Policy Features
Travel insurance cover for transit travel between your country of origin and New Zealand. This cover applies to transit stops only and does not include extended holidays or long diversions to other countries en-route to New Zealand.

- Access to University Medical Centre for covered medical conditions at no cost.
- Returning students who return to their country of origin on a temporary basis during the period of insurance or before study years have 90 days travel insurance cover in respect of medical expenses for new conditions, or for pre-existing medical conditions that we have previously agreed in writing to cover, in addition to a loss of deposits benefit. The maximum benefit in respect of medical expenses for this extension is $200,000.
- Doctoral students who return to their country of origin to undertake study or research related to their doctorate have 180 days cover in respect of medical expenses and loss of deposits benefits. The maximum benefit payable in respect of medical expenses is $200,000.

Holiday Cover
- Returning students are entitled to travel insurance for up to 31 days for travel to Australia, Bali, Lombok and the Islands of the South Pacific during the period of insurance or during their transit to and from New Zealand.
- All other students are entitled to travel insurance for up to 16 days for travel to Australia, Bali, Lombok and the Islands of the South Pacific during the period of insurance or during their transit from New Zealand.

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.

Claims Excess
The Studentsafe Inbound University policy has an excess of $100 applicable for claims made under the Luggage, Personal Effects, Travel Documents, Money and Credit Cards section and a $200 excess is applied to claims for any portable computer or sporting equipment. For personal liability claims the excess is the greater of your tenancy bond or $500 for damage to property.

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.

- It is your responsibility to pay for medical check-ups, and treatment for maintenance of your physical and dental health. Cover is also not provided for immigration medicals, pregnancy, terminations or contraceptives.
- The insurance is automatic upon enrolment for students under 60 years of age, which means no application forms are required.
- The premium you pay to the University includes statutory levies, GST and fees paid to the University and Marsh for their administration of the plan.
- You are required to take reasonable care in protecting your property from theft loss or damage.
- Cover for household goods such as fridges, furniture, televisions etc is not provided under the policy.
- If your claim is a result of an accident, you are required to lodge the claim with ACC in the first instance.

Additional Insurance Cover
If cover is required that is outside of our policy wording limits, for instance because you are planning to study abroad, travel for a holiday to countries not covered or you require additional insurance, you will need to purchase this additional insurance by visiting www.insurancesafenz.com. A discount of 15% applies to students already insured with this policy. 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 UNIV15% to receive your discount.

Claims Information
Keep this Brochure
A tear-off wallet card with important contact numbers is provided. Please keep this as a record of your insurance and write your student number on the back. Your student number serves as your insurance number. Do not worry if you misplace your wallet card or lose your brochure. AGA holds details of your membership in the plan and can verify your cover very quickly with the Auckland University of Technology, even if you are out of New Zealand.

Worldwide Emergency Assistance While Travelling
In the case of an emergency during your travel or transit outside New Zealand, you can call us on +64 9 488 1638 to make a claim. Please ensure you have all relevant documentation with you in order to facilitate the claims process. In the event of a claim, the University claims team will be able to verify your Insurance Cover, saving you the expense and the need to make a claim. To qualify for this benefit, the reason for the attendance must be within the policy coverage.

University Campus Health, Counselling and Wellbeing Centre

Contact Information:
City Campus health and wellbeing centre
WBB219, level 2 in the Te Aro-Poutama Building (WB)
55 Wellesley Street East, Auckland
Phone: +64 9 921 9992
Email locumhcw@aut.ac.nz

North Campus health and wellbeing centre
AS104, level 1 by the cafe
90 Akoranga Drive, Northcote, Auckland
Phone: +64 9 921 9998
Email locumhcw@aut.ac.nz

South Campus
Nursing services
For free routine nurse consultations see the nurse at the South campus Clinic Room, MB109
Phone: +64 9 921 9992

Insurance cover for international students studying at a University in New Zealand
2017 Edition

www.insurancesafenz.com

Medical and travel insurance cover for international students
Brought to you by:
Congratulations! You’ve made the decision to study in New Zealand.

Studying and setting up a home in New Zealand is an exciting adventure. However, like all travel, this comes with some level of risk and for this reason, New Zealand universities have worked together to create a group insurance plan to cover our international students’ medical and travel requirements.

All international students in New Zealand are required to take out health insurance, either through their own insurance provider, or through the University of Technology. The plan is available to students who are enrolled at the Auckland University of Technology.

**Pre-existing Medical Conditions**

You are not automatically covered for pre-existing medical conditions. A pre-existing medical condition is any medical or physical condition or circumstance that:

- you or
- a family member covered under this plan, or
- a parent or close family member (in your country of origin) not covered under this plan.

You may have before you enrol in the plan, 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 parent has died of a pre-existing medical condition.

However, 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 Risk Assessment form before you start your studies, for us to consider cover.

This form is available from your International Student Office or by visiting the Studentsafe Inbound University page 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.

**The period of cover**

Cover under this plan applies while you are enrolled at the Auckland University of Technology.

**Commencement of cover**

For students travelling to New Zealand cover starts 31 days before the commencement date of your course. For students already resident in New Zealand, the period of insurance starts on the later of 16 days before you start your course of study or on the day you existing compliant insurance expires.

**End of Cover**

**Returning students**

Your cover ends on the earliest of the following:

- the date you arrive in your Country of Origin;
- 150 days after the completion of your course;
- the expiry date of your Student Visa;
- the date you withdraw from your course of study and leave New Zealand;
- the date when you are being repatriated under this policy to your Country of Origin;
- or any date that we have otherwise agreed or notified in writing; provided the annual premium has been paid in your final year of study.

**All other students**

Your cover ends on the earliest of the following:

- the date you arrive in your Country of Origin;
- the expiry date of your Student Visa;
- the date you withdraw from your course of study and leave New Zealand;
- the date when you are being repatriated under this policy to your Country of Origin;
- or any date that we have otherwise agreed or notified in writing; provided the appropriate premium has been paid.

**Ceasing Your Studies**

If you withdraw from your studies before the course end date and remain in New Zealand, cover under the plan will continue until the expiry of your current Student Visa, provided the required premium has been paid to the University. If you withdraw from your studies before the course end date and leave New Zealand, then cover under the plan will cease as soon as you leave New Zealand. If you obtain an alternative visa and plan to remain in NZ, or you plan to leave NZ and travel, then you can purchase other insurance cover.

**Schedule of Benefits**

<table>
<thead>
<tr>
<th>Policy Benefit</th>
<th>Maximum Reimbursable Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>SECTION 1 – MEDICAL AND RELATED EXPENSES</td>
<td>Unlimited</td>
</tr>
<tr>
<td>SECTION 2 – REPATRIATION AND TRAVEL DISRUPTION</td>
<td>Unlimited</td>
</tr>
<tr>
<td>SECTION 3 – LUGGAGE, PERSONAL EFFECTS, TRAVEL DOCUMENTS, MONEY AND CREDIT CARDS</td>
<td>$25,000</td>
</tr>
<tr>
<td>SECTION 4 – DEATH AND TOTAL Disablement By Injury</td>
<td>$50,000</td>
</tr>
<tr>
<td>SECTION 5 – PERSONAL LIABILITY</td>
<td>$2,500,000</td>
</tr>
<tr>
<td>SECTION 6 – KIDNAP AND RANSOM</td>
<td>$250,000</td>
</tr>
<tr>
<td>SECTION 7 – RENTAL VEHICLE COLLISION DAMAGE AND THEFT EXCESS WAIVER</td>
<td>$5,000</td>
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</tbody>
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