

## Policy Features

- Cancellation and travel disruption
- Medical benefits including medical treatment, emergency dental and accompanying person costs
- Personal accident and disablement benefits
- Emergency assistance provided 24 hours/7 days a week by Allianz Global Assistance and their worldwide assistance network
- Personal baggage, effects and personal money benefits
- Personal liability benefits
- Rental vehicle excess

## Specified High Value Items

The policy covers baggage items up to certain item limits. For electronic equipment, video and camera equipment, the item limit is \$2,500 and for all other items the limit is \$1,500. If you have a baggage item with a market value that is higher than the policy's item limit and you would like it covered for the higher amount, you can apply to AGA when purchasing your policy online, to specify that item on your policy. If approved, an additional premium will be charged for that specified item. Please note a limit of \$10,000 per item and \$20,000 for all specified high value items applies.

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

## Some important things you need to know

- This brochure is a guide only. For details of all applicable terms, conditions, limits and exclusions please read the policy wording.
- You are required to take reasonable care in protecting your property from theft or loss.
- You should seek public medical treatment where this is available under a reciprocal health arrangement with NZ.
- If you fail to comply with your Duty of Disclosure it may result in your policy being void or cancelled or the amount we pay if you make a claim being reduced.
- If any claim under this policy is in any respect fraudulent, then we can, at our sole discretion, not pay your claim and cancel your cover under this policy from the date that the incorrect statement or fraudulent claim was made to us.



# Explorersafe

Medical & Travel Insurance

## Explorersafe Outbound

## Policy Claims Excess

The excess is the amount that you must contribute toward the cost of any claim and a separate excess will apply to each separate claim you make. There will be no excess charged if you have purchased and paid the additional premium for a No Excess policy. This will be shown on your Policy Certificate.

## Worldwide Emergency Assistance While Travelling

In the case of an emergency during your travels outside New Zealand, you can phone +64 9 488 1638 (reverse charge) from anywhere in the world for advice when you need it.

## 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](http://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](mailto:claims@insurancesafenz.co.nz)

Provided that 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 if the information provided by you on your claim form is correct and comprehensive then the claim process will be very prompt.

## Claims Assistance Phone Number

Within New Zealand: **0800 486 004** or **09 488 1638**

Worldwide Reverse Charge: **+64 9 488 1638**

## Group Bookings

We can organise group policies for 10 people or more. Contact us on our toll free number 0800 800 048 (within NZ) or +64 9 486 0048 (outside NZ) to receive your group quote.




Medical and travel  
insurance cover for people  
leaving New Zealand  
for a holiday

Effective January 2018

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

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Brought to you by:  MARSH

**Congratulations! You've made a great choice in deciding to travel, but even the most carefully planned travel experiences can go unexpectedly wrong. Regardless of how careful you are, it is important to prepare for the unforeseen and organise travel insurance as soon as you have confirmed your holiday booking.**

Explorersafe 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](http://www.insurancesafenz.com) to learn more about this 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 (-): Ratings from "AA" to "CCC" may be modified by the addition of a 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.co.nz/insurer-rating](http://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.



The Explorersafe Outbound policy provides medical and travel insurance cover for people leaving New Zealand for a holiday and returning to New Zealand.

**Policy Eligibility**

You are eligible to apply for the Explorersafe Outbound Policy if you:

- hold a current New Zealand student visa or work visa and you will be leaving New Zealand for a holiday but will be returning to New Zealand.
- are a New Zealand resident or citizen and you will be leaving New Zealand for a holiday but will be returning to New Zealand.

You can include cover for accompanying dependents and family under this policy. Dependent children under 18 years of age are covered for no additional premium but will share the insured person's policy benefit limits.

**Get a Quote**

You can get a quote and buy your policy online at [www.insurancesafenz.com](http://www.insurancesafenz.com) or contact us on our toll free number **0800 486 004** (within NZ).

**Period of Insurance**

Cover under this policy applies according to the dates on your policy certificate and in accordance with the premium you have paid. We recommend that you store the certificate and your policy wording in a safe place.

**Pre-existing medical conditions**

**You are not automatically covered for all 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 your policy is issued, 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.

Some pre-existing medical conditions are covered automatically under the Explorersafe Outbound policy. If you have a medical condition which falls outside the automatic acceptance criteria 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 assessment before your policy is issued to apply for this cover. If cover is accepted an additional premium will be charged.

**It is very important that you read the policy wording, the definition of a pre-existing medical condition and the criteria for pre-existing medical conditions which are automatically covered.**

**Schedule of Benefits**

**SECTION 1: CANCELLATION / TRAVEL DISRUPTION BENEFITS** **Maximum Benefits**

Policy Option	Explorersafe Outbound
1A. Loss of Deposits	Unlimited
1B. Cancellation of Journey Paid in Full	Unlimited
1C. Curtailment	Unlimited
1D. Missed Connection	\$10,000
1E. Travel Delay	\$10,000
1F. Resumption of Travel	\$10,000
1G. Strikes and Hijacks	\$10,000
1H. Evacuation – Civil Unrest Pacific Islands	\$1,500
1I. Additional Expenses as a Result of Terrorism	\$3,000

**SECTION 2: MEDICAL BENEFITS** **Maximum Benefits**

2A. Overseas Medical Expenses	Unlimited
2B. Terrorism – Overseas Medical Expenses	\$250,000
2C. Emergency Dental Expenses	
* Emergency Dental Treatment – pain relief only	\$500
* Emergency Dental Treatment – as a result of an injury	\$2,000
2D. Incidental Hospital Expenses	\$4,000/\$50 per day
2E. Accompanying Person	Reasonable Costs
2F. Search and Rescue - Natural Disaster	\$10,000

**SECTION 3: LIFE BENEFITS** **Maximum Benefits**

3A. Funeral Expenses	\$20,000
3B. Accidental Death or Permanent Disablement	\$50,000
3C. Accidental Death or Permanent Disablement as a Result of Terrorism	\$25,000

**SECTION 4: BAGGAGE, PERSONAL EFFECTS AND MONEY BENEFITS** **Maximum Benefits**

4A. Personal Baggage – Total limit (including any items insured in Section 4c)	\$25,000
Personal Baggage – Item limit	\$1,500
Personal Baggage – Special Limit (electronic equipment, video and camera equipment)	\$2,500
4B. Emergency Baggage	\$1,500
4C. Specified High Value Items	
Maximum Value Per item	\$10,000
Maximum Total Value	\$20,000
4D. Travel Documents	\$3,000
4E. Personal Money	\$500
4F. Additional Expenses as a Result of Terrorism	\$3,000

**SECTION 5: PERSONAL LIABILITY BENEFITS** **Maximum Benefits**

5A. Rental Vehicle Excess	\$4,000
5B. Personal Liability	\$2,500,000
5C. Defence Costs – including wrongful arrest	\$10,000