

Studentsafe Inbound Medical and Travel Insurance

Your insurance cover has changed. Please see below for how the Studentsafe Inbound Insurance Policy applies to these changes.

Category of student	Cover Start Date	Cover End Date	Premium payments
Returning students Returning student means a student engaging in full-time study in a course that is by nature continuous through a number of successive semesters of one or more academic years and who was insured under the same policy in the preceding semester.	For students who were insured under the policy in the preceding semester and who are continuing with their course of study, or enrolling in a further course of study with your Education Provider, cover continues between semesters/terms. This includes full travel cover whilst in Transit between New Zealand and your Country of Origin or for holidays to Australia, Bali, Lombok and the Islands of the South Pacific. 31 days prior to the Course Start Date, including Transit from your Country of Origin to New Zealand, for students who were not insured under the policy in the preceding semester.	Cover ends at: 1.Your arrival in your Country of Origin following completion of Your course of study; or 2.150 days following your Course End Date or to the expiry date of your approved Visa, whichever is the earlier, provided you have paid an Annual Premium in your final year of study; or 3.You being repatriated under this policy to your Country of Origin; or 4.Withdrawing from your course of study and leaving New Zealand; or 5.Any date that we have otherwise agreed or notified to you in writing, whichever happens first. 6.Cover under Section 1 Medical and Related Expenses will cease 21 days after any international Student insured under this policy is granted New Zealand residence class visa. This change in cover is because upon gaining residency the Student is eligible for publicly funded health care in New Zealand. The balance of the policy benefits will continue until the expiry date of the policy.	Two Semesters/Terms or Annual Premium payments. Premium means the premium set by Us and payable for cover under this policy for a full academic year.
Annual students First time students who are studying in New Zealand for one year	31 days prior to the Course Start Date, including Transit from your Country of Origin to New Zealand, for students who were not insured under the policy in the preceding semester. On the day you leave your Country of Origin to travel to New Zealand, or 31 days prior to your Course Start Date whichever is the latest date	Cover ends at: 1.Your arrival in your Country of Origin following the completion of Your course of Study, or 2.On the expiry of your current approved Visa; or 3.You being repatriated under this policy to your Country of Origin; or 4.Withdrawing from your course of study and leaving New Zealand; or 5.Any date that we have otherwise agreed or notified you in writing, whichever happens first 6.Cover under Section 1 Medical and Related Expenses will cease 21 days after any international Student insured under this policy is granted New Zealand residence class visa. This change in cover is because upon gaining residency the Student is eligible for publicly funded health care in New Zealand. The balance of the policy benefits will continue until the expiry date of the policy.	Annual Premium payments. Premium means the premium set by Us and payable for cover under this policy for a full academ-ic year.

POLICY DETAILS

Student Name
Ke Liang
Date of Birth
18/11/2002
Student ID
300666449
Policy Name
Inbound
Educational Provider
Victoria University of Wellington
Family Cover Applied
No
Course Start Date
19/02/2024
Course End Date
19/08/2024
Visa Expiry Date
31/08/2024
Residence Class
Visa
No

<p>Part year students Students who are studying part of the academic year or attending a short course.</p>	<p>31 days before the initial Course Start Date in which you are enrolled or have arranged to enrol in.</p>	<p>Cover ends at:</p> <ol style="list-style-type: none"> 1. Your arrival in your Country of Origin following the completion of Your course of Study, or 2. On the expiry of your current approved Visa – provided you have paid the Appropriate Premium; or 3. You being repatriated under this policy to your Country of Origin; or 4. Withdrawing from your course of study and leaving New Zealand; or 5. Any date that we have otherwise agreed or notified you in writing, whichever happens first 6. Cover under Section 1 Medical and Related Expenses will cease 21 days after any international Student insured under this policy is granted New Zealand residence class visa. This change in cover is because upon gaining residency the Student is eligible for publicly funded health care in New Zealand. The balance of the policy benefits will continue until the expiry date of the policy. 	<p>Part Year Premiums payments. Premium payment means the premium set by Us and payable for cover under this policy.</p>
---	---	--	--

Important Information

This Studentsafe Inbound Insurance policy is suitable for students studying within New Zealand.

Excess

An excess is the amount that will be deducted from Our settlement if You make a claim. The Excess applies under this policy to each separate event giving rise to a claim. Please refer to the Policy Wording for more information on excesses.

Exclusions

Exclusions refer to events that are not covered under this policy. Please refer to the Policy Wording for more information on what is excluded.

Pre-existing Medical Conditions

Pre-existing Medical Conditions are not automatically covered under this policy. If cover is required, please refer to your Policy Wording for details and eligibility criteria. A Studentsafe Medical Risk Assessment Form will need to be completed and forwarded to assess@medicalhotline.co.nz within 28 days of your arrival into New Zealand or within 28 days of your first Course Start Date where you have Studentsafe Insurance, as per your policy document. Acceptance is subject to Allianz Partners approval and payment of an additional premium.

Refer to your Inbound Policy Wording for the definition of a Pre-existing Medical Condition for more information.

Family Cover

Your spouse and financially dependent children and legal wards 18 years of age and under can also be covered under the same Studentsafe Inbound Policy.

Family members can apply to your Education Provider to be insured under the policy and an additional family or couple premium will be payable. You will need to complete a Family Application form to insure Your Family members and pay the appropriate Premium to your Education Provider.

Acceptance is subject to Allianz Partners approval and payment of the additional premium.

Contact Details

Within New Zealand: 0800 486 004 or 09 488 1638
Worldwide reverse charge: + 64 9 488 1638
Enquiries email: help@insurancesafenz.co.nz
Claims email: claims@insurancesafenz.co.nz
Our website: <https://www.insurancesafenz.com/studentsafe>

Emergency Assistance

We provide you with easy access to our 24-hour Emergency Assistance services, in the event you require hospitalisation, emergency/medical evacuation or repatriation services. We can also help with alternative travel and accommodation arrangements or if you have lost your baggage or money while in transit.

If one of these emergencies occurs during your travel or in transit, you can phone +64 9 488 1638 (reverse charge) from anywhere in the world.

Insurer Financial Strength Rating

The Hollard Insurance Company Pty Ltd has a financial strength rating of A- (Excellent) issued by A.M. Best Company Inc. The rating scale is:

AAA	Extremely Strong	BB	Marginal	CC	Extremely Weak
AA	Very Strong	B	Weak	C	Selective Default
A	Strong	CCC	Very Weak	D	Default
BBB	Good				

Further information on these ratings is available <http://www.ambest.com/home/ratings.aspx>. An overseas policyholder preference applies. Under Australian law, if The Hollard Insurance Company Pty Ltd 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 The Hollard Insurance Company Pty Ltd's Australian assets to satisfy New Zealand liabilities.

The Studentsafe Inbound Policy is issued and managed by AWP Services New Zealand Limited trading as Allianz Partners, Level 3, 1 Byron Avenue, Takapuna, Auckland 0622 and underwritten by The Hollard Insurance Company Pty Ltd ABN 78 090 584 473 (Incorporated in Australia), ("Hollard"), Level 26, 188 Quay Street, Auckland 1010.

This is a Record of Cover for your Travel & Medical insurance only. You must refer to your Studentsafe Inbound Policy Wording on the Insurancesafe NZ website for complete details of the cover, terms, conditions, limits, sub-limits and exclusions that apply to this policy.

This policy is not suitable for students who are studying outside of NZ, unless written notice from Allianz Partners has been provided. For further information on this, please contact your Education Provider.