



Uni-Care Educational Travel Insurance Service

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UNI-CARE INSURANCE INFORMATION IN SUPPORT OF A WAIVER REQUEST

The Uni-Care Travel and Medical Policy is designed to protect New Zealanders from the risks they face when they travel, work, and study overseas. Uni-Care protects policyholders against risk which is beyond the means of the individual traveller or their family. Some of the risks covered by Uni-Care are;

Medical Care – General medical consultations, for unforeseen illness and/or injury, including hospitalisation/surgery, scans/x-rays, and General Practitioner referred physiotherapy, chiropractic, and specialist treatment.

Medical Evacuation – Medical emergencies do not always occur where suitable medical facilities are readily available; when this happens and our medical advisors agree, the Uni-Care policy covers the cost of medically escorted evacuations

Family Travel Costs – When a policyholder is seriously ill, Uni-Care will cover the costs of bringing up to two family members from New Zealand to be at their bedside

Need to return to New Zealand in a hurry? – If a family member in New Zealand becomes seriously ill or dies Uni-Care will cover your return travel costs to allow you to be with your family and then return to your overseas location.

Plus a few extra benefits;

Most Insurance Policies will not cover claims arising out of the use of alcohol or drugs, the Uni-Care Policy provides cover of up to \$10,000 to return you home and/or allow your family to travel to be with you

Uni-Care will also pay the first \$10,000 of medical expenses in relation to depression, stress, anxiety, mental or nervous disorder. If the Uni-Care Medical Advisor agrees that your condition is so severe you cannot continue with the purpose of your travel, then the policy will also cover the costs to bring you home.

Uni-Care never closes. Our after hours emergency co-ordinators are just a phone call away, they and our claims department will offer assistance as required, either to you directly or in critical cases to the provider of your medical care.

Disclaimer; This is an overview of the cover provided by the Uni-Care Policy, and should be read in conjunction with the policy document which lists terms and conditions of cover. The Uni-Care Policy and brochure listing the schedule of benefits payable may be accessed at www.uni-care.org