



Uni-Care Australasian Plan

For travellers visiting, working or temporarily residing in New Zealand or Australia



Uni-Care is Committed to Quality Insurance that Maximises Protection for Study, Work and Holiday Overseas

Uni-Care's 'no compromise' approach to quality and safety is recognized 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.

Why do I need travel and medical insurance?

Life is full of surprises & not all of them are pleasant. Travel and Medical insurance provides essential protection for you and your family against the costs incurred when your travel plans are interrupted.

Where will I be covered?

Australasian Plan has been designed to cover you from the date you leave home for Australia or New Zealand until you return to your country of origin. Cover is also in place for temporary visits of up to 31 days to Bali and the Islands of the South Pacific and return to Australia or New Zealand. If you plan on visiting other countries as well you can upgrade your policy online.

Who can be covered under this policy?

This Policy is designed to provide cover for non Australian or New Zealand residents aged 65 years or under, who Travel to study, work and temporarily reside in Australia or New Zealand.

Schedule of Benefits in AUS/NZ \$

Uni-Care Australasian Plan	Per insured Person:
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 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

How do I apply and what will it cost?

Apply online and access premiums at: www.uni-care.org

Pre-Existing Medical Conditions

Pre-existing medical conditions are not automatically covered. In some circumstances cover can be arranged.

High Value Items need to be specified

Luggage is covered for up to \$30,000 in total but individual items, sets or pairs of items are limited to \$2,500 for each individual item, set or pair of items unless the items are specified and additional premium is paid.

I'm travelling to Australia to study, can I take this policy instead of an OSHC product?

Australasian Plan is designed to compliment an OSHC product but does not replace it. The Uni-Care policy will cover the travel related risks which are not included in the coverage of a standard OSHC health only product.

Uni-Care Australasian Plan Policy is issued / insured by QBE Insurance (Australia) Limited, ABN78 003 191 035 - Incorporated in Australia, a worldwide leader in travel insurance and supported by 24 hour emergency assistance provider, QBE Assist.

Claims & Emergency Assistance Contacts:

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

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

Rest of the World: +64 4 381 8166 (Collect Call)

Claims Email: claims@crombie.co.nz

After Hours Emergency Assistance Email:

qbeassist@qbe.com

Policy Office Contacts:

Toll Free: 0800 UNICARE (0800 864 227)

Telephone: +64 9 362 4039

Email: insure@uni-care.org

Website: www.uni-care.org

Uni-Care International Travel Insurance
Crombie Lockwood (NZ) Limited