

# International Student

## Your travel insurance summary

### Insurance is a mandatory requirement

All international students are required to have appropriate medical and travel insurance while studying in New Zealand.

International Student insurance from Southern Cross Travel Insurance has been especially designed to provide international students with the cover they need. You'll have the comfort of knowing you'll be looked after if the unexpected happens.

### About Southern Cross Travel Insurance

Southern Cross Travel Insurance (SCTI) is New Zealand's leading travel insurer with more than 30 years of experience and is part of the Southern Cross Healthcare Group. This group includes New Zealand's largest health insurer and a network of private surgical facilities. Southern Cross is a household name in New Zealand.

### Are you eligible?

To be eligible to receive cover under this policy you must:

- (a) hold, or intend to hold, a current New Zealand student visa for the duration of the time that you are studying in New Zealand (or a visitor visa if studying for no more than 3 months); and
- (b) be enrolled at a New Zealand education provider.

### What are you covered for?

This policy covers medical and evacuation, changes to your journey, personal accident, personal liability, rental vehicle excess, cash and travel documents, and baggage and personal items.

For full details of cover limits, see the policy wording.

### Individual or Family cover?

You can be insured as either an individual or a family:

- 'Individual': applies to one eligible person who is named on the certificate of insurance.
- 'Family': applies to either:
  - one eligible person, any of their dependent children;
  - or
  - one eligible person, their spouse and any of their dependent children; all of whom are named on the certificate of insurance and are travelling together on the same itinerary.



### When the unexpected happens...

Please refer to the Schedule of Benefits for a summary of the applicable section limits and sub limits.

- We pay 100% of your qualifying medical costs in New Zealand (as per the schedule of benefits) with no excess deduction.
- Cover is provided for emergency dental treatment and replacement of glasses / contact lenses due to a change in vision.
- We cover you while travelling between your home country and New Zealand for up to 10 days.
- We cover you for travel to Australia & the South Pacific for up to 31 days.
- We also cover you in your home country for up to 90 days to a maximum of \$20,000 if you hold a return ticket to New Zealand.
- If your cover is continuous, we will cover conditions you have previously claimed to SCTI for (with the exception of chronic conditions) when you renew your International Student insurance.

# Other important things you need to know

## Your responsibility

This document is only a brief summary of the options available under International Student travel insurance and is provided to assist you to understand some of the benefits, features and limitations of the policy. It is not a substitute for the full policy wording. It is your responsibility to read, understand and accept the full policy wording before you purchase your policy.

The policy wording can be found at [www.internationalstudent.co.nz](http://www.internationalstudent.co.nz) or you can request it from your designated agent or school.

## Pre-existing medical conditions

Your pre-existing medical conditions are excluded under this policy. However, you can seek cover for your pre-existing medical conditions during the application process. We consider any medical or physical conditions, symptoms or circumstances which you are aware of, or a reasonable person in your circumstances ought to have been aware of, prior to your start date of insurance, to be pre-existing medical conditions, regardless of whether or not a diagnosis has been made.

To seek cover for your pre-existing medical conditions, please call us on **0800 784 691** (within New Zealand) or **+64 9 979 6597** (outside New Zealand) within 31 days of purchasing your insurance to complete a medical assessment, and we will advise whether we can offer cover for your pre-existing medical condition(s).

Any pre-existing medical conditions that we exclude from cover, you choose not to seek cover for, or do not tell us about, will remain excluded under your policy.

## Excesses

There is a \$100 excess for claims under Section 6 (Cash & Travel Documents). For a claim under Section 7 (Baggage & Personal Items), there is a \$200 excess per unexpected event plus an additional \$500 excess for each laptop, personal computer or tablet computer claimed.

## Extra protection for high value items

This policy provides cover up to \$2,500 per item for cameras and computers (including related accessories), \$1,500 per item for other personal items, and \$5,000 in total for all jewellery items up to the section limit specified in the schedule of benefits. High value items can be specified up to \$5,000 per item, with a \$15,000 maximum limit per policy for all specified items. If you require this extra protection, an additional premium will be applicable.

## Accidents involving injury

If any claim involves an accident, you must first make a claim to the New Zealand Accident Compensation Corporation (ACC).

## How do you buy International Student travel insurance?

There are two ways to apply for International Student travel insurance. You can buy an International Student policy online at [www.internationalstudent.co.nz](http://www.internationalstudent.co.nz) or by completing an application form and making payment through your designated agent or school.

## How to contact us

For further information call your designated agent or simply contact us.

Southern Cross Travel Insurance, Private Bag 99925, Newmarket, Auckland 1149, New Zealand

New Zealand Phone:	0800 784 691
International Phone:	+ 64 9 979 6597
Chinese Language Service:	0800 728 721
Email:	<a href="mailto:info@scti.co.nz">info@scti.co.nz</a>
Website:	<a href="http://www.internationalstudent.co.nz">www.internationalstudent.co.nz</a>

## Reasonable Care

This policy is intended to cover losses arising from unexpected events. It does not cover irresponsible actions such as leaving property unattended or leaving valuables unsupervised in a car. You must exercise reasonable care for the security of your personal property at all times.

## Southern Cross Emergency Assistance

With International Student travel insurance, you can call on Southern Cross Emergency Assistance 24 hours a day, seven days a week.

# Schedule of Benefits

Section limits and sub limits - the maximum cover for each section.

## Section Limits

The maximum cover per person, per year, in NZ\$

Section 1 Medical & Evacuation	UNLIMITED
Section 2 Changes to Your Journey	\$50,000
Section 3 Personal Accident	\$50,000
Section 4 Personal Liability	\$500,000
Section 5 Rental Vehicle Excess	\$1,500
Section 6 Cash & Travel Documents (\$100 excess applies per unexpected event)	\$1,000
Section 7 Baggage & Personal Items (\$200 excess applies per unexpected event and \$500 excess for each laptop, personal computer or tablet computer)	\$25,000

## Sub Limits

Some of the sections have sub limits for particular types of claims. These are set out below. Where a particular type of claim has no sub limit, the section limits set out on this page apply.

## Sub Limits

### Section 1

#### Medical & Evacuation

Optometrist Consultations	\$50 per visit, up to \$250 per person, per year
Lenses	\$100 per person, per year
Ancillary Services	\$200 per person, per year
Mental Health	\$20,000 per person, per year
Terrorism	\$100,000 per Policy
Emergency Dental Treatment	\$500 per person, per year
Cash Allowance While in Hospital	\$100 per complete 24 hour period, up to \$5,000 per person, per year
Extra Travel & Accommodation	\$5,000 per Unexpected Event
Accompanying Person	\$15,000 per Policy
Funeral Expenses or Return of Mortal Remains	\$25,000 per deceased person
Search & Rescue	\$10,000 per person, per year

### Section 2

#### Changes to Your Journey

Travel Delay	\$250 per 12 hour period, up to \$2,000 per Unexpected Event
Claims due to an Existing Condition of an Immediate Family Member	\$2,500 per person, \$5,000 per Policy

### Section 4

#### Personal Liability

Legal Costs Relating to False Arrest or Wrongful Detention	\$10,000 per person, per year
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### Section 7

#### Baggage & Personal Items

Unspecified Computers and Cameras (including related accessories)	\$2,500 per item
Maximum Total Unspecified Electronic Items	\$5,000 per Unexpected Event
Maximum Total Unspecified Jewellery	\$5,000 per Unexpected Event
Other Unspecified Items	\$1,500 per item
Specified Items	\$5,000 per item
Maximum Total Specified Items	\$15,000 per Policy
Baggage Delay (after 12 hours delay)	\$500 per Unexpected Event

### All sections

#### In Your Home Country

While on a visit to your home country you are covered in accordance with the terms of the policy	up to a maximum of, \$20,000 per Policy
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# Premiums

The cost of cover for the following period of time, for each type of cover in NZ\$.

Period	<i>Individual</i>	<i>Family</i>
1 month	70	132
2 months	139	263
3 months	173	333
4 months	211	410
5 months	263	514
6 months	316	616
7 months	369	719
8 months	421	821
9 months	474	923
10 months	526	1,026
11 months	579	1,128
<b>12 months</b>	<b>633</b>	<b>1,231</b>
13 months	684	1,333
14 months	737	1,436
15 months	791	1,540
16 months	842	1,642
17 months	896	1,744
18 months	949	1,847
19 months	1,001	1,949
20 months	1,054	2,052
21 months	1,107	2,154
22 months	1,159	2,257
23 months	1,212	2,359
24 months	1,265	2,462

The premiums set out in this table do not include any applicable age surcharges or cover for any specified items. Premiums are accurate as at 1 July 2019 but subject to change without notice.

## Important notes about premiums

The rates shown here apply to travellers aged up to 64. If you are aged 65 or over a premium surcharge will apply. These surcharges are calculated as follows:

### Aged 65-69:

an additional premium of 15% of the rate listed at left.

### Aged 70-74:

an additional premium of 75% of the rate listed at left.

### Aged 75-79:

an additional premium of 130% of the rate listed at left.

### Aged 80+:

an additional premium of 200% of the rate listed at left.

## Disclaimer

The information contained in this sales brochure is necessarily brief and general in nature and is subject to change without notice. You must refer to the International Student travel insurance policy wording available at [www.internationalstudent.co.nz](http://www.internationalstudent.co.nz) for details of the cover available and any limits, exclusions or other conditions that may apply. All premiums and benefits are in NZ\$.