

Studentsafe-University Member Card

Policy number: CTI-AUTU2010
University: AUT University
Website www.studentassist.co.nz



For claims call:

- i. Within New Zealand: 0800 486 004 or 09 488 1638
- ii. Australia Toll Free: 1 800 554 114
- iii. UK Toll Free: 0500 893 893
- iv. USA Toll Free: 1 800 326 1543
- v. Worldwide Reverse Charge: +64 9 486 6868



Carry this card with you at all times.

Your student number at the University is also your insurance number under the plan.

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 excluded.

General Exclusions apply to every section in the policy.

Section Exclusions apply only to specific sections of the policy.

Some Important things you need to know

- The insurance policy provides you with important protection and you should take the time to download the policy and review it.
- The policy is the legal basis for the insurance and this brochure is only a guide.
- 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, sexually transmitted illnesses or pregnancy terminations.
- The premium you pay to the University includes statutory levies and compensation paid to the University for their administration of the plan.
- Pre-existing conditions are not covered.
- You are required to take reasonable care in protecting your property from theft or loss.
- There are a number of frequently asked questions on our website. Detailed information is available on www.studentassist.co.nz.

Claims Information

Make sure that you carry this brochure with you when travelling

Prior to or on your arrival in New Zealand and enrolment at AUT University, this brochure can be used to prove your insurance cover under the University's master policy number CTI-AUTU2010. 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 as this number serves as your insurance number. Do not worry if you misplace your wallet card or lose your brochure. Vero holds reference of your membership in the plan and can verify your cover very quickly with AUT University, even if you are out of New Zealand.

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 9 486 6868 (reverse charge) from anywhere in the world for advice when you need it.

If you have a minor loss or event while travelling, keep all records and receipts then make a claim when you arrive in New Zealand and enrol in the insurance at the University.

Making claims in New Zealand

All local claims are handled by Vero to ensure smooth and prompt claim settlements. Marsh is responsible for ensuring that claims handling performance is maintained to the highest standard. Where a claim is particularly complex, Marsh will use its expertise to assist you in gaining a fair outcome.

If you need to make a claim, download a copy of the claim form from the website and complete it in full. Send the form together with your receipts and any supporting information to: **Studentsafe, PO Box 33313, Auckland 0740**

Provided you supply your bank details on the claim form, Vero will direct credit the claim settlement to your bank account. Vero processes many thousands of claims each year and when the correct information is supplied by you on the claim form, settlement of the claim is very prompt.

The University Medical Centre contact details are:

Wellesley Campus

Room WB 219, WB Block - Ph 09 921 9992

Akoranga Campus

Room AS104, AS Block - Ph 09 921 9998

When you attend the Medical Centre, the GP fees will be direct billed to Vero saving you the expense. To qualify for this concession the reason for the attendance must not be excluded by the policy or be for a pre-existing medical condition of health.

Note: If the Medical Centre treats family members their fees cannot be directly billed.

Pre-approval of the claim payment for Medical Hospitalisation and Surgical procedures

You can apply to Vero to have a claim payment made directly to the hospital (if the charges are going to be substantial). To commence this process please complete a claim form as soon as possible prior to the procedure or call us on 0800 486 004.

For claims assistance, call toll-free:

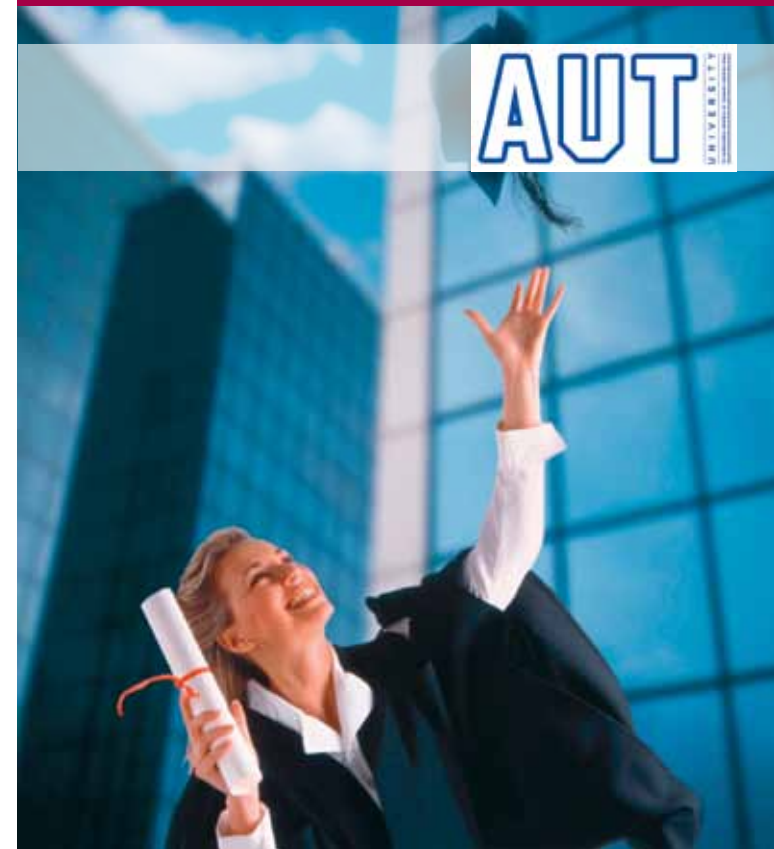
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For more detailed information on your cover visit our website at www.studentassist.co.nz for:

- The master policy wording
- The policy benefit illustrations
- A claim form
- A guide to making a claim
- How to apply for pre-existing medical conditions cover
- An application form to specify cover for valuable items of property
- An application to cancel cover
- Cover extensions for study or holidays in another country while enrolled in NZ or travelling to and from NZ - **Studentsafe-University Offshore**
- Cover extensions for extended stays in NZ - **Visitsafe-Express**
- High risk activities cover – contact us
- Family cover and travel companions

For assistance please phone the Studentsafe help desk for personal attention 0800 486 004

October 2009



Studentsafe-University

Medical and Travel Insurance for International Students Studying in New Zealand

Arranged by Marsh Limited
in association with



Studentsafe-University

An insurance programme specifically for International Students

Insurance for International Students is compulsory

All international students studying in New Zealand are required, by the “Code of Practice for the Pastoral Care of International Students”, to have medical and travel insurance for the duration of their study.

AUT University is a member of a group of Universities who have established an insurance plan to ensure our international students have appropriate insurance cover when enrolled for study in New Zealand.

This group insurance plan has been developed in association with Marsh, the world's leading insurance broker and is insured with Vero Insurance New Zealand Limited.

Any international student enrolling at AUT University is eligible for this insurance. You can also apply to include your family under the plan. Conditions may apply.

How to arrange cover

Provided that you plan to study at this University, you are not required to complete an insurance application form. Cover for students and family under age 60 is automatic under the Studentsafe-University master policy for your study course. Students or family aged 60 or over are required to provide medical evidence to Vero. Before cover can be accepted persons 60 years of age or over must complete an application form and submit that to Vero. Application forms can be downloaded from www.studentassist.co.nz.

Full year students pay an annual premium and part year students pay a proportion of the annual premium. The premium is payable through the University and the University may be compensated for the sale and administration of insurance. The premiums for this group plan may be varied from year to year and the premium for families may be varied separately to the premium for students.

Pre-existing medical conditions are not covered

You are not automatically covered for pre-existing medical conditions. These are medical conditions or physical conditions that you have before you enrol in the plan and can extend to conditions you were aware of but did not seek treatment for. This is a general exclusion applying to any party to this insurance and includes family members. 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.

However, cover can be arranged in certain circumstances on application to Vero. If you require cover for a pre-existing medical condition you can apply for cover by completing a medical risk assessment form available on the University website by clicking on www.studentassist.co.nz.

Record of cover

As this is a group insurance plan with a master policy in place your registration at the University is also evidence of cover under the policy. An electronic record of your insurance cover is held by the University, Vero and Marsh. Your student number at the University is also your insurance number under the group insurance plan. Individual certificates of cover are not required to evidence your eligibility for cover under this plan. Once the University sends your enrolment details to Vero, a certificate of cover will be sent to your email address.

The period of cover

Cover under this plan applies while you are enrolled at AUT University.

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, cover starts on the later of the day you have completed enrolment in the course or on the day your existing compliant insurance expires.

The 31 day travel allowance applies to transit stops but does not include extended holidays or diversions to other countries en-route to and from New Zealand other than Australia, Bali, Lombok and the Islands of the South Pacific.

End of cover for full year degree and returning students

31 days after the completion of your course in your final year of study provided your policy is renewed each year.

End of cover for one year students

The earlier of the anniversary of your policy or the day you return to your country of origin.

End of cover for part year students

The earlier of nine days after the end of the period of insurance detailed on your policy certificate or your return to your country or origin.

Top up covers

If cover is required outside the above limits, because you are planning to study abroad, travel for a holiday to countries not covered, or you are a medical student doing electives abroad, you will need to purchase a top up cover called **Studentsafe-Offshore** by visiting www.studentassist.co.nz. A discount of 15% applies to students already insured with Studentsafe-University.

Ceasing study entirely and leaving the University

If you plan to leave the University before your study course end date then you must advise the University. If you stop studying, you must make other arrangements for insurance. You can simply visit www.studentassist.co.nz. then follow the instruction to enrol and pay online for a **Visitsafe - Express policy**.

Important Benefits

- Automatic travel cover to New Zealand, even before you enrol in the insurance or at the University.
- No application forms, the cover is automatic when you enrol.
- Full year returning students who return to their country of origin on a temporary basis between study years get 90 days cover in respect to medical expenses and loss of deposits. The maximum benefit in respect of medical expenses for this automatic extension is \$200,000.
- Doctoral students may apply to Vero to have their cover under this policy suspended for a period of up to 180 days if they leave New Zealand to undertake study or research related to their Doctorate.

The suspension of cover preserves your insurance record but also means there is no cover under the policy for the period of suspension that exceeds 90 days in your country of origin. If you are doing research in a country other than your country of origin you will need to purchase top up cover using **Studentsafe-Offshore**. You can enrol on-line on www.studentassist.co.nz.

- Degree, returning and full year students are entitled to free travel insurance for up to 31 days for travel to Australia, Bali, Lombok and the Island of the South Pacific during the period of insurance or during their transit to and from New Zealand.
- Cover is available for immediate family members and children 18 years of age and under who are travelling and residing with you. Family members must be enrolled in the insurance on first arrival in New Zealand. Family members who are aged 60 or over must apply to Vero before cover can be granted. All claims by family members will have a claim excess and must be completed manually and sent directly to Vero.

Claims Excess

- \$200 for loss to a laptop computer under Section 2.
- \$100 for any other claim under Section 2 and Section 5.
- \$75 for any claim by a family member under Section 1.
- These amounts will be deducted by the insurer before the claim is paid. The level of excess applying to the cover may be varied during the period of cover.

Student Number

Policy Benefit Illustrations	Maximum Claimable Amount
Section 1 - Medical and Related Expenses	Unlimited
With the exception of the sub limits below:	
Alternative Medical Treatment	\$500
Optical (provided your policy is 6 months or more)	\$300
Emergency Dental	\$500
Mental Illness	\$20,000
Continuing treatment (following repatriation to your Country of Origin)	\$20,000
Medical Expenses (whilst you temporarily return to your Country of Origin)	\$200,000
Loss of Deposits (including nonrefundable education provider fees)	\$100,000
Repatriation due to mental illness	\$10,000
Resumption of Travel	\$30,000
Accompanying Relatives	\$100,000
Incidental hospital expenses	\$2,000
Funeral Expenses	\$100,000
False Arrest	\$10,000
Hijack Cash Benefit \$100 per day	\$2,000
Rental Vehicle Return	\$1,000
Travel Delay	\$10,000
Section 2 - Luggage, personal effects, travel documents, money and credit cards	\$30,000
With the exception of the sub limits below:	
Maximum limit any one item or pair of items	\$2,500
Deprivation of luggage	\$1,000
Unauthorised use of travel documents	\$5,000
Money lost or stolen	\$1,000
Section 3 - Missed Transport Connection	\$25,000
Section 4 - Death and Disablement by Injury	\$50,000
Section 5 - Personal Liability	\$2,500,000
Section 6 - Kidnap and Ransom	\$250,000
Section 7 - Rental Vehicle Excess	\$5,000