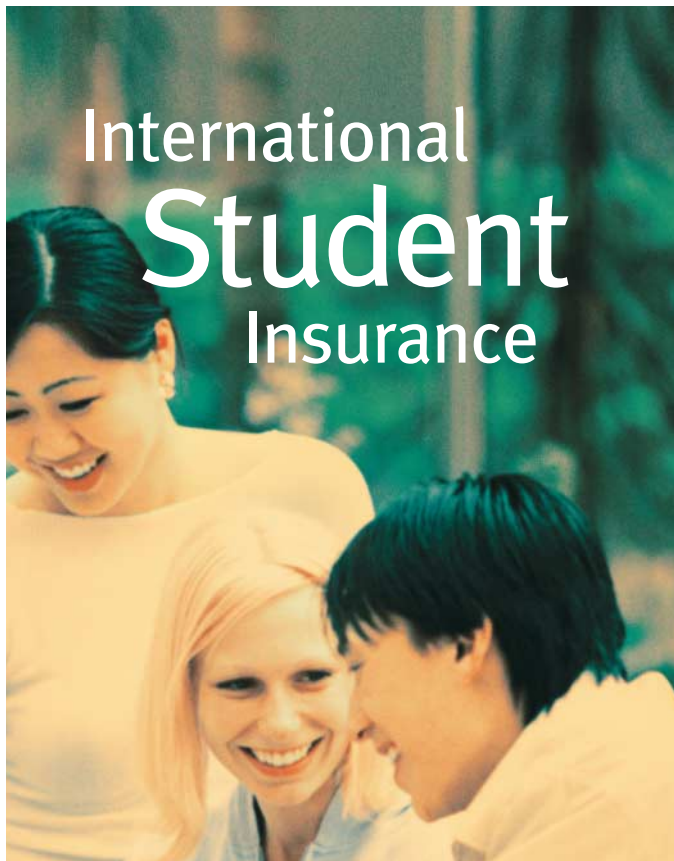


International Student Insurance



**Southern Cross
Travel Insurance**

Insurance designed for foreign
students studying in New Zealand

International Student Insurance

Studying in New Zealand is a great way to expand your educational horizons and your experience of life, but there are risks involved. That's why it's good to have the protection of Southern Cross International Student Insurance. Our insurance cover gives you the comfort of knowing that you'll be looked after if the unexpected happens.

Why you need insurance in New Zealand

- Hospital care in New Zealand is expensive.
- Most people need to see a doctor at some time.
- Dental emergencies can happen without warning.
- You might break or lose your glasses.
- Something unexpected might prevent you from finishing your studies.
- Travelling between your home country and New Zealand is a risk without insurance cover - you might get sick, lose your bags or miss a flight.
- You may want to visit Australia or the South Pacific while you're studying in New Zealand.
- Even though New Zealand is a relatively safe country, you could be robbed or hurt.
- You may plan on further study in New Zealand and want continuing medical cover for medical conditions that develop here.

And, if the unexpected does happen...

Do you qualify for cover?

To be eligible for Southern Cross International Student Insurance you must have a current New Zealand Student Visa.

Pre-existing Conditions

We generally do not cover pre-existing conditions. A pre-existing condition is any medical or physical condition or circumstance that you have before the start date of the policy. An existing medical condition can only be covered subject to completion of the medical certificate and approval from Southern Cross Travel Insurance. We will advise you in writing whether or not we are able to provide cover for your existing conditions.

How Southern Cross Travel Insurance can help

- We will pay 100% of your qualifying medical costs in New Zealand, with no excess.
- We cover you for doctors visits and prescription drugs.
- Emergency dental treatment is covered.
- We'll replace your glasses if you lose or break them.
- We can refund your fees if you can't finish your studies due to an unexpected event (but not due to the financial collapse of your school).
- We provide travel insurance cover for you while travelling between your home country and New Zealand for up to 10 days.
- We cover you for travel to Australia or the South Pacific for up to 31 days.
- We reimburse you if you are robbed or mugged, and your personal effects are stolen.
- Provided your cover is continuous, we cover for claimed conditions when you renew your International Student Insurance.

...we can fly you home, or send someone over to be with you.

Southern Cross Worldwide Assistance

Just one phone call to **+64 9 359 1600** (reverse charge) puts you in touch with emergency help when you need it, **24 hours a day, 7 days a week**. If you have an emergency or get sick, Southern Cross Worldwide Assistance can ensure you receive the right medical treatment or, if necessary, organise for you to be sent back to your home country.

Other important things you need to know

- We pay when the unexpected happens to you, but only for claims that are actual and reasonable.
- We will not pay for irresponsible actions, such as leaving personal items unattended.
- We will not pay if drugs, alcohol or illegal activity are involved.
- It is your responsibility to pay for medical check ups and treatment for the maintenance of your dental health.
- If any claim involves an accident, you must first make a claim to the New Zealand Accident Compensation Corporation (ACC).
- You are not covered for loss or theft that has not been reported to the police or authorities within 24 hours and a written report obtained.
- You will need to pay the first \$75 for a claim under Section 4 (Baggage & Personal Items) and Section 5 (Money & Travel Documents).
- You are not covered for losses that occur in your home country, except for events covered under Section 3 (Cancellation & Changes to Planned Journey).

Protecting your valuables while away from home

International Student Insurance provides cover of up to \$1,500 for everyday personal items, and \$2,500 for cameras, video cameras (including related accessories) and/or laptop computers. More expensive items can be 'specified' up to \$5,000. If you wish to take advantage of this extra protection, an additional premium is applied at the rate of 2% of the current value of each item.

Types of cover

Individual cover is designed for:

One person, of any age, who holds a current New Zealand Student Visa.

Family cover is designed for:

One person, of any age, who holds a current New Zealand Student Visa and their unmarried children 17 years and under travelling together; or

One person, of any age, who holds a current New Zealand Student Visa and their spouse and their unmarried children 17 years and under travelling together.

When are you covered?

Cover commences under Section 3 on the date the premium is received by us. Cover for all other sections of the policy commences once you have left your home country, provided that your premium is paid in full. Cover ceases at the end of the period specified on your certificate of insurance or on your final return to your home country, whichever occurs first.

Where are you covered?

Cover applies as follows:

- (a) For Section 3 - in your home country.
- (b) For all sections of the policy whilst in New Zealand and for the following multiple journeys:
 - departing your home country travelling to New Zealand (inclusive of transit stops) for up to 10 days;
 - departing New Zealand travelling to your home country (inclusive of transit stops) for up to 10 days (but excluding whilst you are in your home country with the exception of Section 3);
 - for multiple holiday journeys, departing New Zealand to Australia and the South Pacific region and returning to New Zealand, for up to 31 days.

The Southern Cross Guarantee

This leaflet provides a general outline of the International Student Insurance policy. After your application has been accepted you will receive a policy wording document and a certificate of insurance. If you are not completely satisfied with the terms and conditions of your policy, you may cancel your insurance within 10 days of purchase, provided no claims have been submitted. If you do cancel your policy within 10 days, we will refund the premium paid by you in full.

Call recording

All telephone calls with Southern Cross Travel Insurance are recorded and kept secure. We do this to ensure that any information given over the telephone can be easily verified.

Disclaimer

The information contained in this leaflet is necessarily brief and general in nature and is subject to change. You must refer to the International Student Insurance policy wording for details of the cover available and any limits, exclusions or other conditions that may apply. All premiums and benefits are in \$NZ.

How to arrange your cover

Step 1

Complete the application form in English.

Complete the medical certificate, which forms part of the application form, and sign at the bottom of the page.

Step 2

Post, deliver or fax your application form, which includes a medical certificate and payment to:

Directorate Office
Student Administration
The University of Auckland
Private Bag 92019
Auckland
New Zealand

International Fax: (64) 9 373 7078

If you are a returning student currently in New Zealand

Step 1

Complete the declaration at the International Student Health Office located in the Student Health Centre, office 392 or 394.

The International Student Insurance policy is underwritten by Southern Cross Benefits Limited, trading as Southern Cross Travel Insurance. We are 100% New Zealand owned. We sell, administer and pay claims from our New Zealand office.

Southern Cross Benefits Limited has an A+ (Strong) financial strength rating given by Standard & Poor's (Australia) Pty Ltd as at 26 November 2003.

The Rating Scale is:

AAA (Extremely Strong)	BBB (Good)	CCC (Very Weak)
AA (Very Strong)	BB (Marginal)	CC (Extremely Weak)
A (Strong)	B (Weak)	R (Regulatory Action)

Plus (+) or minus (-) signs following ratings from 'AA' to 'CCC' show relative standing within the major rating category. Full details of the rating scale are available for inspection at our offices. Standard and Poor's (Australia) Pty Ltd is an approved agency under the Insurance Companies (Rating and Inspections) Act 1994.

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Southern Cross Travel Insurance
166 Grafton Road
Private Bag 99934, Newmarket
Auckland, New Zealand

Effective 9 December 2003



Premium

Cost of cover

For 12 months for an individual **\$599**pa, for 12 months for an family **\$1139**pa

Schedule of Benefits

	Section 1	Section 2	Section 3	Section 4	Section 5	Section 6	Section 7	Section 8
The maximum cover for the following categories in \$NZ:	Medical Expenses	Evacuation & Repatriation	Cancellation & Changes to Planned Journey	Baggage & Personal Items*	Money & Travel Documents*	Personal Accident	Personal Liability	Rental Car Excess
Per person per year (Unless otherwise stated)	Unlimited	Unlimited	\$50,000	\$25,000	\$1,000	\$50,000 (maximum per policy)	\$2,500,000	\$1,500

Schedule of Benefits Sub-limits

Medical Expenses

Optometrist Consultants	\$50 per visit \$250 per person, per year
Spectacles/Lenses	\$250 per person, per year
Physiotherapists/Chiropractors/Acupuncturists/ Osteopaths/Podiatrists/Dietitians	\$200 per person, per year
Psychology & Psychiatry	\$2,000 per person, per year
Emergency Dental Treatment	\$500 per person, per year
Medical Treatment After Journey	\$10,000 per person
Hospitalisation Cash Benefit (in addition to Medical Expenses)	\$100 per 24hr period \$10,000 per person, per year
Extra Travel & Accommodation Expenses/Meal Allowance	\$5,000 per event
Accompanying Persons (maximum of 2)	\$50,000 per policy

Evacuation & Repatriation

Return of Mortal Remains/Funeral Expenses	\$100,000 per person
Search & Rescue	\$10,000 per person, per year

Cancellation & Changes to Planned Journey

Travel Delays & Missed Connections	\$250 per 12hr period \$2,000 per event
Hijack Cash Benefit	\$500 per event

Baggage & Personal Items

Unspecified Items	\$1,500 per item
Camera/Video Camera/Laptop Computer	\$2,500 per item
Specified Items	\$5,000 per item
Maximum Total Specified Items	\$15,000 per policy
Baggage Delay (after 12 hours delay)	\$500 per event

Personal Liability

False Arrest Expenses/Wrongful Detention	\$10,000 per person, per year
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***\$75 excess per event applies to sections 4 and 5**

15% off TravelCare premiums

International Student Insurance policyholders qualify for our Southern Cross member rates on TravelCare insurance.

So if you require cover for overseas leisure travel please call our consultants to discuss your requirements on

0800 800 571

International Student Insurance Application Form

PLEASE COMPLETE THIS APPLICATION FORM IN ENGLISH

Policyholder Details

☐ Mr ☐ Mrs ☐ Ms ☐ Miss

Family Name:

(As shown in passport)

First or Given Names:

Date of Birth:

/ / (Day/Month/Year)

Home Country:

Visa details

Are you a permanent resident of NZ? ☐ Yes ☐ No

Do you have a current NZ Student Visa? ☐ Yes ☐ No

Contact details in New Zealand

Address:

Home Phone:

Day/Work Phone:

Fax:

Mobile No:

Email Address:

Name of school/educational institution attending in NZ:

Office use only:

Code stamp/Broker stamp:

02/9296

Policy No:

Other Family to be insured

Family Name:

(As shown in passport)

First or Given Names:

Date of Birth:

(Day/Month/Year)

/ /

/ /

/ /

/ /

Please see overleaf for 'Family' definition under Types of cover.

Cover selected

☐ Individual ☐ Family

Start Date

/ / (Day/Month/Year)

(The date of departure from your Home Country, or if you are in New Zealand the date you want cover to begin).

Period of Insurance required

Number of months:

Cost of cover:

\$

Please see overleaf for the Cost of cover.

Do you wish to "specify" any items valued at more than \$1,500?

☐ Yes ☐ No

You can specify items to up to \$5,000. Simply add 2% of the value of the item to the insurance premium. For example, a specified item valued at \$2,000 costs an additional \$40. You must attach a receipt or current valuation (dated within the last 12 months) of the specified item(s).

Items/Description:

Current Value:

Specified item premium:

\$

(if applicable)

Cover commences under Section 3 on the date the premium is received by us. Cover commences for all other sections of the policy on your start date or on the date we receive your premium in full, whichever is the later.

To be completed by the Policyholder or Parent/Guardian

- If you have answered 'yes' to any of the questions above, you must write a full description of medical condition(s) and treatment/medication below. In the case of a Family application please specify which family member the medical condition(s) applies to.

Medical conditions that you already suffer from are not automatically covered under the policy. You will be advised in writing by us whether or not we are able to provide cover for your existing condition.

[illegible]

Doctor in Home Country?

☐ Yes ☐ No If yes, please provide details.

Name of contact:

City:

Phone: Fax:

Name of contact:

City: Country:

Phone: Fax:

Email:

I (the Policyholder or Parent/Guardian) declare that:

- i I am authorised by each person named as an insured person to complete this form and to sign it on their behalf.
- ii I am authorised by the credit cardholder to charge their credit card (if this is the payment method I have selected).
- iii All answers given above are complete, true and accurate. I have not withheld any information likely to affect the terms of acceptance of this application for cover. If I have not provided complete, true and accurate information, Southern Cross Benefits Limited may cancel my policy and refuse any claim(s) I may make.
- iv My policy contract is made up of my policy wording and my Certificate of Insurance. It is my responsibility to read and be familiar with the policy wording. I acknowledge that my policy contains conditions and exclusions.
- v I am not travelling with the intention of receiving medical treatment.
- vi I authorise Southern Cross Benefits Limited (which includes its representatives, consultants and international assistance agent, Southern Cross Worldwide Assistance and any re-insurer) to collect, hold and use information about the insured persons for the purposes of deciding to issue a policy, specific terms applying, investigating and verifying claims and otherwise relating to matters covered by the policy terms. I authorise any doctor, hospital, clinic or other person to give Southern Cross Benefits Limited any and all information concerning my current and past medical history. A photocopy of this authorisation shall be valid as the original. Each of the insured persons has the right to access and correct health and personal information held about them.
- vii I understand that I may cancel this policy within 10 days of purchase provided that no claims have been submitted, and receive a full refund of the premium paid. I understand that after this period the policy will be non-refundable (except to the extent that you may be entitled to a refund under the Consumer Guarantees Act 1993).
- viii I understand that I must inform Southern Cross Benefits Limited of any change of address, and that it is my responsibility to ensure I renew my insurance without any lapse in cover.
- ix I understand that the International Student Insurance policy is underwritten by Southern Cross Benefits Limited.

Signature of Policyholder or Parent/Guardian:

Date: / /