



# uni-care

TRAVEL AND MEDICAL INSURANCE

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## NZ STUDENT PLAN

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

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

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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](mailto:insure@uni-care.org)

# [www.uni-care.org](http://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.



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## What will my NZ student plan cover for me 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](http://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](http://www.uni-care.org/inboundcalculators.html)

**NZ Student Plan NZ\$467.74 for 365 days** \* Premium cost includes NZ Government levies & GST

SCHEDULE OF BENEFITS IN NZ\$ (PER INSURED PERSON)	NZ STUDENT PLAN
<b>Medical Expenses including:</b> Medical evaluation, hospitalisation, surgery, doctors visits and prescription medicines, dental injury and pain relief	Unlimited
Mental illness and counselling	20,000
Medical expenses for temporary return to your country of origin (Cover at home will not exceed 3 months unless an extension has been approved)	200,000
Continuing treatment in your country of origin (following permanent return home)	20,000
Optical cover per year (applies to policies issued for 6 months or longer)	300
<b>Alternative Medical Treatment in New Zealand per year:</b> Only if referred by a registered doctor or specialist (for treatment administered by Chiropractors, Acupuncturists, Osteopaths, Podiatrists, Dieticians, Nutritionists and Dermatologists)	500
<b>Additional Expenses including:</b> Luggage and personal effects (maximum individual item value is \$2,500)	30,000
Loss of deposits (including non refundable Education Provider fees)	100,000
Money lost or stolen	1,000
Reparation and cancellation	Unlimited
Expatriation (return overseas following repatriation)	30,000
Accompanying relatives (family emergency travel in the event of serious illness or accident)	100,000
In hospital personal cash (\$100 per day)	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 (\$100 per day)	10,000
Kidnap and ransom	250,000
Emergency rental vehicle return	1,000
Rental vehicle excess protection	5,000

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 negotiation 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



And 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](mailto:claims@crombie.co.nz) Assistance email: [aklopsmed@internationalsos.com](mailto: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.

