

## Policy Features

- Cancellation and travel disruption
- Medical benefits including medical treatment, emergency dental and accompanying person costs
- Personal accident and disability 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

## Holiday Cover

- Travel insurance cover is provided for up to 31 days for temporary visits to Australia, Bali, Lombok and the Islands of the South Pacific during the period of insurance
- Transit cover to and from New Zealand for up to 7 days

## Specified High Value Items

Any baggage items with a market value higher than the policy item limit must be specified to AGA for coverage consideration. For portable computer equipment the item limit is \$3,000 and for all other items the limit is \$2,500. An additional premium will be charged to specify an item based on the current market value of the item. AGA may choose to impose special terms and conditions, or decline coverage for some specified high value items. These items can be specified when purchasing your policy online. 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 full 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 claim 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.



## Policy Claims Excess

An excess, as stated in your Policy Certificate, will be deducted from our settlement if you make a claim. The excess applies under this policy to each separate event giving rise to a claim. 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.

## 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.

## Worldwide Emergency Assistance While Travelling

If you are travelling outside New Zealand and an emergency occurs during your travel or stopover, you can phone +64 9 488 1638 (reverse charge) from anywhere in the world for advice when you need it.

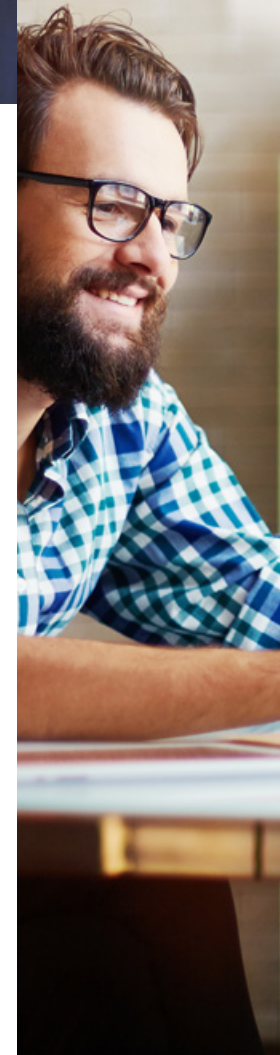
If you need to make a claim, download a copy of the claim form from [www.insurancesafenz.com](http://www.insurancesafenz.com) and complete it in full. Send the form together with your receipts, and any supporting information to: Studentsafe, PO Box 112316, Penrose, Auckland 1642 or email us at [claims@insurancesafenz.co.nz](mailto:claims@insurancesafenz.co.nz)

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 the more correct and comprehensive the information supplied by you on the claim form is, the faster the settlement of the claim will be.

## Claims Assistance Phone Number

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

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



# Workersafe

Medical & Travel Insurance

## Workersafe Inbound

Medical and travel  
insurance cover for  
New Zealand inbound  
workers and their families

2017 Edition

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

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**InsurancesafeNZ**

Brought to you by:  **MARSH**

**Congratulations! You've made the decision to work in New Zealand. Working and setting up a home in a new country is an exciting adventure. But like all travel, this comes with some level of risk and for this reason, it is recommended that all visitors and expatriates insure either prior to their arrival or following arrival for their stay in New Zealand. The Workersafe Inbound policy is designed for this purpose.**

Workersafe 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 (Allianz).

**Visit our website at [www.insurancesafenz.com](http://www.insurancesafenz.com) to learn more about your 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.



New Zealand is a beautiful country and its residents enjoy a great work life balance. If you're planning to work here, you and your family have made a great decision. It's important to make sure that you are all well covered during your stay. The Workersafe Inbound policy provides travel insurance cover to New Zealand inbound workers and their families.

**Policy Eligibility**

You are eligible to apply for the Workersafe Inbound Policy if you:

- Hold a current New Zealand work visa or visitor visa; or
- Are exempt from the requirements to hold a visa to visit New Zealand; or
- Your country of origin has a visa waiver agreement with New Zealand; and
- You are 70 years of age or younger when you purchase the policy.

You can include cover for accompanying dependents and family under this policy. Dependent children under 21 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) or **+64 9 488 1638**.

**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. 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 policy; or
- (c) a parent or close family member (in your country of origin) not covered under this policy;

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 Workersafe Inbound policy. If your medical condition falls outside our automatic acceptance criteria we may agree to offer cover for (a) you or (b) a family member covered under this policy in certain circumstances. You will need to complete a Medical Risk Assessment form, before your policy is issued, for us to consider cover. This form is available from our website on [www.insurancesafenz.com](http://www.insurancesafenz.com).

**It is very important that you read the policy wording and the definition of a pre-existing medical condition.**

**Schedule of Benefits**

SECTION 1: CANCELLATION AND TRAVEL DISRUPTION BENEFITS	Maximum Benefits
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. Additional Expenses – resulting from an Act of Terrorism	\$3,000
SECTION 2: MEDICAL BENEFITS	Maximum Benefits
2A. Medical Expenses in New Zealand	Unlimited
• Continuation of Treatment	\$20,000
2B. Act of Terrorism – Medical Expenses in New Zealand	\$150,000
2C. Emergency Dental Treatment	
• As a result of an Injury	\$2,000
• Pain relief not accident related	\$1,000
2D. Incidental Hospital Expenses	\$4,000
2E. Accompanying Person	\$15,000
2F. Search and Rescue – Natural Disaster	\$10,000
SECTION 3: LIFE AND PERSONAL ACCIDENT BENEFITS	Maximum Benefits
3A. Funeral Expenses	\$25,000
3B. Accidental Death or Permanent Disablement	\$50,000
3C. Accidental Death or Permanent Disablement – resulting from an Act of Terrorism	\$25,000
SECTION 4: PERSONAL BAGGAGE, EFFECTS AND PERSONAL MONEY BENEFITS	Maximum Benefits
4A. Personal Baggage – Total limit including specified high value items	\$25,000
• General item limit	\$2,500
• Special item limit for items where the primary use is as a portable electronic device	\$3,000
4B. Emergency Baggage	\$1,500
4C. Specified High Value Items	
Maximum Value Per item	\$10,000
Maximum Total Value	\$20,000
4D. Travel Documents	\$2,000
4E. Personal Money	\$500
4F. Additional Expenses – resulting from an Act 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