

International Student travel insurance



Insurance that looks after international students while they are studying in New Zealand.



Effective from 1 August 2014

Why do you need International Student travel insurance?

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

International Student travel 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 one of New Zealand's most recognised and trusted travel insurance companies. We have more than 30 years of experience and provide a range of specialised insurance products.

Are you eligible?

To be eligible to apply for and 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 three months); and
- (b) be enrolled at a New Zealand education provider.

What are you covered for?

International Student travel insurance offers you a choice of two plans:

• StudentEssentials

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

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

• StudentMax

Our most comprehensive plan, StudentMax, includes all the types of cover listed above for StudentEssentials, with the addition of cover for baggage and personal items.

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

Do you need Individual or Family cover?

There are two cover types available:

- **'Individual'**: applies to one person who meets our eligibility criteria and is named on the certificate of insurance.
- **'Family'**: applies to either:
 - one person who meets our eligibility criteria and any of their dependent children; or

- one person who meets our eligibility criteria, 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.

What else should you know?

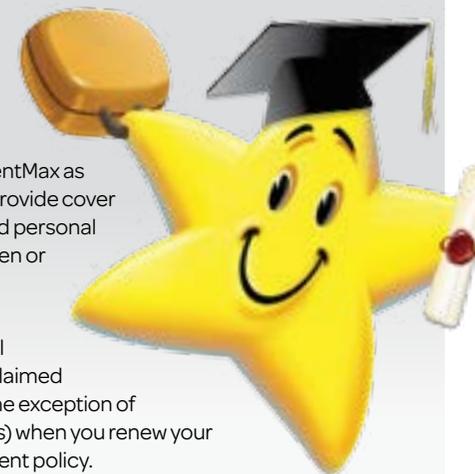
Pre-existing conditions

Pre-existing conditions are not automatically covered under your International Student policy. A pre-existing condition is any medical or physical condition, symptom or circumstance 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, regardless of whether or not a medical diagnosis has been made.

If you have any pre-existing conditions that you would like to seek cover for, please declare them in your application, then call us on 0800 784 691 (within New Zealand) or +64 9 356 2733 (outside New Zealand) to speak with a medical assessor, who will advise whether we can offer cover for your pre-existing condition(s).

When the unexpected happens...

- We pay 100% of your qualifying medical costs in New Zealand, with no excess deduction.
- We have a generous benefit for emergency dental treatment.
- We refund your student 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 31 days.
- We cover you for travel to Australia & the South Pacific for up to 31 days.
- If you select StudentMax as your plan, we will provide cover if your baggage and personal items are lost, stolen or damaged.
- If your cover is continuous, we will cover previously claimed conditions (with the exception of chronic conditions) when you renew your International Student policy.



Pre-existing condition(s) that you do not want to seek cover for, or do not tell us about, will remain excluded under your policy.

Extra protection for high value items

Our StudentMax plan provides cover up to \$2,500 per item for cameras and computers (including related accessories) and \$1,500 per item for other personal items, up to the section limit specified in the schedule of benefits. High value items can be specified under the StudentMax plan up to \$5,000 per item, with a \$15,000 maximum limit for all specified items. If you require this extra protection, an additional premium is applied at 2% of the current value of the item, or \$200, whichever is the lower amount.

The StudentEssentials plan does not offer any cover for baggage and personal items.

Other important things you need to know

- This policy is designed for temporary visitors studying in New Zealand. If you are injured or become ill and the cost of medical and/or additional expenses is likely to exceed the cost of evacuation, we are entitled to return you to your home country if you are medically fit to fly.
- A requirement of this policy is that you must have access to a valid email address in order for SCTI to communicate with you on all matters relating to your policy, and a New Zealand bank account to receive any claim payment relating to your policy.
- It is your responsibility to read and to be familiar with the policy wording for this policy. The policy wording can be found at www.internationalstudent.co.nz or you can request it from your designated agent.
- Provided your return to your home country is on a temporary basis (you must hold a return ticket to New Zealand and you must intend on returning to New Zealand) for a period not exceeding 90 days, you will receive cover in accordance with the terms of the policy, up to a maximum of \$20,000 per policy.
- If any claim involves an accident, you must first make a claim to the New Zealand Accident Compensation Corporation (ACC).
- We pay when the unexpected happens to you, but only for claims that are actual and reasonable.
- There is a \$100 excess for claims under Section 6 (Cash & Travel Documents). For a claim under Section 7 (Baggage & Personal Items) of the StudentMax plan, there is a \$200 excess per unexpected event plus an additional \$500 excess for each laptop, personal computer or tablet computer claimed.
- 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.

- You are not covered for medical check-ups and treatment for the maintenance of your dental health.
- You are not covered for loss, theft or damage that has not been reported to police, security or appropriate authorities within 24 hours and a written report obtained.
- If you have applied for permanent residency and are injured or become ill, we are still entitled to return you to your home country if you are medically fit to fly. So if you are thinking about living permanently in New Zealand, we would strongly recommend that you review your policy and its suitability for your circumstances. Once you are a permanent resident of New Zealand, you are no longer eligible for cover under this policy.

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 or by completing an application form and making payment through your designated agent.

How to contact us

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

New Zealand Phone: 0800 800 571

International Phone: + 64 9 379 4970

Email: student@scti.co.nz

Chinese Language Service: 0800 728 721

For further information call your agent or simply contact us at www.internationalstudent.co.nz or on 0800 800 571.

Tips for completing the application form

- Please complete the application form in English.
- Be sure to complete the medical questions which are part of this application form, and sign at the bottom of the page.
- If you need more information or help with your application please contact your agent or send us an email.
- Completed application forms and payment should be provided to your designated agent.

International Student travel insurance

Application Form

If you need any assistance in completing this application form please call your designated agent or email **student@scti.co.nz**

Agent / Broker code

/

Policyholder details

Mr Mrs Ms Miss

Family name *(As shown in passport)*

First or given names

Date of birth *(Day/Month/Year)*

Home country

Student ID number *(If known)*

Visa details

Are you a permanent resident of NZ? Yes No

Do you hold a current NZ student visa for the duration of the time you are studying in New Zealand (or a visitor visa if studying for no more than three months)? Yes No

Contact details in New Zealand

Address

Home phone

Daytime phone

Mobile

Email address

Name of school/educational institution attending in NZ

Other family to be insured (if any)

Family name	First/given name	Date of birth
		/ /
		/ /
		/ /
		/ /

Cover selected & period of insurance

Type of cover Individual Family

Months

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)*

Cover under your StudentMax or StudentEssentials policy commences on your start date of insurance or on the date we receive your premium in full, whichever is later.

Plan & premium (Please see overleaf for details)

StudentEssentials* StudentMax

**(Section 7 – Baggage & Personal Items cover does not apply)*

Premium \$

Specified items

Please refer to "Extra protection for high value items" in this sales brochure.

Do you wish to specify any items? Yes No

If you need to claim for the specified item(s), you must be able to provide:

- an original receipt (dated within the last 12 months); or
- an original receipt and a current valuation (dated within the last 12 months) if your receipt is more than 12 months old.

Description (including brand or make) and current value in NZ\$:

Specified item premium \$

Method of payment

Total premium \$

Cheque MasterCard Visa Diners Club Amex

(Please make cheques payable to Southern Cross Benefits Ltd)

Credit card holder's name

Credit card number

□□□□ □□□□ □□□□ □□□□

Expiry date *(Month/Year)*

□ / □

(Please turn over to complete medical questions)

Medical questions

To be completed by the policyholder or parent/guardian
(if the applicant is under 18 years):

Pre-existing conditions are not automatically covered under your International Student policy. If you have any pre-existing conditions that you would like to seek cover for, please declare these now.

Pre-existing condition(s) that you do not want to seek cover for, or do not tell us about, will remain excluded under your policy.

What is a pre-existing condition?

For the purposes of the International Student policy, a 'pre-existing condition' is: in relation to each person named on your certificate of insurance, any medical or physical conditions (including congenital conditions, anomalies or defects but excluding congenital blindness and deafness), symptoms or circumstances which you are aware of, or a reasonable person in your circumstances ought to have been aware of:

- for which advice, care, treatment, medication or medical attention has been sought, given, or recommended; or
- for which you are awaiting test results or further investigation, specialist treatment or specialist consultation; or
- which have been diagnosed as a medical condition, or indicative of a medical condition; or
- which are of such a nature to require, or which potentially may require medical attention; or
- which are of such a nature as would have caused a prudent, reasonable person to seek medical attention;

prior to your start date of insurance and regardless of whether or not a medical diagnosis has been made.

I have read and understood "What is a pre-existing condition?" above

Please carefully select an option below:

I do not have any pre-existing conditions

(Select this option if you do not have any pre-existing conditions)

I wish to apply for cover for my pre-existing condition(s)

(Select this option if you have any pre-existing condition(s) that you would like to apply for cover for).

You will need to phone 0800 784 691 (within New Zealand) or +64 9 356 2733 (outside New Zealand) to speak with a medical assessor, who will advise whether we can offer cover for your pre-existing condition(s). They will provide you with the assessment number(s) which you will need to enter below. Unless and until we provide you with an assessment number, your pre-existing condition will not be covered under this policy.

I have a pre-existing condition(s) but do not want to apply for cover for it

(Select this option if you do NOT want to apply for cover for your pre-existing condition(s), and accept that they will not be covered under this policy).

Medical assessment number (if applicable)

Assessment number _____

Doctor or hospital in home country

Name of doctor _____

Phone _____

City _____

Emergency contact/Guardian

Name _____

Phone _____

Declaration

You (the applicant or parent/guardian of an applicant aged under 18 years) declare and undertake to Southern Cross Benefits Limited (SCTI) that:

- You are eligible to buy the policy in accordance with the policy wording.
- You are 18 years or older (or as the parent or guardian of the applicant, you accept the terms of this declaration on behalf of the applicant) and you are authorised by each person named as an insured person to:
 - complete the application process for the policy on their behalf;
 - make changes or cancel the policy on their behalf;
 - submit any claim under the policy on their behalf, providing such details as may be required by SCTI; and
 - comply with any request to provide information to SCTI on their behalf and ensure that such information is true and correct.
- You are authorised by the credit card holder to charge the credit card as the method of payment for the policy.
- Your policy contract is made up of the policy wording (a copy of which you acknowledge has been made available to you at www.internationalstudent.co.nz prior to making this declaration) and certificate of insurance. It is your responsibility to read and be familiar with the policy wording. You acknowledge that your policy contains conditions, limits and exclusions.
- All information that you have given is complete, true and accurate and you understand that if any information is not complete, true or accurate, SCTI may cancel your policy and refuse any claim(s) that you make.
- You and any other insured person are not travelling with the intention of receiving medical treatment and none of the people to be insured have been advised by a registered medical practitioner that they are not fit to travel.
- You and any other people to be insured under this policy will be travelling together.
- You will notify SCTI of any change of contact details and that it is your responsibility to ensure you renew your insurance without any lapse in cover.
- You understand that, if you have selected StudentEssentials as your plan then you have no cover under Section 7 (Baggage & Personal Items).
- You understand that the information that SCTI (and its representatives) collects or holds about you and the other persons covered, or to be covered, under the policy will be used in accordance with our privacy statement. You can access our privacy statement at www.scti.co.nz.
- You understand that section 67C of the Life Insurance Act 1908 prohibits payment, under a life insurance policy, in respect of the death of a minor under the age of 16 years, to any person other than the parents or guardians of the minor, or one of them, or certain other persons specified in section 67 of the Life Insurance Act 1908.

Signature of policyholder

(or parent/guardian if policyholder is under 18 years of age)

Date / / _____

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 opposite. Where a particular type of claim has no sub limit, the section limits set out above 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/ Return of Mortal Remains	\$25,000 per deceased person
Search & Rescue	\$10,000 per person, per year

Section 2

Changes to Your Journey

Travel Interruption	\$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
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

Premiums

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

Period	StudentEssentials		StudentMax	
	Individual	Family	Individual	Family
1 month	44	84	55	104
2 months	82	154	110	208
3 months	107	203	137	263
4 months	125	244	167	324
5 months	157	303	208	406
6 months	187	364	250	487
7 months	219	426	292	568
8 months	250	486	333	649
9 months	281	547	375	730
10 months	312	608	416	811
11 months	344	670	458	892
12 months	375	729	500	973
13 months	406	790	541	1,054
14 months	437	851	583	1,135
15 months	469	911	625	1,217
16 months	499	973	666	1,298
17 months	531	1,034	708	1,379
18 months	562	1,094	750	1,460
19 months	594	1,155	791	1,541
20 months	624	1,216	833	1,622
21 months	656	1,276	875	1,703
22 months	687	1,337	916	1,784
23 months	718	1,398	958	1,865
24 months	749	1,458	1,000	1,946

The premiums set out in this table do not include any applicable age surcharges or cover for any pre-existing conditions or specified items.

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 above.

Aged 70-74:
an additional premium of 75% of the rate listed above.

Aged 75-79:
an additional premium of 130% of the rate listed above.

Aged 80+:
an additional premium of 200% of the rate listed above.

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 for details of the cover available and any limits, exclusions or other conditions that may apply. All premiums and benefits are in NZ\$.



Southern Cross Worldwide Assistance

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

From anywhere in the world, just one phone call to **+64 9 359 1602**

puts you in touch with people who can help you.

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.

Southern Cross Travel Insurance

Cooling off period

This sales brochure 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 policy within 14 days of your start date of insurance, provided no claims have been made, and receive a full refund. If you cancel your policy we will not pay any claims made by you. No premium is refundable once a claim is made (except to the extent that you may be entitled to a refund under the Consumer Guarantees Act 1993).

Call recording

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

Standard and Poor's

The International Student travel insurance policy is underwritten by Southern Cross Benefits Limited, trading as Southern Cross Travel Insurance. We are 100% New Zealand owned.

Southern Cross Benefits Limited has an A+ (Strong) financial strength rating given by Standard & Poor's (Australia) Pty Ltd. 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 www.standardandpoors.com. Standard and Poor's (Australia) Pty Ltd is an approved agency under the Insurance (Prudential Supervision) Act 2010.

This paper is 100% recyclable and printed using soy-based inks and Elemental Chlorine Free (ECF) paper that has been bleached without using harmful chlorine gas. It is produced by a third party certified mill that follows the stringent environmental standards and sources wood products from Well Managed Forests that promote sustainable afforestation.

For further information call your agent or simply contact us at

www.internationalstudent.co.nz

or on 0800 800 571

Chinese Language Service 0800 728 721

Southern Cross Travel Insurance

Private Bag 99925, Newmarket, Auckland 1149, New Zealand

This sales brochure is effective from 1 August 2014