

## STUDENT SAFE MEDICAL/TRAVEL INSURANCE YOUR COVER AT A GLANCE

### GEOGRAPHIC LIMITATION (applicable to all cover sections below)

Please note you are covered for a maximum of 7 days for trips from your country of origin to New Zealand and vice versa (the number of trips during the period of insurance is unlimited). You are also covered for trips from New Zealand to Australia and the South Pacific (the number of trips and days during the insurance period is unlimited).

Your Insurance Cover	Whilst Travelling to or from your home country and New Zealand	Whilst in New Zealand	Whilst Visiting Australia or countries in the South Pacific
<b>SECTION A - PERSONAL EFFECTS</b>			
1) Accidental Loss or Damage  Claims settled based on replacement cost (new for old) on all items other than clothing, footwear and toiletries.  Claims on clothing, footwear and toiletries settled on replacement cost if less than 12 months old. Indemnity (depreciated value) otherwise.  Maximum \$3,000 per item.  <b>* Can specify items up to \$10,000 each to a limit of \$30,000.</b>	Yes, to \$20,000 plus specified items*.	Yes, to \$20,000 plus specified items*.	Yes, to \$20,000 plus specified items*.
2) Emergency purchases if luggage mislaid by a carrier. After 8 hours After 24 hours	Up to \$750 Up to \$1,500	Up to \$750 Up to \$1,500	Up to \$750 Up to \$1,500
3) Loss or Theft of Personal Documents	Up to \$3,000	Up to \$3,000	Up to \$3,000
4) Theft of Money	Up to \$1,000	Up to \$1,000	Up to \$1,000
<b>SECTION B - MEDICAL EXPENSES</b>			
1) General Practitioner ("GP") and Pharmaceutical Costs	Unlimited	Unlimited	Unlimited
2) Surgery recommended by a GP, including general, cardiac, oral and laproscopic surgery. The policy covers the actual costs of surgeons and anaesthetists' fees, prostheses, private hospital accommodation fees, other medical specialists fees, prescription and associated charges and outpatient theatre fees for day surgery. Specialist consultations and diagnostic procedures are also covered for up to six months before and six months after hospitalisation	Unlimited	Up to \$1 million	Unlimited
3) Hospitalisation where surgery may not be required e.g. asthma, diabetes, stroke, cancer or any other acute or chronic illness. The policy covers the actual costs of private hospital charges for chemotherapy and radiotherapy, private hospital accommodation fees, cardiologists fees and angiography related charges, other medical specialists fees, prescription and associated charges including CT and MRI scans and routine radiology. Specialist consultations and diagnostic procedures are also covered for up to six months before and six months after hospitalisation .	Unlimited	Up to \$1 million	Unlimited
4) GP recommended MRI and CT scans and angiograms, irrespective of whether hospitalisation is required.	Unlimited	Up to \$60,000 per person per annum	Unlimited
5) Home nursing treatment required after surgery covered under the policy	Not applicable	\$125 per day up to \$2,500 per person per annum	Not applicable

6)	GP recommended treatment from an Osteopath, Chiropractor, Homeopath or Acupuncturist	Not applicable	\$200 per provider type per annum subject to an annual maximum of \$500 for all provider types	Not applicable
7)	Emergency Dental Treatment	Up to \$1,500	Up to \$1,500	Up to \$1,500
8)	Optical Treatment for vision change during policy period		Up to \$250	
9)	Continuing Treatment after Policy Expires	Up to \$20,000	Up to \$20,000	Up to \$20,000
10)	Other Persons Travel and Accommodation costs to travel to you, stay with you, and to escort you.	Unlimited	Accommodation \$100 per day up to \$1,500 per annum. Unlimited in respect to travel	Unlimited
11)	Evacuation / Return to country of origin if you become disabled.	Unlimited	Unlimited	Unlimited
12)	Funeral and Cremation costs.	up to \$100,000	up to \$100,000	up to \$100,000
13)	Cash Allowance whilst in Hospital (after 24 hours).	\$100 per day up to \$10,000	\$100 per day up to \$2,000	\$100 per day up to \$10,000
14)	Accidental Death.	\$50,000 (\$5,000 if under 16 years)	\$50,000 (\$5,000 if under 16 years)	\$50,000 (\$5000 if under 16 years)
<b><u>SECTION C – DISRUPTED TRAVEL COVER</u></b>				
1)	Additional Travel and Accommodation costs if travel plans disrupted by strikes, weather, etc.	Unlimited	Unlimited	Unlimited
2)	Early return home – additional costs.	Unlimited	Unlimited	Unlimited
3)	Travel delay at point of departure for overseas travel – additional costs.	up to \$3,000	up to \$3,000	up to \$3,000
4)	Missed connection – costs to get to special event.	up to \$10,000	up to \$10,000	up to \$10,000
5)	Rental vehicle excess.	Not applicable.	up to \$2,000	up to \$2,000
6)	Hijack allowance \$500 per day distress allowance.	up to \$10,000	up to \$10,000	up to \$10,000
7)	Legal costs for false arrest.	up to \$10,000 (not in country of origin)	up to \$10,000	up to \$10,000
<b><u>SECTION D – LOSS OF DEPOSITS</u></b>				
	Cancellation of travel arrangements.	up to \$50,000	up to \$50,000	up to \$50,000
<b><u>SECTION E – PERSONAL LIABILITY</u></b>				
	Legal Liability for Accidental Death or Injury or Property Damage.	up to \$2,500,000	up to \$2,500,000	up to \$2,500,000
<b><u>SECTION F – KIDNAP AND RANSOM</u></b>				
	Reimbursement for Ransom Monies paid.	up to \$250,000	up to \$250,000	up to \$250,000
<b><u>SECTION G - SEARCH AND RESCUE</u></b>				
	Private Search and Rescue	up to \$10,000	up to \$10,000	up to \$10,000

- Various excesses apply to the policy. The main ones being:  
Section A \$50 (Laptops \$500)  
Section B \$Nil
- Refer to the Policy Wording for all terms, conditions and exclusions.