

# Studentsafe

Medical & Travel Insurance

## Studentsafe Inbound Learners

A young woman with long dark hair, wearing a blue denim jacket, is smiling and wearing headphones. She is holding a laptop and waving her hand. The background is slightly blurred.

Medical and travel  
insurance cover  
for international  
students studying in  
New Zealand

Effective from 1 January 2026

[www.insurancesafenz.com](http://www.insurancesafenz.com)

## Schedule of Benefits

The Schedule of Benefits sets out a summary only of the cover that is provided under each plan and the most we will pay in total for all claims under each section.

Where an 18 months policy duration has been selected, the maximum claimable amount will apply for each 12 month period or part thereof.

**IMPORTANT - Please note:** A maximum total limit applies for all claims by all Insured Persons under certain sections and other limits, sub-limits, conditions and exclusions apply. Where used, 'unlimited' only means that there is no capped dollar sum insured and all costs and expenses must be reasonable. Terms, conditions, limits and exclusions apply as set out in the Policy Wording.

Policy benefit	Maximum claimable amount
	Studentsafe Inbound Learners
<b>SECTION 1 - MEDICAL AND RELATED EXPENSES</b>	<b>Unlimited</b>
<b>Subject to the following sub limits:</b>	
Medical expenses - terrorism	Unlimited
Medical expenses whilst You temporarily return to Country of Origin	\$200,000
Continuing Treatment (following repatriation to Your Country of Origin)	\$20,000
Alternative Medical Treatment	\$500
Emergency Dental	\$500
Optical	\$200
Mental Illness	\$30,000
Accompanying relatives	\$100,000
Residential Nursing Benefit and Scholarship	
Student Living Allowance	
• Residential nursing	\$2,500
• Living Allowance	\$3,000
Incidental Hospital Expenses	\$2,000
Funeral Expenses	\$100,000
Search and rescue	\$10,000
Sexual Health	\$300
<b>SECTION 2 - REPATRIATION AND TRAVEL DISRUPTION</b>	<b>Unlimited</b>
<b>Subject to the following sub limits:</b>	
Repatriation and travel disruption - terrorism	\$100,000
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 cash benefit (\$100 per day)	\$2,000
Rental Vehicle return	\$1,000
Travel Delay	\$10,000
Missed Transport Connection	\$25,000
Epidemics and Pandemics Denied Boarding (\$200 per day)	\$1,400
<b>SECTION 3 - LUGGAGE, PERSONAL EFFECTS, TRAVEL DOCUMENT, MONEY AND CREDIT CARDS</b>	<b>\$25,000</b>
<b>Subject to the following sub limits:</b>	
Maximum limit any one item or pair of items	\$2,500
Fire Damage to property	\$5,000
Deprivation of luggage	\$1,000
Replacement of travel documents	\$3,000
Unauthorised use of travel documents	\$5,000
Money lost or stolen	\$1,000

<b>SECTION 4 - DEATH AND TOTAL DISABILITY BY INJURY</b>	<b>\$50,000</b>
<b>SECTION 5 - PERSONAL LIABILITY</b>	<b>\$2,500,000</b>
<b>Subject to the following sub limits:</b>	
Residential Property Damage	\$500,000
<b>SECTION 6 - KIDNAP AND RANSOM</b>	<b>\$250,000</b>
<b>SECTION 7 - RENTAL VEHICLE EXCESS</b>	<b>\$5,000</b>

## Introduction

All international students studying in New Zealand are required, by the Code of Practice for the Pastoral Care of International Students, to have medical and travel insurance for the duration of their study. The Studentsafe Inbound Learners policies are designed for this purpose.

## Policy Features

The general information on this page does not form part of the Policy Wording but outlines some aspects of the insurance cover and how it is uniquely designed to protect international students.

### Studentsafe Inbound Learners

Non-New Zealand residents, who temporarily reside and study in New Zealand, and will be attending an adult tertiary or Educational Institution, are eligible for the Studentsafe Inbound Learners policy.

#### This policy offers the following features:

- Cover for medical and repatriation expenses
- Cover for the student's travel to and from New Zealand
- Luggage and Personal Effects
- Money
- Emergency assistance provided 24 hours/7 days a week
- Optical expenses
- Deprivation of luggage
- Kidnap and Ransom
- Selected cover for Epidemic and Pandemic Diseases

#### Policy extensions available:

- Increased cover for specified high value items
- Cover for Pre-existing Medical Conditions

The benefits set out above are a summary only of some of the cover available under this policy. Terms, conditions, limits, sublimits and exclusions apply. To fully understand this policy, You must read the Policy Wording.

## Arranging Additional Cover for Family

You can also apply for cover for your spouse and any financially dependent children 18 years of age and under who are travelling with you to New Zealand for the duration of your study. To apply for cover, you must complete a Family Member Application Form. Please ensure that you read the Policy Wording in full before applying to ensure it will meet your needs.

## **General exclusion for Pre-existing Medical Conditions**

Allianz Partners will not pay under any section of the policy for any claim arising directly or indirectly from your Pre-existing Medical Condition unless:

- a) the condition has been declared and accepted by us in writing as an insured Pre-existing Medical Condition; or
- b) the condition was first diagnosed and coverage was provided under your continuous policy; or
- c) cover is provided under Section 1(7) Mental Illness in New Zealand.

There is also no cover for your Relative's Pre-existing Medical Condition or anyone on whose health your travel depends. Refer to the full Policy Wording for details, including the definition of Relative.

## **Pre-Existing Medical Condition**

This means any medical or physical conditions or circumstances:

- a) which you are aware of, or ought to have been aware of; or
- b) for which advice, care, treatment, medication or medical attention has been sought, given or recommended; or
- c) which have been diagnosed as a medical condition, or a sickness or which are indicative of a sickness; or
- d) which are of such a nature to require, or which potentially may require medical attention; or
- e) which are of such a nature as would have caused a prudent, reasonable person to seek medical attention prior to the start date of cover under this policy.

## **Arranging Cover for Pre-existing Medical Conditions**

Pre-existing Medical Conditions are not automatically covered under the policy, however you and your family can apply for cover for these conditions.

If you require cover for your Pre-existing Medical Condition(s), you must complete our Medical Risk Assessment Form, and send it to [assess@medicalhotline.co.nz](mailto:assess@medicalhotline.co.nz) within 31 days of your arrival in New Zealand or 31 days after your course start date whichever happens later. For students who were not insured under the policy in the preceding semester/term who are already in New Zealand, you must forward us your completed Medical Risk Assessment Form within 31 days of your first enrolment. If We do not receive Your Medical Risk Assessment Form within the above timeframe, We will be unable to process Your medical assessment, and Your Pre-existing Medical Condition(s) will remain excluded. Upon review of Your Medical Risk Assessment Form, We will confirm whether cover for the condition is approved. If We confirm cover, an additional premium may be payable.

## **Selected Cover for Epidemic and Pandemic Diseases**

The Studentsafe Inbound Learners policy has introduced selected cover for epidemic and pandemic diseases including Covid-19.

The cover offers the provision to claim for cancellation and medical expenses should you contract an epidemic or pandemic disease such as Covid-19 after purchasing your policy. If you contract an epidemic or pandemic disease after purchasing your policy and can no longer travel, you will have the provision to claim for the cost of flights and hotel accommodation. You will also have cover for medical claims directly related to an epidemic or pandemic disease which will apply after you commence your journey if you contract the epidemic or pandemic disease.

## **Additional Insurance Cover**

If, during your time in New Zealand, you are planning to travel to countries not covered by your Studentsafe Inbound Learners policy, other options are available at [www.insurancesafenz.com](http://www.insurancesafenz.com).

A discount of 15% applies to insured students. 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 **LEAVIP15** to receive your discount.

## **Period of Insurance**

### **COVER START DATE**

#### **Individual Policy**

Means the period from the commencement date shown on the Certificate of Insurance except for section 2(1) where cover shall start on the day the premium is paid.

#### **Group Master Policies**

The Period of Insurance starts on the later of:

- i. 31 days prior to the Course Start Date, including Transit from Your Country of Origin to New Zealand, for Students who were not insured under the Policy in the preceding term; or
- ii. Any date that we have otherwise agreed in writing.

## **Continuing Cover for Returning Students**

For students who were insured under the policy in the preceding term and who are continuing with their course of study, or enrolling in a further course of study at the Educational Institute, cover continues between terms/semesters. This includes full travel cover whilst in transit between New Zealand and your Country of Origin or for holidays to Australia, Bali, Lombok and the Islands of the South Pacific.

## **Cover End Date**

Depending on the type of policy you have, and whether you are an Annual or Part Year Student, the cover end date could vary. Please refer to the Policy Wording on Page 9 for the end dates of the following:

#### **Individual Policy**

#### **Group Master Policies**

#### **Annual Students**

#### **Part Year Students**



## Making a claim

Visit [www.insurancesafenz.com/claims](http://www.insurancesafenz.com/claims) to access the online claims portal or download a Claim Form.

You will need your:

- Student ID number
- Bank account details for payment of the claim
- Documentation to support the claim: medical reports, police report, receipts, airline tickets, proof of ownership, etc

Completed forms can be emailed to [claims@insurancesafenz.co.nz](mailto:claims@insurancesafenz.co.nz)

## Worldwide Emergency Assistance

In the event of an emergency while travelling outside New Zealand

Please contact Emergency Assistance on +64 9 488 1638 (worldwide collect). The team will help with medical problems, locating the nearest medical facilities, your evacuation, locating the nearest embassies and consulates, as well as keeping in touch with your family in an emergency.

## Important Claims Information\*

- An excess is the amount you will pay towards your claim. The amount of excess to pay is specified in the Policy Wording.
- You are required to take reasonable care in protecting your property from theft, loss or damage.
- Household goods such as fridges, furniture and televisions are not covered.
- Cover is not provided for health screening, medical costs for immigration and contraceptives.
- In the case of an accident, make a claim with the Accident Compensation Corporation (ACC) in the first instance. For amounts not covered by ACC, make a claim under your policy and submit it for consideration.
- If you have been referred to a specialist, or for additional tests, you can contact us to obtain pre-approval. Apply for pre-approval by following the same process as making a claim, however be sure to indicate that it is for a pre-approval. Once pre-approval has been granted by Allianz Partners, they can often pay the hospital or medical practice directly.

\* The above is a claims information summary only. Please refer to the Policy Wording for the full terms, conditions, limits, sub-limits and exclusions that apply.

**For claims assistance within New Zealand call 0800 486 004.**



**The contents of this brochure is a guide only. To fully understand the cover, please read the Studentsafe Inbound Learners Policy Wording.**

The Policy Wording is available at [www.insurancesafenz.com](http://www.insurancesafenz.com). It contains detailed terms, conditions, limits and exclusion information. The website is also packed with great information on how to understand the policy cover better, commonly asked questions, how to claim, how to keep safe, and how to enjoy living in New Zealand. If you have further questions, contact us or visit your student office. Enjoy your time here and **#studysafely**

## Contact the InsurancesafeNZ Team

**Toll Free 0800 486 004 or**

**+64 9 488 1638 or**

**visit us online at [www.insurancesafenz.com](http://www.insurancesafenz.com)**

This insurance is issued and managed by AWP Services New Zealand Limited trading as Allianz Partners (NZBN 9429035270157) under binder with and on behalf of Mitsui Sumitomo Insurance Company, Limited (NZBN 9429039809810, FSP Number 20661) (Incorporated in Japan) as the underwriter.

You should read the Policy Wording and consider obtaining independent legal or financial advice before making any decisions about this insurance. Terms, conditions, limits, sub-limits and exclusions apply.

### **Mitsui Sumitomo Insurance Company, Limited - Financial Strength Rating.**

Mitsui Sumitomo Insurance Company, Limited has a financial strength rating of A+ (Stable) given by S&P Global Ratings.

The S&P Global rating scale in summary form is:

<b>AAA</b>	(Extremely Strong)	<b>CCC</b>	(Very Weak)
<b>AA</b>	(Very Strong)	<b>CC</b>	(Extremely Weak)
<b>A</b>	(Strong)	<b>R</b>	(Under Regulatory Supervision)
<b>BBB</b>	(Good)	<b>SD</b>	(Selective Default)
<b>BB</b>	(Marginal)	<b>D</b>	(Default)
<b>B</b>	(Weak)	<b>NR</b>	(Not Rated)

The rating may be modified by the addition of a plus (+) or minus (-) sign to show relative standing within the major rating categories.

Further information on the S&P Global ratings is available here: <https://www.spglobal.com/ratings/en/products-benefits/products/financial-strength-rating>.

## **InsurancesafeNZ**

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