

Studentsafe

Medical & Travel Insurance

Studentsafe Inbound Young Learners



Medical and travel
insurance cover for
international students
studying at a primary,
intermediate or high
school in New Zealand

Effective from 1 April 2025

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, sublimits, 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 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	\$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
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
Epidemics and Pandemics Denied Boarding (\$200 per day)	\$1,400
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
SECTION 8 - ACCIDENTAL DAMAGE TO HOMESTAY HOST'S PROPERTY	\$500

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 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 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.

All forms are available at www.insurancesafenz.com

Completed forms can be emailed to assess@medicalhotline.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.

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 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. 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 8 for the end dates of the following:

Individual Policy

Group Master Policies

Annual Students

Part Year Students

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.

Selected Cover for Epidemic and Pandemic Diseases

The Studentsafe Inbound Young 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.

Policy Features

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



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

The Policy Wording is available at 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

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:

AAA (Extremely Strong)	CCC (Very Weak)
AA (Very Strong)	CC (Extremely Weak)
A (Strong)	R (Under Regulatory Supervision)
BBB (Good)	SD (Selective Default)
BB (Marginal)	D (Default)
B (Weak)	NR (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>.

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