

UNI-CARE IS COMMITTED TO QUALITY INSURANCE THAT MAXIMISES PROTECTION FOR INTERNATIONAL STUDENTS STUDYING IN NEW ZEALAND

We always maintain the highest level of insurance protection. Our 'no compromise' approach to quality and safety is recognised and appreciated by students, their families and education providers. We operate a dedicated claims office, this helps us ensure that our supporting services operate to the highest level of efficiency for your safety and welfare.

UNI-CARE HAS A LONG STANDING RELATIONSHIP WITH ONE OF THE WORLD'S MOST SECURE UNDERWRITERS



& THE WORLD'S FOREMOST EMERGENCY SERVICE



CLAIMS AND EMERGENCY ASSISTANCE CONTACTS

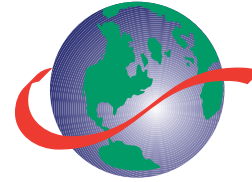
Toll free in New Zealand:
0800 864 227 (0800 UNICARE)

Toll free in Australia:
1800 864 227 (1800 UNICARE)

Outside New Zealand and Australia:
+64-4-381 8166 (collect)

Claims email: claims@crombie.co.nz
Assistance email: aklopsmed@internationalsos.com

PLEASE NOTE: This is a brochure only. All limits are expressed in NZ Dollars. Sub limits, terms, conditions and excesses may apply. Please refer to the Uni-Care NZ Student Policy Wording for full terms and conditions. AIG and the AIG logo are trademarks of American International, Inc.



uni-care

**TRAVEL AND
MEDICAL
INSURANCE**

NZ STUDENT PLAN

**WORLD CLASS, FULLY COMPREHENSIVE
INSURANCE FOR INTERNATIONAL
STUDENTS STUDYING IN NEW ZEALAND**

*For travel to, from & within New Zealand, plus visits
to Australia and the South Pacific Islands, Bali & Lombok*

Uni-Care International Travel Insurance

**Crombie Lockwood (NZ) Limited
PO Box 32167 Devonport
Auckland 0744, New Zealand
Telephone: 64-9-446 1166
Facsimile: 64-9-445 8832
Email: insure@uni-care.org
www.uni-care.org**

This policy is underwritten by American Home Assurance Company (New Zealand Branch) incorporated with limited liability in the USA, trading as AIG New Zealand, a member of American International Group, Inc.

WHAT IS SPECIAL ABOUT UNI-CARE?

Uni-Care is New Zealand's longest established and most experienced provider of travel insurance for international students and visitors to New Zealand. We understand the cultural needs of international students and have designed the Uni-Care NZ Student Plan to help protect against the risks that accompany travelling and living overseas.

WHAT WILL MY NZ STUDENT PLAN COVER ME FOR AND WHERE WILL I BE COVERED?

The NZ Student Plan is designed to cover your unexpected medical costs in New Zealand, and in your country of origin when you return on a temporary basis to visit family. You may also upgrade your NZ Student Plan to cover visits to countries other than New Zealand or your country of origin.

This policy will not cover any loss, damage or legal liability

arising directly or indirectly from Travel in, to, or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria.

PRE-EXISTING MEDICAL CONDITIONS

- Pre-existing medical conditions are not automatically covered. In some circumstances, providing a medical declaration is submitted, cover can be arranged.

HOW DO I APPLY AND WHAT WILL IT COST?

Apply online at: www.uni-care.org

As you complete the application form the number of days and the cost are automatically calculated. Costs may be calculated in advance at www.uni-care.org/inboundcalculators.html

NZ Student Plan

NZ\$468.47 for 365 days

* Premium cost includes NZ Government levies & GST

SCHEDULE OF BENEFITS IN NZ\$ (per insured person)	NZ STUDENT PLAN
Section 1 Medical & Related Expenses (including Evacuation, Repatriation & Cancellation)	Unlimited
Section 2 Luggage & Personal Effects	\$30,000
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 issued for 6 months or longer)	\$300
Treatment of Mental Illness & Counselling (includes cover for attempted suicide)	\$200,000
Medical Expenses for temporary return to Country of Origin	\$200,000
Continuing Treatment in Country of Origin (following permanent return home)	\$20,000
Loss of Deposits (including non-refundable Education Provider fees)	\$100,000
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
Emergency Rental Vehicle Return	\$1,000
Travel Delay	\$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 and additional premium paid)	\$2,500