

Policy Features

- Student contents insurance including personal computers, laptops and tablets
- Loss of Deposits and Study fee protection
- Cancellation and Travel Disruption
- Digital Risk Benefit
- Personal Liability Benefits
- Personal Accident and Disability Benefits
- Travel costs to and from home if you or a relative suffers a serious illness or injury
- Natural Disaster cover

Leisure Travel

- You are covered for temporary visits, up to a maximum of 14 days during the period of insurance, to Australia, Bali, Lombok and the Islands of the South Pacific.

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.

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.
- If your claim is a result of an accident, you are required to lodge this with ACC in the first instance.
- 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.

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. Unless stated otherwise in the **policy certificate**, an excess of \$250 will apply to all claims, except in respect to Digital Risk which has a nil excess and for your liability for damage to property that is owned by your educational provider, landlord or home-stay where the greater of your residential tenancy bond or \$500 will apply.



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

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.

Additional Insurance cover

If cover is required that is outside our policy wording limits, for instance because you are planning to study abroad, work abroad or travel for a holiday to countries not covered by this policy you will need to purchase additional insurance by visiting www.insurancesafenz.com. Students who have A Studentsafe Domestic policy are entitled to receive a 15% discount. The 15% discount is applied 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 **KIWIVIP17** to receive your discount.

Claims Assistance Phone Number

Within New Zealand (no charge): **0800 486 004** or **09 488 1638**

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

SFDB2_0118

Studentsafe

Medical & Travel Insurance

Studentsafe Domestic

Insurance coverage for
New Zealand Students

Effective January 2018

www.insurancesafenz.com

InsurancesafeNZ

Brought to you by:  MARSH

Congratulations! You've made the decision to study away from home. Studying and setting up a home in a new place is an exciting adventure. But like all travel, this comes with some level of risk and for this reason, it is recommended that all students obtain insurance cover prior to moving away from home. The Studentsafe Domestic policy is designed for this purpose.

Studentsafe 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 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.

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.



Studying away from home is an opportunity to nurture interests, make lasting friendships and even learn new things about yourself. We want to make sure that you and your belongings are insured during this next phase of life. The Studentsafe Domestic policy provides insurance cover to New Zealand students living and studying away from home within New Zealand.

Cover in New Zealand

This plan has been designed for New Zealand residents and the main elements of cover are restricted to New Zealand.

Policy Eligibility

You are eligible to apply for the Studentsafe Domestic Policy if you are a New Zealand resident or citizen under the age of 60 who is living away from home and studying at a New Zealand educational provider.

Get a Quote

You can obtain a quote and buy your policy online at 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** 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 not covered under this plan;

may have before you enrol. This includes conditions 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 policy. For example, if a parent or close relative dies while you are away from home and you are required to travel home, cover will not apply if that person has died of a Pre-existing medical condition.

It is very important that you read the policy wording and the definition of a Pre-existing medical condition. For full details of all exclusions please read the policy wording at www.insurancesafenz.com.

Part I – Cover in New Zealand

| SCHEDULE OF BENEFITS PART I | |
|--|-------------------------|
| SECTION 1 – STUDENT CONTENTS | Maximum benefits |
| Contents | \$10,000 |
| Sub limits | |
| Loss away from place of residence | \$5,000 |
| Personal computers, laptops and tablets | \$3,000 |
| All other items (per item) | \$1,000 |
| Money | \$250 |
| Temporary accommodation | \$1,000 |
| SECTION 2 – ADDITIONAL STUDY AND DOMESTIC TRAVEL BENEFITS | Maximum benefits |
| Accompanying relatives | \$1,500 |
| Incidental hospital expenses | \$1,000 |
| Loss of deposits and cancellation costs | \$10,000 |
| Repatriation costs | \$1,000 |
| Resumption of study | \$1,000 |
| Travel delay and missed connection | \$500 |
| SECTION 3 – LIFE BENEFITS | Maximum benefits |
| Funeral expenses | \$10,000 |
| Accidental death or total disablement | \$10,000 |
| SECTION 4 – PERSONAL LIABILITY | Maximum benefits |
| Personal liability | \$1,000,000 |
| Forest and rural fires | \$1,000,000 |
| SECTION 5 – DIGITAL RISK | Maximum benefits |
| Data Recovery | \$2,000 |

Part II – Leisure Travel

Activation of Cover

This part of the policy is activated when you have booked a journey up to a maximum of 14 days for leisure travel during the period of insurance to Australia, Bali, Lombok and the Islands of the South Pacific.

| SCHEDULE OF BENEFITS PART II | |
|--|-------------------------|
| SECTION 1 – CANCELLATION / TRAVEL DISRUPTION | Maximum benefits |
| Loss of deposits or cancellation of journey paid in full | \$5,000 |
| Missed connection / travel delays | \$500 |
| SECTION 2 – MEDICAL BENEFITS | Maximum benefits |
| Medical costs | \$250,000 |
| Dental costs as the result of injury | \$500 |
| SECTION 3 – LIFE BENEFITS | Maximum benefits |
| Funeral expenses | \$20,000 |
| Accidental death or total disablement | \$10,000 |
| SECTION 4 – BAGGAGE, PERSONAL EFFECTS AND MONEY | Maximum benefits |
| Personal baggage – total limit | \$5,000 |
| Portable computers and similar electronic devices | \$3,000 |
| Other baggage – item limit | \$1,000 |
| Emergency baggage | \$250 |
| Replacement of travel documents | \$500 |
| Money | \$250 |
| SECTION 5 – PERSONAL LIABILITY | Maximum benefits |
| Rental vehicle excess | \$1,500 |
| Personal liability | \$1,000,000 |
| SECTION 6 – DIGITAL RISKS | Maximum benefits |
| Data Recovery | \$2,000 |