

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 December 1st 2021



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	\$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
Sexual Health	\$215
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. 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 your Pre-existing Medical Condition(s), you must complete Our Medical Risk Assessment Form, and forward it to us within 28 days of your arrival in New Zealand. 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.

If we do not receive your Medical Risk Assessment Form within 28 days of your arrival in New Zealand, we will be unable to process your medical assessment and your Pre-existing Medical Condition(s) will remain excluded. On 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**

Recommended Retail Pricing paid by the students

Pricing effective from November 2023

Start Duration (Days)	RRP	Start Duration (Days)	RRP	Start Duration (Days)	RRP
1-30 days	\$53.00	215-242 days	\$368.00	397-424 days	\$683.00
31-60 days	\$105.00	243-273 days	\$419.00	425-455 days	\$733.00
61-122 days	\$158.00	274-303 days	\$471.00	456-485 days	\$786.00
123-152 days	\$209.00	304-334 days	\$525.00	486-516 days	\$838.00
153-179 days	\$263.00	335-364 days	\$576.00	517-546 days	\$890.00
180-214 days	\$314.00	365-396 days	\$629.00	547-548 days	\$943.00

Studentsafe Inbound 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.

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