

**UNI-CARE IS COMMITTED TO QUALITY INSURANCE
THAT MAXIMISES PROTECTION FOR WORK AND
HOLIDAY VISITORS TO NEW ZEALAND**

We always maintain the highest levels of insurance protection. Our 'no compromise' approach to quality and safety is recognised and appreciated by travellers and their families alike. 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**

CHARTIS 

& THEIR EMERGENCY SERVICE

TRAVEL GUARD
CHARTIS 

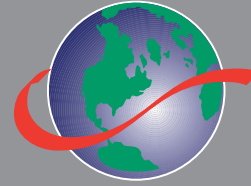
CLAIMS AND EMERGENCY ASSISTANCE CONTACTS

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

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

Claims email: claims@crombie.co.nz
Assistance email: NZ_assistance@travelguard.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 Visitor Policy Wording for full terms and conditions.



uni-care

**TRAVEL AND
MEDICAL
INSURANCE**

NZ VISITOR PLAN

**WORLD CLASS, FULLY COMPREHENSIVE
INSURANCE FOR OVERSEAS VISITORS
TRAVELLING TO NEW ZEALAND**

For travel to, from and within New Zealand

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 issued/insured by American Home Assurance Company
(New Zealand Branch), trading in New Zealand as Chartis.

WHAT IS SPECIAL ABOUT UNI-CARE?

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

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

The NZ Visitor Plan is designed to cover your unexpected medical costs in New Zealand. You may also upgrade your NZ Visitor 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

SCHEDULE OF BENEFITS IN NZ\$ <i>(per insured person)</i>	NZ VISITOR 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
Continuing Treatment in Country of Origin (following permanent return home)	\$20,000
Loss of Deposits	\$100,000
Expatriation	\$30,000
Accompanying Relatives	\$100,000
In Hospital Personal Cash (\$100 per day)	\$10,000
Funeral Expenses	\$100,000
False Arrest	\$10,000
Hijack Cash (\$100 per day)	\$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