

UNI-CARE IS COMMITTED TO QUALITY INSURANCE THAT MAXIMISES PROTECTION FOR FOR STUDY, WORK AND HOLIDAY OVERSEAS

We always maintain the highest levels of insurance protection. Our 'no compromise' approach to quality and safety is recognised and appreciated by travellers and their families alike. 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.

WHICH PLAN DO I CHOOSE?

PLAN A - for travel to the USA, Canada, Japan & Continental Europe.

PLAN B - for travel to the United Kingdom and the rest of the world, excluding countries specified under Plan A and countries excluded below, refer *.

PLAN C - for travel to Australia and the South Pacific Islands, Bali & Lombok.

*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.

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)

Outside New Zealand: **+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 Outbound Policy Wording for full terms and conditions.

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uni-care

TRAVEL AND MEDICAL INSURANCE

**FOR NEW ZEALAND RESIDENTS TO
STUDY, WORK AND TRAVEL OVERSEAS**

Apply online at:

www.uni-care.org

15% discount when you apply via our website

Uni-Care Educational Travel Insurance

Crombie Lockwood (NZ) Limited

P.O. Box 32-167 Devonport

Auckland 1330, New Zealand

Telephone: 64-9-446 1166

Facsimile: 64-9-445 8832

Email: insure@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 SO SPECIAL ABOUT UNI-CARE?

Uni-Care offers world class, fully comprehensive insurance protection for New Zealanders travelling overseas for study, work and holiday. We understand the needs of overseas travellers and have designed Uni-Care Outbound Plans A, B and C to help protect against the risks that accompany travel to other countries.

WHAT WILL MY OUTBOUND INSURANCE COVER ME FOR?

Each of our plans is designed to cover your unexpected medical costs overseas as well as those unforeseen additional costs that accompany illness, or the extra costs if weather disrupts your travel. You may also upgrade plans B and C to cover you during visits to higher risk countries than

those plans are intended for.

As noted overleaf, benefits will not be provided if you Travel in, to or through certain countries.

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

Costs are calculated online as you apply. Preview your costs at www.uni-care.org/outboundcalculators.html

Standard rates:	Plan A	Plan B	Plan C
<i>365/366 days premiums</i>	\$1660	\$1046	\$681

SCHEDULE OF BENEFITS IN NZ\$ <i>(per insured person)</i>	OUTBOUND PLANS
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	
Continuing Treatment in Country of Origin (following return home)	\$1,500
Loss of Deposits	\$100,000
Expatriation	\$100,000
Accompanying Relatives	\$100,000
In Hospital Personal Cash (\$100 per day)	\$10,000
Funeral Expenses	\$100,000
Return of Personal Effects to NZ following death of Insured Person	\$5,000
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