

Studentsafe Inbound Learners

Policy number: AGA ARA 2018
Ara Institute of Canterbury

Website: www.insurancesafenz.com

Claims Assistance Phone Number
Within New Zealand: 0800 486 004 or 09 488 1638
Worldwide Reverse Charge: +64 9 488 1638



Ceasing Your Studies

If you withdraw from your studies before the course end date and remain in New Zealand, cover under the plan will continue until the expiry of your current Student Visa, provided the required premium has been paid to Ara Institute. If you withdraw from your studies before the course end date and leave New Zealand, then cover under the plan will cease as soon as you leave New Zealand. If you obtain an alternative visa and plan to remain in NZ, or you plan to leave NZ and travel, then you can purchase additional insurance cover.

Additional Insurance Cover

If cover is required that is outside of our policy coverage, for instance because you are planning to study abroad, travel for a holiday to countries not covered or you require additional insurance cover, you will need to purchase cover by visiting www.insurancesafenz.com. Students who have an Inbound Learners policy are entitled to a 15% discount. The 15% discount applies to our standard pricing and any additional premium for Pre-existing medical cover but does not apply to any additional premium for specified items. Use the promo code **LEAVIP18** to receive your discount.

Policy Features

- Travel insurance cover for travel between your country of origin and New Zealand up to 31 days prior to your Course Start Date. This cover applies to Transit stops only, of no more than 72 hours, and does not include extended holidays or long diversions to other countries en-route to New Zealand.
Returning students who return to their country of origin on a temporary basis during the period of insurance or between study years have 90 days travel insurance cover in respect of medical expenses for new conditions, or for pre-existing medical conditions that we have previously agreed in writing to cover, in addition to a loss of deposits benefit. The maximum benefit in respect of medical expenses for this extension is \$200,000
- **Holiday Cover**
- Returning students are entitled to travel insurance for up to 31 days for travel to Australia, Bali, Lombok and the Islands of the South Pacific during the period of insurance or during their travel to and from New Zealand.
- All other students are entitled to travel insurance for up to 16 days for travel to Australia, Bali, Lombok and the Islands of the South Pacific during the period of insurance or during their travel to and from New Zealand.

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. General Exclusions apply to every section in the policy. Section Exclusions apply only to specific sections of the policy. For full details of all exclusions please read the Studentsafe Inbound Learners policy wording at www.insurancesafenz.com.

Claims Excess

The Studentsafe Inbound Learners Platinum policy has an excess of \$100 applicable for claims made under the Luggage, Personal Effects, Travel Documents, Money and Credit Cards section and a \$200 excess is applied to claims for any portable computer or sporting equipment. For personal liability claims the excess is the greater of your tenancy bond or \$500 for damage to property.

Some important things you need to know

This brochure is a guide only. For full details of all applicable terms, conditions, limits and exclusions please read the policy wording.

- The insurance is automatic upon enrolment for students under 60 years of age, which means no application forms are required.
- The premium you pay to Ara Institute includes statutory levies, GST and fees paid to Ara Institute and Marsh for their administration of the plan.
- 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, pregnancy, terminations or contraceptives.
- You are required to take reasonable care in protecting your property from theft, loss or damage.
- Cover for household goods such as fridges, furniture, televisions etc is not provided under the policy.
- If your claim is a result of an accident, you are required to lodge the claim with ACC in the first instance.
- If you fail to comply with your Duty of Disclosure it may result in your policy being void or cancelled or the amount we pay if you make a claim being reduced.
- If any claim under this policy is in any respect fraudulent, then we can, at our sole discretion, not pay your claim and cancel your cover under this policy from the date that the incorrect statement or fraudulent claim was made to us.

Keep this Brochure

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. Your student number serves as your insurance number. Do not worry if you misplace your wallet card or lose your brochure, AGA holds details of your membership in the plan and can verify your cover very quickly with Ara Institute, even if you are out of New Zealand.

Claims Information

Worldwide Emergency Assistance While Travelling

In the case of an emergency during your travel or transit outside New Zealand, you can phone +64 9 488 1638 (reverse charge) from anywhere in the world for advice when you need it.

Making Claims in New Zealand

All local claims are handled by AGA to ensure smooth and prompt claim settlement. Marsh is responsible for ensuring that claims handling performance is maintained to the highest standard.

If you need to make a claim, download a copy of the claim form from www.insurancesafenz.com and complete it in full. Send the form together with your receipts and any supporting information to: Studentsafe, PO Box 112316, Penrose, Auckland 1642 or email us at claims@insurancesafenz.co.nz.

Provided that you supply your bank details on the claim form, AGA will direct credit any claim settlement to your bank account. AGA processes many thousands of claims each year. By providing correct and comprehensive information on your claim form, AGA can settle your claim faster.

Claim Pre-approval

If the medical expenses you are expecting are going to be substantial, you can apply to AGA to have a claim payment made directly to a hospital. To commence this process please complete a claim form as soon as possible prior to the procedure or call us on 0800 486 004.

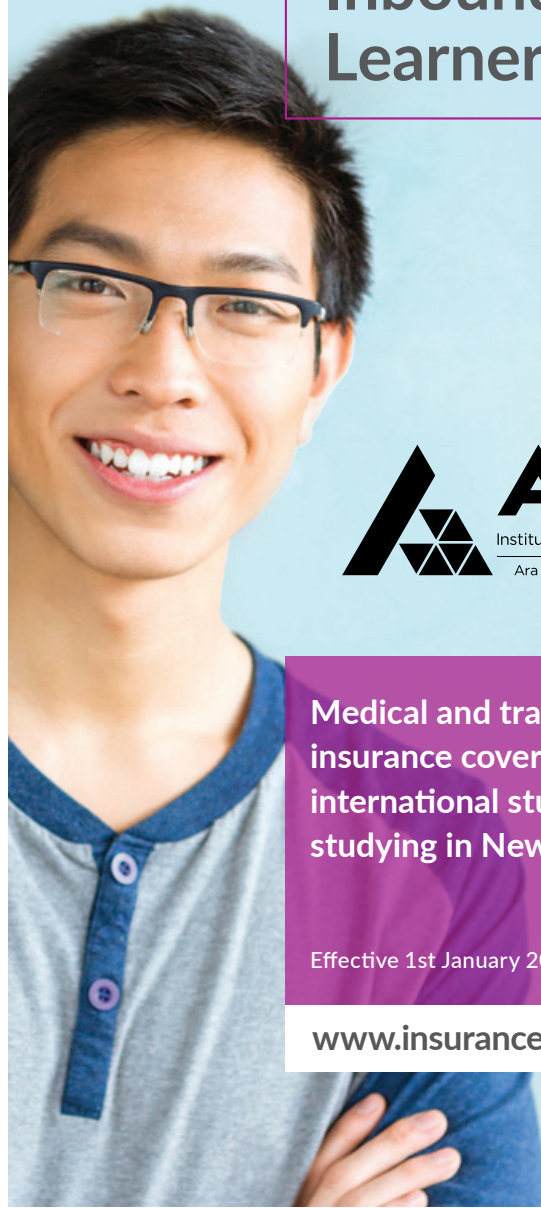
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Studentsafe

Medical & Travel Insurance

Inbound Learners



Medical and travel insurance cover for international students studying in New Zealand

Effective 1st January 2018

www.insurancesafenz.com

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Congratulations! You've made the decision to study in New Zealand. Studying and setting up a home in a new country is an exciting adventure. But like all travel, this comes with some level of risk and for this reason, all international students studying in New Zealand are required, by the 'Education (Pastoral Care of International Students) Code of Practice 2016', to have medical and travel insurance for the duration of their study. The Studentsafe Inbound Learners Platinum policy is designed for this purpose.

Studentsafe insurance has been developed in association with Marsh, and is issued and managed by AWP Services New Zealand Ltd trading as Allianz Global Assistance (AGA) and underwritten by Allianz Australia Insurance Limited ABN 15 000 122 850 (Incorporated in Australia) trading as Allianz New Zealand.

Visit our website at www.insurancesafenz.com to learn more about your policy. You should read the policy wording for detailed terms, conditions, limits and exclusions.

Allianz Australia Insurance Limited – Financial Strength Rating and Overseas Policyholder Preference Disclosure Notice

Allianz Australia Insurance Limited has an AA- insurer financial strength rating given by Standard & Poor's (Australia) Pty Limited.

The rating scale* in summary form 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 (-): Ratings from "AA" to "CCC" may be modified by the addition of a plus (+) or minus (-) sign to show relative standings within the major rating categories. *A full description of the rating scale is available via www.allianz.co.nz/insurer-rating.

An overseas policyholder preference applies. Under Australian law, if Allianz Australia Insurance Limited is wound up, its assets in Australia must be applied to its Australian liabilities before they can be applied to overseas liabilities. To this extent, New Zealand policyholders may not be able to rely on Allianz Australia Insurance Limited's Australian assets to satisfy New Zealand liabilities.

Arranging Cover

If you plan to study at Ara Institute and are under the age of 60, you are automatically eligible for cover under the Studentsafe Inbound Learners Platinum policy for your study course. If you are 60 years of age or older, you will first need to complete a Medical Risk Assessment form before cover can be confirmed.

If you wish to insure family members under the plan, a Family Application form needs to be completed. If any of those family members are over 60 years of age, they must also complete a Medical Risk Assessment form.

The Medical Risk Assessment and Family Application forms are available from your International Student Office or you can contact us at help@insurancesafenz.co.nz or go to our website www.insurancesafenz.com

Payment

In order to be covered under the plan you and your family members need to also pay a premium. Full year students pay an annual premium and part year students pay a proportion of the annual premium. The premium is payable through Ara Institute and may change from year to year.

Record of Cover

Your registration at Ara Institute together with payment of the premium is evidence of cover under the plan. Your student number is also your insurance number. A record of your insurance cover is held by Ara Institute, AGA and Marsh. Once Ara Institute sends your enrolment details to AGA, a record of cover will be sent to your email address.

Pre-existing Medical Conditions

You are **not** automatically covered for Pre-existing Medical Conditions.

A Pre-existing Medical Condition is any medical or physical condition or circumstance that:

- (a) you; or
- (b) a family member covered under this plan; or
- (c) a parent or close family member (in your country of origin) not covered under this plan;

may have before you enrol in the plan, and which may result in a claim being made. This includes conditions or circumstances the individual was aware of, or ought to have been aware of, but did not seek treatment for.

Pre-existing Medical Conditions are a general exclusion under this insurance plan.

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, we may agree to offer cover for (a) you or (b) a family member covered under this plan in certain circumstances. You will need to complete a Medical Risk Assessment form before you start your studies, to apply for this cover. This form is available from our website on www.insurancesafenz.com

It is very important that you read the policy wording and the definition of a Pre-existing Medical Condition.

Period of Cover

Cover under this plan applies while you are enrolled at Ara Institute.

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, the period of insurance starts on the later of 16 days before you start your course of study or on the day your existing compliant insurance expires.

End of Cover

Returning Students

Your cover ends on the earliest of the following:

- the date you arrive in your Country of Origin;
- 150 days after the completion of your course;
- the expiry date of your Student Visa;
- the date you withdraw from your course of study and leave New Zealand;
- the date when you are being repatriated under this policy to your Country of Origin; or
- any date that we have otherwise agreed or notified in writing;

provided the annual premium has been paid in your final year of study.

All other students

Your cover ends on the earliest of the following:

- the date you arrive in your Country of Origin;
- the expiry date of your Student Visa;
- the date you withdraw from your course of study and leave New Zealand;
- the date when you are being repatriated under this policy to your Country of Origin; or
- any date that we have otherwise agreed or notified in writing;

provided the appropriate premium has been paid.

Student Number _____

Carry this card with you at all times. Your student number at Ara Institute is also your insurance number under the plan. Use the QR Code to automatically download our Studentsafe App. Once you receive your record of cover, you can update the App with your personalised policy number and pin.



Schedule of Benefits

	Studentsafe Inbound Learners (Platinum)
SECTION 1 - MEDICAL AND RELATED EXPENSES	Unlimited
Subject to the following sub limits:	
Medical Expenses - Terrorism	Unlimited
Medical Expenses whilst you temporarily return to Country of Origin	\$200,000
Continuing Treatment (following repatriation to your Country of Origin)	\$20,000
Alternative Medical Treatment	\$500
Emergency Dental	\$500
Optical	\$300
Mental Illness	\$20,000
Accompanying Relatives	\$100,000
Residential Nursing Benefit and Scholarship Student Living Allowance	
• Residential Nursing	\$2,500
• Living Allowance	\$3,000
Incidental Hospital Expenses	\$2,000
Funeral Expenses	\$100,000
Search and Rescue	\$10,000
SECTION 2 - REPATRIATION AND TRAVEL DISRUPTION	Unlimited
Subject to the following sub limits:	
Repatriation and Travel Disruption - Terrorism	\$100,000
Loss of Deposits (including any non-refundable education provider fees)	\$100,000
Repatriation Due to Mental Illness	\$25,000
Resumption of Travel	\$30,000
False Arrest	\$10,000
Hijack Cash Benefit (\$100 per day)	\$2,000
Rental Vehicle Return	\$1,000
Travel Delay	\$10,000
Missed Transport Connection	\$25,000
SECTION 3 - LUGGAGE, PERSONAL EFFECTS, TRAVEL DOCUMENT, MONEY AND CREDIT CARDS	\$25,000
Subject to the following sub limits:	
Maximum limit any one item or pair of items	\$2,500
Special Item limit - Portable Computers and Portable Electronic Equipment	\$2,500
Fire Damage to Property	\$5,000
Deprivation of Luggage	\$1,000
Replacement of Travel Documents	\$3,000
Unauthorised Use of Travel Documents	\$5,000
Money Lost or Stolen	\$1,000
SECTION 4 - DEATH AND TOTAL DISABLEMENT BY INJURY	\$50,000
SECTION 5 - PERSONAL LIABILITY	\$2,500,000
Subject to the following sub limits:	
Residential Property Damage	\$500,000
SECTION 6 - KIDNAP AND RANSOM	\$250,000
SECTION 7 - RENTAL VEHICLE EXCESS	\$5,000