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 in respect of 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, Ball, 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, Ball, 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 premium you pay to the University includes statutory levies, GST and fees paid to the University and Marsh for their administration of the plan.
- You are required to take reasonable care in protecting your property from theft loss or damage.
- Cover for household goods such as fridges, furniture, televisions etc. is not provided under the policy.
- If your claim is a result of an accident, you are required to lodge the claim with ACC in the first instance.

Additional Insurance Cover
If cover is required that is outside of our policy wording limits, for instance because you are planning to study abroad, travel for a holiday to countries not covered or you require additional insurance, you will need to purchase this additional insurance by visiting www.insurancesafenz.com. A discount of 15% applies to students already insured with this policy. The 15% discount applies to our standard pricing and any additional premium for Pre-existing medical cover but does not apply to any additional premium for specified items. Use the promo code UNIVIP18 to receive your discount.

Claims Information
Keep this Brochure
A tear-off wallet card with important contact numbers is provided. Please keep this as a record of your insurance and write your student number on the back. Your student number serves as your insurance number. Do not worry if you misplace your wallet card or lose your brochure. AGA holds details of your membership in the plan and can verify your cover very quickly with Massey University, even if you are out of New Zealand.

Worldwide Emergency Assistance While Travelling
In the case of an emergency during your travel or transit outside New Zealand, you can phone +64 9 488 1638 (reverse charge) from anywhere in the world for advice when you need it. If you have a medical condition or claim while travelling, keep all records and receipts. You can then lodge your claim when you arrive in New Zealand and enrol in the insurance at the University.

Making Claims in New Zealand
All local claims are handled by AGA to ensure smooth and prompt claim settlement. Marsh is responsible for ensuring that claims handling performance is maintained to the highest standard. If you need to make a claim, download a copy of the claim form from www.insurancesafenz.com and complete it in full. Send the form together with your receipts and any supporting information to Studentsafe, PO Box 112316, Penrose, Auckland 1642 or email us at claims@insurancesafenz.co.nz.

Provided you supply your bank details on the claim form, AGA will direct credit any claim settlement to your bank account. AGA processes many thousands of claims each year and when the correct information is supplied by you on the claim form, settlement of the claim is very prompt. When you attend the Campus Health Centre, the GP fees can be direct billed to AGA, saving you the expense and the need to make a claim. To qualify for this benefit, the reason for the attendance must be within the policy coverage.

University Campus Health Centre
Contact Information:
Student Health Services
Wellington - Level 3, Student Services Building, 63 Wallace Street, Mount Cook, Wellington Ph 04 979 3030
Palmerston North - Level 1, Registry Building, Turitea Road, Manawatu
Campus Ph 06 350 5533
Albany - Level 2, Student Central
Ph 09 213 6700

Claim Pre-approval
If the medical expenses you are expecting are going to be substantial, you can apply to AGA to have a claim payment made directly to a hospital. To commence this process please complete a claim form as soon as possible prior to the procedure or call us on 0800 486 004.

Claims Assistance Phone Number
Within New Zealand: 0800 486 004 or 09 488 1638
Worldwide Reverse Charge: +64 9 488 1638
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 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.co.nz 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:

<table>
<thead>
<tr>
<th>Rating</th>
<th>Description</th>
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<tbody>
<tr>
<td>AAA</td>
<td>Extremely Strong</td>
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<tr>
<td>AA</td>
<td>Strong</td>
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<tr>
<td>A</td>
<td>Good</td>
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<tr>
<td>BBB</td>
<td>Moderate</td>
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<tr>
<td>CCC</td>
<td>Weak</td>
</tr>
<tr>
<td>DDD</td>
<td>Extremely Weak</td>
</tr>
</tbody>
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*A full description of the rating scale is available via www.allianz.co.nz/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 Massey 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 will 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@studentsafenz.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 complete a Medical Risk Assessment form before cover can be confirmed. They must also complete a Medical Risk Assessment form. If you plan to study at Massey University and are under the age of 60, 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 Massey University.

**Commencement of cover**

For students studying 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.

**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 annual 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 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.

**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.

**Schedule of Benefits**

**Policy benefit**

Maximum sustainable amount

**SECTION 1 – MEDICAL AND RELATED EXPENSES**

Unlimited

- Subject to the following sub-limits:
  - Medical Expenses whilst you temporarily return to your Country of Origin $200,000
  - Continuing Treatment following repatriation to your Country of Origin $20,000
  - Alternative Medical Treatment $500
  - Emergency Dental $500
  - Optical (provided you policy is for at least 6 months) $200
  - Mental Illness $20,000
  - Accompanying Relatives $100,000
  - Residential Nursing Benefit and Scholarship Student Living Allowance $2,500
  - Scholarship Student Living Allowance $3,000
  - Incidental Hospital Expenses $2,000
  - Funeral Expenses $100,000
  - Search and Rescue $10,000
  - Sexual Health Consultation 1 consultation per year $50

- **Sexual Health – additional expenses**

- **SECTION 2 – REPATRIATION AND TRAVEL DISRUPTION**

Unlimited

- Subject to the following sub-limits:
  - Loss of Deposits (including any non-refundable education provider fees) $100,000
  - Repatriation due to Mental Illness $25,000
  - Resumption of Travel $30,000
  - False Arrest $10,000
  - Hijack Car Benefit $100 per day
  - Rental Vehicle Return $1,000
  - Travel Delay $1,000
  - Missed Transport Connection $25,000

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

$2,500

- Subject to the following sub-limits:
  - Maximum limit any one item or pair of items $2,500
  - Fire Damage to property $1,000
  - Depreciation of luggage $1,000
  - Replacement of travel documents $3,000
  - Unauthorized use of travel documents $5,000
  - Money lost or stolen $1,000

- **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