New Zealand's leading International Student Insurance Provider

Uni-Care introduced the concept of Inbound Travel Insurance to New Zealand in 1989 and has been protecting international students, travellers and their families ever since.

Uni-Care works in partnership with education providers and international education agents to ensure students are protected from the moment they leave home until they return again.

Uni-Care operates a dedicated claims office to ensure the claim time requirements of our international students and their families are met.

UNI-CARE IS PROUD TO BE ASSOCIATED WITH QBE, A STRONG UNDERWRITER WITH INDEPTH GLOBAL EXPERIENCE & ITS EMERGENCY SERVICE PROVIDER, QBE ASSIST.

Claims and Emergency Assistance Contacts:

Toll free in New Zealand: 0800 UNICARE (0800.864.227) Toll free in Australia: 1800 UNICARE (1800.864.227)

Rest of the World: +64 .4.381.8166 (collect call)

Claims email: claims@crombie.co.nz Assistance email: gbeassist@gbe.com

Uni-Care International Travel Insurance Crombie Lockwood (NZ) Limited Toll free: 0800 UNICARE (0800.864.227) Telephone: 64.9.326.4039

> Email: insure@uni-care.org Website: www.uni-care.org

The NZ Student Plan Policy is issued/insured by QBE Insurance (International) Ltd.

World class Travel & Medical Insurance for International Students studying in New Zealand

Uni-Care NZ Student Plan



NZ Student Plan
is designed to
protect you from
when you
leave home until
you return



Uni-Care has been insuring travellers to New Zealand for more than 20 years. That makes us the most experienced provider of travel insurance for international students and visitors coming to New Zealand.

All this experience means that as well as understanding the risks faced by international students, travellers and their families we are also aware of the cultural needs to be considered at claim time.

NZ Student Plan Cover

NZ Student Plan is designed to cover the unexpected while away from home. Coverage limits are detailed in the Schedule of Benefits on the facing page.

Designed to help protect against the risks that accompany travelling and living overseas, NZ Student Plan also covers temporary return to the Country of Origin as well as trips to Australia and the South Pacific. Plus, you may also upgrade the NZ Student Plan Policy to cover visits to other countries.

Insurance is compulsory for International Students

All international students are required to have health and travel insurance while studying in New Zealand, so be safe and insure with Uni-Care. Our NZ Student Plan exceeds the insurance requirements of the NZ Ministry of Education's Code of Practice for the Pastoral Care of International Students.

Pre-Existing Medical Conditions

Pre-existing medical conditions are not automatically covered. In some circumstances cover can be arranged.

Schedule of Benefits

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Uni-Care NZ Student Plan	Per insured Person:
Section 1 Medical & Related Expenses (including Evacuation, Repatriation & Cancellation)	Unlimited
Section 2 Luggage & Personal Effects	\$15,000
Section 3 Missed Transport Connection	\$25,000
Section 4 Death or Disablement by Injury	\$50,000
Section 5 Personal Liability	\$2,500,000
Section 6 Kidnap & Ransom	\$250,000
Section 7 Rental Vehicle Excess	\$5,000
Some Sub Limits Apply to Sections 1 & 2	
Section 1 Medical & Related Expenses	
Alternative Medical Treatment (per year)	\$500
Optical cover per year (applies only to policies	\$300
issued for 6 months or longer)	
Treatment of Mental Illness & Counselling	\$20,000
(includes cover for attempted suicide)	\$200,000
Medical Expenses for temporary return to Country of Origin	3200,000
Continuing Treatment in Country of Origin	\$20,000
(following permanent return home)	,,
Loss of Deposits (including non-refundable	\$100,000
Education Provider fees)	
Repatriation due to Mental Illness, Suicide & Drugs/Alcohol	\$10,000
Expatriation	\$30,000
Accompanying Relatives (Includes cover for Pregnancy, Suicide & Drugs/Alcohol)	\$100,000
In Hospital Personal Cash (\$100 per day)	\$10,000
Funeral Expenses (Includes cover for Pregnancy, Suicide & Drugs/Alcohol)	\$100,000
False Arrest	\$10,000
Hijack Cash (\$100 per day)	\$10,000
Emergency Rental Vehicle Return	\$1,000
Travel Delay	\$10,000
Search & Rescue	\$10,000
Section 2 Luggage & Personal Effects	
Deprivation of Luggage	\$1,000
Unauthorised use of Travel Documents	\$5,000
Money lost or stolen	\$1,000
Maximum Individual Item Value (unless specified	\$2,500
and additional premium paid)	

Uni-Care protection is easy to get

Applying for Uni-Care is a simple electronic process. Apply online at www.uni-care.org or phone 0800 864 227 (NZ) or +64 9 362 4039 (outside NZ) where our friendly, experienced staff are ready to help with any questions.

"We understand the risks faced by international students, travellers and their families."