the highest level of efficiency for your safety and welfare.

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

AIG New Zealand

& THEIR EMERGENCY SERVICE

AIG Travel Assist

CLAIMS AND EMERGENCY ASSISTANCE CONTACTS

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

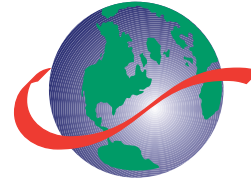
Toll free in Australia:
1800 864 227 (1800 UNICARE)

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

Claims email: claims@crombie.co.nz
Assistance email: aigtaapac@aig.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.

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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

Crombie Lockwood (NZ) Limited

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 (New Zealand Branch) incorporated with limited liability in the USA, trading as AIG New Zealand, a member of American International Group, Inc.

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.

This policy will not cover any loss, damage or legal liability arising directly or indirectly from Travel in, to, or through Cuba.

PRE-EXISTING MEDICAL CONDITIONS

- Pre-existing medical conditions are not automatically covered. In some circumstances, providing a medical declaration is submitted, cover can be arranged.

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 |
|---|-----------------|
| Section 1 Medical & Related Expenses (including Evacuation, Repatriation & Cancellation) | Unlimited |
| Section 2 Luggage & Personal Effects | \$30,000 |
| Section 3 Missed Transport Connection | \$25,000 |
| Section 4 Death or Disablement by Injury | \$50,000 |
| Section 5 Personal Liability | \$2,500,000 |
| Section 6 Kidnap & Ransom | \$250,000 |
| Section 7 Rental Vehicle Excess | \$5,000 |
| Some Sub Limits Apply to Sections 1 & 2 | |
| Section 1 Medical & Related Expenses | |
| Alternative Medical Treatment (per year) | \$500 |
| Optical cover per year (applies only to policies issued for 6 months or longer) | \$300 |
| Treatment of Mental Illness & Counselling (includes cover for attempted suicide) | \$200,000 |
| Medical Expenses for temporary return to Country of Origin | \$200,000 |
| Continuing Treatment in Country of Origin (following permanent return home) | \$20,000 |
| Loss of Deposits (including non-refundable Education Provider fees) | \$100,000 |
| Repatriation due to Mental Illness, Suicide & Drugs/Alcohol | \$10,000 |
| Expatriation | \$30,000 |
| Accompanying Relatives (Includes cover for Pregnancy, Suicide & Drugs/Alcohol) | \$100,000 |
| In Hospital Personal Cash (\$100 per day) | \$10,000 |
| Funeral Expenses (Includes cover for Pregnancy, Suicide & Drugs/Alcohol) | \$100,000 |
| False Arrest | \$10,000 |
| Emergency Rental Vehicle Return | \$1,000 |
| Travel Delay | \$10,000 |
| Section 2 Luggage & Personal Effects | |
| Deprivation of Luggage | \$1,000 |
| Unauthorised use of Travel Documents | \$5,000 |
| Money lost or stolen | \$1,000 |
| Maximum Individual Item Value (unless specified and additional premium paid) | \$2,500 |