Policy Features
- Travel insurance cover for transit travel between your country of origin and New Zealand. This cover applies to transit stops only and does not include extended holidays or long diversions to other countries en-route to New Zealand.
- Access to University Medical Centre for covered medical conditions at no cost.
- Returning students who return to their country of origin on a temporary basis during the period of insurance or between study years have 90 days travel insurance cover for all medical expenses for new conditions, or for pre-existing medical conditions that we have previously agreed in writing to cover, in addition to a loss of deposits benefit. The maximum benefit in respect of medical expenses for this extension is $200,000.
- Doctoral students who return to their country of origin to undertake study or research related to their doctorate have 180 days cover in respect of medical expenses and loss of deposits benefits. The maximum benefit payable in respect of medical expenses is $200,000.

Holiday Cover
- Returning students are entitled to travel insurance for up to 31 days for travel to Australia, Bali, Lombok and the Islands of the South Pacific during the period of insurance or during their transit to and from New Zealand.
- All other students are entitled to travel insurance for up to 16 days for travel to Australia, Bali, Lombok and the Islands of the South Pacific during the period of insurance or during their transit from New Zealand.

Policy Exclusions
The policy contains both General Exclusions and Section Exclusions. An exclusion means that there is no cover for the event, action or situation. General Exclusions apply to every section in the policy. Section Exclusions apply only to specific sections of the policy. For full details of all exclusions please read the policy wording at www.insurancesafenz.com.

Claims Excess
The Studentsafe Inbound University policy has an excess of $200 applicable for claims made under the Luggage, Personal Effects, Travel Documents, Personal Liability Claims and New Conditions cover, in addition to a loss of deposits benefit. The maximum excess payable in respect of medical expenses is $200,000.

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Congratulations! You’ve made the decision to study in New Zealand. Studying and setting up a home in New Zealand is an exciting adventure. However like all travel, this comes with some level of risk and for this reason, New Zealand universities have worked together to create a group insurance plan to cover our international students’ medical and travel requirements.

All international students in New Zealand are required by the ‘Code of Practice for the Pastoral Care of International Students’ to have compliant insurance while studying. Studentsafe insurance is compliant under the Code.

Studentsafe insurance has been developed in association with Marsh, and is issued and managed by AWP Services New Zealand Ltd trading as Allianz Global Assistance (AGA) and underwritten by Allianz Australia Insurance Limited ABN 15 000 122 850 (Incorporated in Australia) trading as Allianz New Zealand.

Visit our website at www.insurancesafenz.com to learn more about your policy. You should read the policy wording for detailed terms, conditions, limits and exclusions.

Allianz Australia Insurance Limited – Financial Strength Rating and Overseas Policyholder Preference Disclosure Notice

Allianz Australia Insurance Limited has an AA- insurer financial strength rating given by Standard & Poor’s (Australia) Pty Limited.

The rating scale* in summary form is:

AAA Extremely Strong, BBB Good, CCC Very Weak
AA Very Strong, BB Marginal, CC Extremely Weak
A Strong, B Weak, R Regulatory Action

Plus (+) or minus (-) sign to show relative standings within the major rating categories.

*A full description of the rating scale is available via www.allianz.com.au/insurer-rating.

An overseas policyholder preference applies. Under Australian law, if Allianz Australia Insurance Limited is wound up, its assets in Australia must be applied to its Australian liabilities before they can be applied to overseas liabilities. To this extent, New Zealand policyholders may not be able to rely on Allianz Australia Insurance Limited’s Australian assets to satisfy New Zealand liabilities.

Arranging Cover

If you plan to study at Lincoln University and are under the age of 60, you are automatically eligible for cover under the Studentsafe Inbound University policy for your course study. If you are 60 years of age or older, you will first need to complete a Medical Risk Assessment form before cover can be confirmed.

If you wish to insure family members under the plan, a Family Application form needs to be completed. If any of those family members are over 60 years of age, they must also complete a Medical Risk Assessment form.

The Medical Risk Assessment and Family Application forms are available from your International Student Office or you can contact us at help@insurancesafenz.co.nz or go to our website www.insurancesafenz.com

Payment

In order to be covered under the plan you and your family members need to also pay a premium. Full year students pay an annual premium and part year students pay a proportion of the annual premium. The premium is payable through Lincoln University and may change from year to year.

Record of Cover

Your registration at the University together with payment of the premium is evidence of cover under the plan. Your student number is also your insurance number. A record of your insurance cover is held by the University, AGA and Marsh. Once the University sends your enrolment details to AGA, a record of cover will be sent to your email address.

Pre-existing Medical Conditions

You are not automatically covered for pre-existing medical conditions.

A pre-existing medical condition is any medical or physical condition or circumstance that:

(a) you or
(b) a family member covered under this plan; or
(c) a parent or close family member (in your country of origin) not covered under this plan,

may have before you enrol in the plan, and which may result in a claim being made. This includes conditions or circumstances the individual was aware of, or ought to have been aware of, but did not seek treatment for.

Pre-existing medical conditions are a general exclusion under this insurance plan. For example, if a parent or close relative dies while you are in New Zealand and you are required to travel home, cover will not apply if that person has died of a pre-existing medical condition.

However, we may agree to offer cover for (a) you or (b) a family member covered under this plan in certain circumstances. You will need to complete a Medical Risk Assessment form before you start your studies, for us to consider cover.

This form is available from your International Student Office or by visiting the Studentsafe Inbound University page on www.insurancesafenz.com

It is very important that you read the policy wording and the definition of a pre-existing medical condition.

The period of cover

Cover under this plan applies while you are enrolled at Lincoln University.

Commencement of cover

For students travelling to New Zealand cover starts 31 days before the commencement date of your course. For students already resident in New Zealand, the period of insurance starts on the later of 16 days before you start your course of study or on the day your existing compliant insurance expires.

End of Cover

Returning students

Your cover ends on the earliest of the following:

• the date you arrive in your Country of Origin;
• 150 days after the completion of your course;
• the expiry date of your Student Visa;
• the date you withdraw from your course of study and leave New Zealand;
• the date when you are being repatriated under this policy to your Country of Origin;
• or any date that we have otherwise agreed or notified in writing;

provided the annual premium has been paid in your final year of study.

All other students

Your cover ends on the earliest of the following:

• the date you arrive in your Country of Origin;
• the expiry date of your Student Visa;
• the date you withdraw from your course of study and leave New Zealand;
• the date when you are being repatriated under this policy to your Country of Origin;
• or any date that we have otherwise agreed or notified in writing;

provided the appropriate premium has been paid.

Ceasing Your Studies

If you withdraw from your studies before the course end date and remain in New Zealand, cover under the plan will continue until the expiry of your current Student Visa, provided the required premium has been paid to the University. If you withdraw from your studies before the course end date and leave New Zealand, then cover under the plan will cease as soon as you leave New Zealand. If you obtain an alternative visa and plan to remain in NZ, or you plan to leave NZ and travel, then you can purchase other insurance cover.

Schedule of Benefits

Policy benefit

<table>
<thead>
<tr>
<th>Maximum insurable amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unlimited</td>
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</tbody>
</table>

SECTION 1 – MEDICAL AND RELATED EXPENSES

<table>
<thead>
<tr>
<th>Subject to the following sub limits:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical Expenses while you temporarily return to your Country of Origin</td>
</tr>
<tr>
<td>Continuing Treatment following repatriation to your Country of Origin</td>
</tr>
<tr>
<td>Alternative Medical Treatment</td>
</tr>
<tr>
<td>Emergency Dental</td>
</tr>
<tr>
<td>Optical (provided your policy is for at least six months)</td>
</tr>
<tr>
<td>Mental Illness</td>
</tr>
<tr>
<td>Accompanying Relatives</td>
</tr>
<tr>
<td>Residential Nursing Benefit and Scholarship Student Living Allowance</td>
</tr>
<tr>
<td>• Residential Nursing Benefit</td>
</tr>
<tr>
<td>• Scholarship Student Living Allowance</td>
</tr>
<tr>
<td>Incidental Hospital Expenses</td>
</tr>
<tr>
<td>Funeral Expenses</td>
</tr>
<tr>
<td>Search and Rescue</td>
</tr>
<tr>
<td>Sexual Health Consultation</td>
</tr>
<tr>
<td>Sexual Health – additional expenses</td>
</tr>
</tbody>
</table>

SECTION 2 – REPATRIATION AND TRAVEL DISRUPTION

<table>
<thead>
<tr>
<th>Subject to the following sub limits:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loss of Deposits (including any non-refundable education provider fees)</td>
</tr>
<tr>
<td>Repatriation due to Mental Illness</td>
</tr>
<tr>
<td>Resumption of Travel</td>
</tr>
<tr>
<td>False Arrest</td>
</tr>
<tr>
<td>Hijack Cash Benefit $100 per day</td>
</tr>
<tr>
<td>Rental Vehicle Return</td>
</tr>
<tr>
<td>Travel Delay</td>
</tr>
<tr>
<td>Missed Transport Connection</td>
</tr>
</tbody>
</table>

SECTION 3 – LUGGAGE, PERSONAL EFFECTS, TRAVEL DOCUMENTS, MONEY AND CREDIT CARDS

<table>
<thead>
<tr>
<th>Subject to the following sub limits:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maximum limit any one item or pair of items</td>
</tr>
<tr>
<td>Fire Damage to property</td>
</tr>
<tr>
<td>Deposition of luggage</td>
</tr>
<tr>
<td>Replacement of travel documents</td>
</tr>
<tr>
<td>Unauthorized use of travel documents</td>
</tr>
<tr>
<td>Money lost or stolen</td>
</tr>
</tbody>
</table>

SECTION 4 – DEATH AND TOTAL DISABILITY BY INJURY | $20,000 |

SECTION 5 – PERSONAL LIABILITY | $2,500,000 |

Subject to the following sub limit:
Residential Property Damage | $500,000 |

SECTION 6 – KIDNAP AND RANSOM | $250,000 |

SECTION 7 – RENTAL VEHICLE COLLISION DAMAGE AND THEFT EXCESS WAIVER | $5,000 |