

All international students in New Zealand are required to have appropriate medical and travel insurance whilst studying in New Zealand. The Studentsafe Inbound Young Learners policy was designed to cover international students' medical and travel requirements.

Your Educational Institution will arrange cover and email your policy documentation to you.

The Policy Wording is available at www.insurancesafenz.com. It contains detailed terms, conditions, limits and exclusion information. To fully understand the cover, you must read the Policy Wording.

The website is also packed with great information on how to keep safe, how to make the most of your time in New Zealand and how to understand your cover better.

Arranging Cover

Your school or educational institute will arrange cover on your behalf, or alternatively you can visit www.insurancesafenz.com to purchase a policy direct.

Period of Cover

Cover under this policy applies according to the dates on your policy certificate and in accordance with the premium you have paid.

Additional Insurance Cover

If, during your time in New Zealand, you are planning to travel to countries not covered by your Studentsafe Inbound Young Learners policy, other options are available at 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.

Policy Features

- Cover for medical and repatriation expenses
- Cover for travel to and from New Zealand
- Luggage and personal effects
- Optical expenses
- Money
- Emergency assistance provided 24 hours/7 days a week

This brochure is a guide only.
Please refer to the Policy Wording for full information.

Contact the InsurancesafeNZ Team
Toll Free 0800 486 004 or +64 9 488 1638 or
visit us online at www.insurancesafenz.com.

Studentsafe Inbound Young Learners has been developed in association with Mercer Marsh Benefits. It is issued and managed by AWP Services New Zealand Limited trading as Allianz Partners, Level 3, 1 Byron Avenue, Takapuna, Auckland and is underwritten by The Hollard Insurance Company Pty Ltd ABN 78 090 584 473 (Incorporated in Australia) ("Hollard"), Level 26, 188 Quay Street, Auckland 1010.

Financial Strength Rating and Overseas Policyholder Preference Disclosure Notice

The Hollard Insurance Company Pty Ltd has a financial strength rating of A- (Excellent) issued by A.M.Best Company Inc. The Rating scale is:

A++, A+ (Superior)	C++, C+ (Marginal)	E (Under Regulatory Supervision)
A, A- (Excellent)	C, C- (Weak)	F (In Liquidation)
B++, B+ (Good)	D (Poor)	S (Suspended)
B, B- (Fair)		

An overseas policyholder preference applies. Under Australian law, if The Hollard Insurance Company Pty Ltd 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 The Hollard Insurance Company Pty Ltd's Australian assets to satisfy New Zealand liabilities.

SFHYLB 1119 - Translate

Studentsafe

Medical & Travel Insurance

Studentsafe Inbound Young Learners

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

Effective from 1 November 2019

www.insurancesafenz.com

InsurancesafeNZ

Brought to
you by:

MERCER MARSH
BENEFITS™

Eligibility

You are eligible for this policy if you are not a resident of New Zealand and you are temporarily residing in New Zealand and will be attending a primary, intermediate, or high school.

Pre-existing Medical Conditions

Pre-existing medical conditions are not automatically covered. To understand what is considered to be a pre-existing medical condition, please read the policy definition in the Policy Wording.

If you require cover for pre-existing medical condition(s), you must complete a Medical Risk Assessment Form, and email this to Allianz Partners within 28 days of your arrival in New Zealand. If your pre-existing medical conditions are covered under the policy, an additional premium may be payable.

All forms are available at www.insurancesafenz.com

Completed forms can be emailed to help@insurancesafenz.co.nz

Making a claim

Visit 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, receipts, airline tickets, proof of ownership, police reports, etc

Completed forms can be emailed to claims@insurancesafenz.co.nz

For claims assistance within New Zealand call 0800 486 004.

Worldwide Emergency Assistance

In an emergency while travelling outside New Zealand.

Contact Emergency Assistance on +64 9 486 6868 (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.

Schedule of Benefits

This is a summary of the cover that is provided under the policy. Where used, 'unlimited' only means that there is no capped dollar sum insured and all costs and expenses must be reasonable. Limits, conditions and exclusions apply. For full details please refer to the Policy Wording.

Policy benefit	Maximum claimable amount
	Studentsafe Inbound Young Learners
SECTION 1 - MEDICAL AND RELATED EXPENSES	Unlimited
Subject to the following sub limits:	
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	\$300
Mental Illness	\$20,000
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
SECTION 2 - REPATRIATION AND TRAVEL DISRUPTION	Unlimited
Subject to the following sub limits:	
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
SECTION 3 - LUGGAGE, PERSONAL EFFECTS, TRAVEL DOCUMENT, MONEY AND CREDIT CARDS	\$25,000
Subject to the following sub limits:	
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
SECTION 4 - DEATH AND TOTAL DISABLEMENT BY INJURY	\$50,000
SECTION 5 - PERSONAL LIABILITY	\$2,500,000
Subject to the following sub limits:	
Residential Property Damage	\$500,000
SECTION 6 - KIDNAP AND RANSOM	\$250,000
SECTION 7 - RENTAL VEHICLE EXCESS	\$5,000