

Important – Please Read!

Thank you for choosing Aotearoa International Student travel insurance. Because you are a visitor to New Zealand, we appreciate that you have special needs. That is why we designed a plan for you that covers your day-to-day medical expenses, emergency medical assistance and other travel related risks while you are in New Zealand. You are also covered for some journeys outside New Zealand – an extra benefit to ensure you have comprehensive travel insurance.

It is very important that you understand the terms and conditions of this policy. To help you understand this policy document we have tried to write it in simple, easy to understand language. The spirit and intent of this policy is to cover you for **unexpected** events. However, no insurance policy covers every possible eventuality. Because we want to be able to pay your claim in the event of a qualifying loss, it is important that you understand your obligations under this contract. Please read it.

Again, thank you for purchasing this policy. We hope that your time in New Zealand is memorable and that you have confidence knowing that we are here to help you if the unexpected happens.

Introduction

When we issue an International Student insurance policy you receive a **certificate of insurance** along with this policy wording and any written confirmation of waivers or changes to the policy terms. Within this policy wording the **schedule of benefits** states the maximum sums insured and sub limits per person, per year. There are both general conditions and general exclusions that apply to all sections of the policy. In addition, there are conditions and exclusions specific to each section.

There are two **plan** types to choose from – the plan you choose determines your level of cover:

StudentMax applies to all insured persons named on the certificate of insurance and for all Sections of the policy (**Sections 1 – 8**).

StudentEssentials applies to all insured persons named on the certificate of insurance and for **Sections 1 – 7 only**. No cover applies under Section 8 – Baggage and Personal Items. You can choose to specify items up to \$5,000 for an additional premium under the StudentEssentials Optional Policy Extension (Specified Items).

Sometimes insured persons become disappointed when they discover, after the fact, that their loss is not covered because they did not read or fully understand these conditions and exclusions. Some examples are:

- Pre-existing conditions are not automatically covered. The health of your family, even those not travelling to New Zealand, is important to consider when you arrange insurance because they too, can have pre-existing conditions.
- 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 under all Sections of the policy up to a maximum of \$20,000 per policy.
- If during your period of insurance, you suffer a chronic condition (exceeding or expected to exceed \$200,000 in total) we will reimburse you the actual and reasonable medical expenses incurred within 12 months following the date that you sustained the chronic condition, or the date that the chronic condition was first diagnosed. At the conclusion of 12 months, all cover for medical expenses relating to the chronic condition will cease. However, you may still be eligible to claim under other Sections of the policy. If you suffer a chronic condition, you will not be eligible to receive cover for that condition upon any subsequent renewal of your policy.

**When the unexpected happens contact
Worldwide Assistance reverse charge on +64 9 359 1602,
24 hours a day, 7 days per week.**

Under some circumstances, you must contact Worldwide Assistance. If in doubt, it is always safer to call us for advice.

Schedule of Benefits

The maximum cover for the following categories in \$NZ
Per person per year (unless otherwise stated).

Section 1	Medical Expenses	Unlimited
Section 2	Evacuation & Repatriation	Unlimited
Section 3	Cancellation & Changes to Planned Journey	\$50,000
Section 4	Personal Accident (maximum per policy)	\$50,000
Section 5	Personal Liability	\$2,500,000
Section 6	Rental Car Excess	\$1,500
Section 7	Money & Travel Documents (\$75 excess per event)	\$1,000
Section 8	Baggage & Personal Items (\$200 excess per event plus an additional \$500 excess for each laptop or personal computer claimed).	\$25,000

StudentEssentials provides no cover under Section 8

When are you covered?

Cover commences under Section 3 on the date the premium is received by us. Cover for all other Sections of your StudentMax or StudentEssentials policy commences once you have left your home country, provided that your premium is paid in full. Cover ceases at the end of the period specified on your certificate of insurance or on your final return to your home country, whichever occurs first.

Where are you covered?

While in New Zealand.

Departing your home country travelling to New Zealand (inclusive of transit stops) for up to 31 days.

Departing New Zealand travelling to your home country (inclusive of transit stops) for up to 31 days.

Multiple holiday journeys, departing New Zealand to Australia and the South Pacific region and returning to New Zealand, for up to 31 days.

In your home country provided your return 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 up to a maximum of \$20,000 per policy.

Sub limits

Some of the section limits have sub limits for particular types of losses or claims. These are described below. Where a particular type of loss or claim has no sub limit then the section limits above apply.

Section 1 Medical Expenses

Optometrist Consultants	\$50 per visit \$250 per person, per year
Lenses (change in vision only)	\$100 per person, per year
Physiotherapists/Chiropractors/Acupuncturists /Osteopaths/Podiatrists/Dieticians /Dermatologists ("Wellbeing Specialists")	\$200 total limit for all Wellbeing Specialists' treatment claimed, per person, per year
Mental Health	\$20,000 per person, per year
Emergency Dental Treatment	\$500 per person, per year
Medical Treatment After Journey	\$10,000 per person
Cash Allowance Whilst in Hospital (after 72 hours)	\$100 per 24hr period \$10,000 per person, per year
Extra Travel & Accommodation Expenses/Meal Allowance	\$5,000 per event
Accompanying Persons (maximum of 2)	\$50,000 per policy
Medical Expenses Due to Terrorism (Including Evacuation, Return of Remains/Funeral Expenses and Hijack Cash)	\$100,000 per policy

Section 2 Evacuation & Repatriation

Return of Mortal Remains/Funeral Expenses	\$100,000 per person
Search & Rescue	\$10,000 per person, per year

Section 3 Cancellation & Changes to Planned Journey

Travel Delays & Missed Connections	\$250 per 12hr period \$2,000 per event
Hijack Cash	\$500 per event

Section 5 Personal Liability

False Arrest Expenses/Wrongful Detention	\$10,000 per person, per year
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Section 8 Baggage & Personal Items

StudentEssentials provides no cover under Section 8

Unspecified Items	\$1,500 per item
Camera/Video Camera/Laptop Computer	\$2,500 per item
Specified Items	\$5,000 per item
Maximum Total Specified Items	\$15,000 per policy
Baggage Delay (after 12 hours delay)	\$500 per event

Definitions

Wherever the following words appear in this document starting with Capital Letters, such words mean:

'We', 'Us', 'Our'

the underwriter of this policy.

'You', 'Your', 'Yourself'

The insured person(s) named on the certificate of insurance.

'Australia & South Pacific'

Departing and returning to New Zealand for international travel to the following destinations: Australia, New Caledonia, Fiji, Vanuatu, Samoa, American Samoa, Tonga, Cook Islands, French Polynesia, Tahiti, Norfolk Island, Bali, Lombok and Niue.

'Chronic unexpected Injury or Illness'

Where the reasonable expenses necessarily incurred by You (or expected to be incurred by You) in respect of medical advice, treatment by a medical practitioner and other actual, necessary and reasonable associated expenses exceed, or are expected to exceed, \$200,000 in total.

'Claimed Condition(s)'

Any of Your medical or physical conditions or circumstances, excluding Chronic Unexpected Injury or Illness and not otherwise excluded by this policy, developing after Your Original Start Date.

'Designated Agent'

Any person or organisation who has signed a valid agent agreement with us

'Excess'

The amount of any loss or claim You are responsible for. Also known as the 'Deductible'.

'Family'

The policyholder and any of their unmarried children 17 years and under, or the policyholder and the policyholder's Spouse and any of their unmarried children 17 years and under. Both Spouse and children must accompany the policyholder.

'Financial Collapse'

Any service provider You are relying on during Your Planned Journey and any education provider that:

- (a) is not able to pay its debts as they fall due for payment in the ordinary course of business; or
- (b) ceases to carry on normal business operations; or
- (c) has not paid money to another service provider whose services You are relying on; or
- (d) is placed in receivership or liquidation; or
- (e) becomes subject to statutory management.

'Home Country'

Is the country of origin nominated by You as being the country in which You principally resided prior to applying for cover.

'Illness'

An Unexpected sickness or disease which first manifests itself during Your Period of Insurance, but does not include any sickness or disease which is attributable to or referable to a Pre-Existing Condition.

'Immediate Family'

Your Spouse, fiancée, parent, grandparent, brother, sister, child, grandchild, parent-in-law, brother and sister-in-law, son and daughter-in-law.

'Indemnity Value'

The current value of the relevant item calculated on the basis of original cost less an allowance for depreciation.

'Injury'

Unexpected physical and bodily injury, which happens as a result of external violence during Your Period of Insurance.

'Manual Work'

Any trade, work of a physical nature, or work that is not undertaken in an office.

'Medical Expenses'

Reasonable expenses necessarily incurred by You during Your Period of Insurance in respect of registered (or legally qualified equivalent) medical advice, treatment by a medical practitioner and other actual, necessary and reasonable associated expenses. Where a sub limit is stated under Section 1, expenses will be paid in accordance with the relevant sub limit.

'Original Start Date'

The date specified on Your first certificate of insurance, provided that Your policy cover has been renewed continuously since this date.

'Period of Insurance'

Cover commences under Section 3 on the date the premium is received by Us (or Our Designated Agent). Cover for all other Sections of Your StudentMax or StudentEssentials policy commences on Your Start Date or the date We received Your premium in full, whichever is the later.

Cover applies as follows:

- (a) 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 up to a maximum of \$20,000 per policy.
- (b) For Section 3 - in Your Home Country for travel other than return to Your Home Country on a temporary basis.
- (c) Whilst in New Zealand and for the following multiple journeys:
 - departing Your Home Country travelling to New Zealand (inclusive of transit stops) for up to 31 days;
 - departing New Zealand travelling to Your Home Country (inclusive of transit stops) for up to 31 days (but excluding whilst You are in Your Home Country with the exception of cover provided in (a) and (b) above);
 - for multiple holiday journeys, departing New Zealand to Australia and South Pacific region and returning to New Zealand, for up to 31 days.

Cover ceases at the end of the period specified on Your certificate of insurance, or on Your final return to Your Home Country, whichever occurs first.

‘Planned Journey’

Any journeys for which:

- (a) cover is provided during the Period of Insurance; and
- (b) pre-booked and prepaid Scheduled Transport was arranged by You in advance.

‘Pre-Existing Condition’

In relation to each Relevant Person, any medical or physical conditions or circumstances:

- (a) which You are aware of, or ought to have been aware of; or
- (b) for which advice, care, treatment, medication or medical attention has been sought, given, or recommended; or
- (c) which have been diagnosed as a medical condition, or an Illness or indicative of an Illness; or
- (d) are of such a nature to require, or which potentially may require medical attention; or
- (e) are of such a nature as would have caused a prudent, reasonable person to seek medical attention;

prior to the Start Date of Your policy.

‘Public Place’

Any area to which the public has access (whether authorised or not) including but not limited to hotel foyers and grounds, restaurants, public toilets, beaches, airports, railway stations, bus terminals, taxi stands and wharves.

‘Relevant Information’

All truthful information and facts known to You or which the circumstances ought to have been known by You, or which You should have ascertained or verified.

‘Relevant Person’

- (a) each person named on the certificate of insurance; or
- (b) each person who is a member of the Immediate Family of each person named on the certificate of insurance; or
- (c) each person with whom You are travelling, or whose circumstances affect Your travel, or on whom Your travel depends.

‘Rental Vehicle’

A standard model motor vehicle designed to carry no more than 8 passengers including the driver, rented by You, and from a licensed motor vehicle rental agency. Cover under this section extends to motorcycles or mopeds with a maximum of 200 cc rating.

‘Scheduled Transport’

Air, rail, sea and/or coach transport operated by an established, licensed airline, passenger carrying service operator, tour operator or as a public transport service in each case providing regular, scheduled transport for fare paying passengers.

‘Student Fee’

The total course costs and other financial commitments associated with the course for which the student has enrolled and which are payable by the student. The Student Fee also includes (where applicable) any costs that are paid to an education provider, where the education provider is acting as an agent for collection of those monies for the passing to a third party.

‘Spouse’

The person to whom You are:

- (a) legally married; or
- (b) with whom You live in a relationship equivalent to marriage, (whether of the same or opposite gender),

and with whom you have continuously cohabitated for the period of at least 3 months prior to the date Your Period of Insurance commences.

‘Start Date’

The date specified on Your current certificate of insurance.

‘Terrorism’

Any act, or preparation in respect of action designed to influence the government or any political division in pursuit of political, religious, ideological gain and with the purpose of intimidating the public.

‘Unexpected’

Sudden, unforeseeable and unintended, which was outside of Your control and which could not reasonably have been anticipated or avoided.

‘Unexpected Event’

- (a) Your death, serious Injury or Unexpected serious Illness; or
- (b) The Unexpected death, serious Injury or Unexpected serious Illness in Your Home Country of any member of Your Immediate Family but only where the age of such person is no more than 80 years at the time We issue Your International Student Insurance policy; or
- (c) Any other Unexpected cause beyond Your control.

General conditions of this policy applying to all sections

Your obligations

1. You must disclose to Us all truthful and Relevant Information material to Our decision to accept the risk of insurance or any claim, otherwise We will have no liability under this policy. If in doubt please tell Us.
2. You must notify Us of any change in health or medical condition of any Relevant Person that occurs after the acceptance of Your application and prior to Your Start Date. We are not obligated to pay for any losses or expenses arising from this change. This means that We are not obligated to cover any expenses in New Zealand for a new medical condition or a change in a Pre-Existing Condition that arises prior to Your Start Date and that occurs after initial acceptance of Your application. The change may, however, qualify for cover under Section 3 - 1 (Postponement) or Section 3 - 2 (Cancellation of Planned Journey) if You supply a medical report from Your registered medical practitioner stating You are unfit to travel. Please call one of Our consultants to discuss Your options should this happen (0800 800 571).
3. You must obtain and provide any and all necessary reports from a registered medical practitioner, police or other authority that We may request, at Your cost.
4. Please check before departing on any journey if You are travelling to a destination You are unsure about, as there are some destinations where it may not be possible to organise emergency assistance such as war zones and remote areas.

When the unexpected happens

5. You may, in some instances, be required to contact Worldwide Assistance or it will jeopardise Your claim. Three key examples are if You:
 - (a) need to curtail Your journey; or
 - (b) You require hospitalisation; or
 - (c) You are seeking medical attention which may necessitate Your early return to Your Home Country or New Zealand.Refer to Sections 1, 2 and 3 for full details on when You are required to have prior approval from Worldwide Assistance.
6. When reporting loss or theft to police, security, or appropriate authorities, always obtain a full written report within 24 hours of the discovery of the loss.
7. Claims must be reported in writing to Us as soon as reasonably possible after the event giving rise to the claim.
8. All currency mentioned in this policy is New Zealand dollars. All sums insured include any applicable taxes or duties. All claims settlements, except those paid through Worldwide Assistance, are made in or from New Zealand.
9. Original receipts and documents must be provided to substantiate Your claim. Due to legal requirements photocopies will not be accepted. Full evidence (including translations) must be provided on request at Your own expense.
10. We may, at Our expense and in Your name, take any action available to obtain a claim recovery.
11. If any information is falsely given or a fraudulent claim made in any way then the policy shall become void and no claims will be payable.
12. The law of New Zealand shall apply and the court of New Zealand will have exclusive jurisdiction in respect of any litigation in relation to the policy.
13. Additional travelling and accommodation expenses for which You make a claim must be of the same nature and class as originally purchased, and may not be upgraded without Our prior written approval.
14. If any claim is covered by any other source or policy We will only pay the difference. This does not apply to Section 4 (Personal Accident).
15. Your right to make a claim is subject to and conditional on You providing all authorisations which We are required to obtain to comply with privacy laws and codes of practice applying in New Zealand and elsewhere relating to the collection, holding, use and disclosure of information We require to investigate and verify Your entitlement to make a claim.

Terms of cover

16. You can rely on verbal statements made by a Designated Agent, broker or representative of Us only where they are consistent with this policy. If a statement is made which is inconsistent with this policy You can not rely on it unless it is recorded in writing by Us.

17. There are two Plans available – StudentMax and StudentEssentials. StudentMax applies to all insured persons named on the certificate of insurance and for all Sections of the policy (Sections 1 - 8). StudentEssentials applies to all insured persons named on the certificate of insurance and for Sections 1 - 7 only. StudentEssentials provides no cover under Section 8 - Baggage and Personal Items. You can choose to specify an item up to \$5,000 for an additional premium under the StudentEssentials Optional Policy Extension (Specified Items).
18. There are Two Types of Cover available - 'Individual' and 'Family'. For an 'Individual', cover applies to one person of any age who holds a current New Zealand Student Visa and is named on the certificate of insurance. 'Family' cover applies to the policyholder and any of their unmarried children 17 years and under, or the policyholder and the policyholder's Spouse and any of their unmarried children 17 years and under. Both Spouse and children must accompany the policyholder and be named on the certificate of insurance. The maximum sums insured and sub limits are per person, per year (unless otherwise stated) and are recorded in the schedule of benefits.
19. This policy is issued for the Period of Insurance, as stated on Your certificate of insurance. At the end of this Period of Insurance You may apply for another policy if You still hold a current New Zealand Student Visa. If You do not renew Your policy continuously, please note that any medical conditions that have occurred during Your previous policy(s) will be excluded under the standard terms of any subsequent policy. A Chronic Unexpected Injury or Illness will also be excluded under the standard terms of any subsequent policy.
20. Cover commences under Section 3 on the date the premium is received by Us (or Our Designated Agent). Cover for all other Sections of Your StudentMax or StudentEssentials policy commences on Your Start Date or the date We received Your premium in full, whichever is the later. Cover applies as follows:
 - (a) 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 up to a maximum of \$20,000 per policy.
 - (b) For Section 3 - in Your Home Country for travel other than return to Your Home Country on a temporary basis.
 - (c) Whilst in New Zealand and for the following multiple journeys:
 - departing Your Home Country travelling to New Zealand (inclusive of transit stops) for up to 31 days;
 - departing New Zealand travelling to Your Home Country (inclusive of transit stops) for up to 31 days (but excluding whilst You are in Your Home Country with the exception of cover provided in (a) and (b) above);
 - for multiple holiday journeys, departing New Zealand to Australia and South Pacific region and returning to New Zealand, for up to 31 days.

Cover ceases at the end of the period specified on Your certificate of insurance, or on Your final return to Your Home Country, whichever occurs first.

21. Any claim occurring during journeys to or from Your Home Country, within Your Home Country or travel within Australia and South Pacific region, in addition to other specified documentation, must be substantiated by boarding passes or passport stamps. The dates of the loss or event must fall within the Period of Insurance.
22. The issuing of an International Student insurance policy shall be at Our sole discretion. We may decline to offer cover regardless of whether cover has been offered previously.
23. The conditions contained in this policy can only be waived by Our written notice to You.
24. Insured students partaking in activities within New Zealand, organised and sanctioned by a school or education provider, are covered subject to the terms and conditions of this policy.
25. The Period of Insurance will be extended automatically if Your return to Your Home Country is delayed due to Unexpected Illness, Injury or transport problems for which You are making a claim. Worldwide Assistance must be notified, and confirm the policy extension.
26. In the event that You suffer a Chronic Unexpected Injury or Illness then cover will be limited to Medical Expenses incurred within the 12 months following the date that You sustained the Chronic Unexpected Injury or the date that the Chronic Unexpected Illness was first diagnosed. At the conclusion of 12 months, all cover for Medical Expenses relating to a Chronic Unexpected Injury or Illness will cease. You may however at the conclusion of the 12 months still be eligible to claim under Section 2 - 1 Medical Evacuation and Section 1 - 3 Medical Treatment After Journey. You will not be eligible to receive cover for a Chronic Unexpected Injury or Illness upon any subsequent renewal of Your International Student Insurance policy.
27. Cover for Claimed Conditions commences upon renewal of Your International Student policy and any subsequent renewal. Cover for Claimed Conditions only applies if Your policy cover has been renewed continuously since Your Original Start Date and if the Claimed Condition is not a Chronic Unexpected Injury or Illness.
28. If you refuse to comply with the directions and advice of Worldwide Assistance We may refuse to pay part or all of the expenses incurred by You.

Premium

29. Payment of the premium (including payment by credit card or payment to Your school or educational institution) is acceptance of these terms and conditions.
30. If for any reason You wish to cancel Your International Student Insurance policy, You may do so within 10 days of purchase, provided that no claims have been submitted. If You do cancel Your policy within 10 days, We will refund the premium paid by You in full. This policy is non-refundable once the 10th day after purchase has passed (except to the extent that You may be entitled to a refund under the Consumer Guarantees Act 1993).

General exclusions of this policy applying to all sections

We will not pay for any costs or losses arising directly or indirectly from:

1. Pre-Existing Conditions or congenital deformities or abnormalities, unless disclosed and accepted in writing by Us. This exclusion will be waived for Claimed Conditions (provided the Claimed Condition is not a Chronic Unexpected Injury or Illness) upon renewal of Your International Student Insurance policy, provided that cover is continuous.
2. Mental conditions, nervous disorders, depression, stress or anxiety (except for cover as provided under Section 1 - 1 (c) Mental Health, Section 1 - 7 Accompanying Person and Section 2 - 1 Medical Evacuation benefits).
3. Acquired Immune Deficiency Syndrome (AIDS), Human Immunodeficiency Virus (HIV) or sexually transmitted diseases.
4. Pregnancy or childbirth, except for Illness or emergency medical treatment up to and including the 28th week of pregnancy and only for Unexpected medical complications.
5. Intentional self-inflicted Illness or Injury, suicide or attempted suicide, voluntary abortion, influence of alcohol or any drug (other than a drug administered or prescribed by a legally qualified medical practitioner), chronic alcoholism, person(s) invited to Your accommodation, participating in any prostitution, hitchhiking or Your criminal activities.
6. Conditions for which You are receiving or are on a waiting list to receive inpatient hospital treatment, or for which You are travelling overseas or to New Zealand to obtain medical treatment.
7. Travelling against medical advice, when You are medically unfit to travel or travelling with the intention of obtaining medical treatment or advice during the course of Your journey.
8. Continued treatment or continued medication during Your Period of Insurance for any medical conditions which existed or occurred prior to Your Start Date.
9. Participation in the following activities:
 - professional sport;
 - competitive sport for which You are travelling overseas;
 - horse racing;
 - motor sports;
 - hunting of any sort;
 - downhill snow skiing or snow boarding except at a recognised commercial field;
 - hang gliding or microlight flying or kite surfing;
 - ocean yachting;
 - abseiling or potholing or caving or parachuting (including tandem parachuting) or bungy jumping or whitewater rafting or blackwater rafting unless it is with a licensed and approved operator;
 - mountaineering or rock climbing necessitating the use of ropes or guides;
 - high altitude or remote area touring except as part of a licensed organised tour;
 - underwater activities involving the use of an artificial breathing apparatus unless You hold an open water diving certificate or are diving with a qualified instructor.

10. Air travel except as a fare paying passenger on Scheduled Transport services, or sea travel except as a fare paying passenger on Scheduled Transport services or aboard charter vessels operating within coastal waters.
11. Any activity as an aircraft crew member. This includes but is not limited to anyone at the controls of a craft that leaves the ground.
12. Confiscation, detention, requisition or destruction by Customs or other governmental authorities.
13. Riot or civil commotion unless You have already left Your Home Country or New Zealand prior to, and were not aware of the risks of, riot or civil commotion, and You promptly take steps to avoid related risks.
14. Failure to take precautions to avoid a claim after there was a warning reported or published in the mass media not to travel.
15. War, invasion (whether war be declared or not), civil war, or any acts of foreseeable violence or involving military, naval, or air service operations.
16. Any act of Terrorism (except for cover as provided under Section 1 - 8 Medical/Evacuation Expenses Due to Terrorism, Section 2 - 1 Medical Evacuation, Section 2 - 2 Return of Mortal Remains/Funeral Expenses and Section 3 - 6 Hijack Cash benefit, which is limited to \$100,000 maximum per policy).
17. Nuclear weapons materials or ionising radiation or contamination of radioactivity from any nuclear waste or from the combustion of nuclear fuel. For the purpose of this exclusion combustion shall mean any self-sustaining process of nuclear fusion or fission.
18. Any consequential loss of benefits (including but not limited to, loss arising from the use of airpoints, fly buys or similar loyalty programmes, or as part of a prize for a promotion or an employee incentive scheme) or loss of enjoyment.
19. Intentionally and recklessly placing Yourself in circumstances, or undertaking activities which pose a risk to personal safety (except in an attempt to save a human life).
20. Paid Manual Work or hazardous work.
21. Any computer hardware or software affected by date based functionality or the use of any date format.
22. Any claim where the directions or instructions of Worldwide Assistance have not been observed.
23. Your disinclination to remain in New Zealand, or the disinclination for You to remain in New Zealand on the part of any person upon whom Your travel depends.

Section 1 Medical Expenses

Minor medical accounts need to be settled by You and a claim submitted for reimbursement.

1. Medical Expenses

If, during Your Period of Insurance, You suffer an Unexpected Injury or Illness We will reimburse You for actual and reasonable Medical Expenses incurred. Cover for actual and reasonable Medical Expenses incurred (unless otherwise stated) is unlimited.

If, during Your Period of Insurance, You suffer a Chronic Unexpected Injury or Illness We will reimburse You for actual and reasonable Medical Expenses incurred within 12 months following the date that You sustained the Chronic Unexpected Injury or the date that the Chronic Unexpected Illness was first diagnosed. At the conclusion of 12 months, all cover for Medical Expenses relating to the Chronic Unexpected Injury or Illness will cease. However, You may still be eligible to claim under Section 2 - 1 Medical Evacuation and Section 1 - 3 Medical Treatment After Journey.

Claim Sub limits:

(a) Optical Treatment

If You have never previously required spectacles or lenses or Your vision changes during Your Period of Insurance, requiring a change of prescription, We will pay for replacement lenses (frames excluded) and optometrist consultations up to the limits below.

Optometrist consultations: \$50 maximum per visit, \$250 maximum per person per year; and Lenses: \$100 maximum per person, per year.

(b) Physiotherapists/Chiropractors/Acupuncturists/Osteopaths/Podiatrists/Dieticians/Dermatologists ('Wellbeing Specialists')

If You are referred by a registered doctor or specialist during Your Period of Insurance, We will pay for the necessarily incurred charges for services provided by Wellbeing Specialists up to a single \$200 total limit for all Wellbeing Specialists' treatment claimed, per person, per year.

(c) Mental Health

If, during Your Period of Insurance, You suffer an Unexpected mental condition, nervous disorder, depression, stress or anxiety, We will reimburse you for actual and reasonable Medical Expenses incurred up to \$20,000 maximum per person, per year.

2. Emergency Dental Treatment

We will pay up to \$500 per person, per year for Your reasonable emergency dental treatment costs to Your natural teeth providing these costs are incurred due to seeking treatment for:

- (a) relief from sudden and acute pain by the application of antibiotics, temporary dressings or extraction; or
- (b) Injury to Your teeth (providing this is in conjunction with sudden and acute pain).

3. Medical Treatment After Journey

If both of the following apply:

- (a) We have accepted a claim for Medical Expenses in New Zealand; and
- (b) Our medical consultant verifies that you need continuing treatment in Your Home Country;

We will reimburse You for actual and reasonable costs incurred during the first 3 months after Your final return to Your Home Country up to \$10,000 per person. Such costs must be irrecoverable from any other source, including public funded services or other health insurer.

4. Cash Allowance Whilst in Hospital

If, during Your Period of Insurance, both of the following apply:

- (a) We have accepted a Medical Expenses claim; and
- (b) You are required to remain in hospital for more than 72 hours of continuous hospitalisation;

We will pay You \$100 for each complete 24 hour period. The maximum amount We will pay is \$10,000 per person, per year.

5. Extra Travel and Accommodation

If, during Your Period of Insurance, both of the following apply:

- (a) You suffer an Illness or Injury for which You are eligible to make a claim for Medical Expenses; and
- (b) You are required by a medical practitioner to convalesce;

We will reimburse You for actual and reasonable additional expenses necessarily incurred up to a maximum of \$5,000 per event for related travel, phone calls, accommodation and meals for yourself and any other person named on Your certificate of insurance accompanying You whilst You convalesce. You must obtain prior approval from Southern Cross Worldwide Assistance.

6. Lapsed Flight Tickets

If, during Your Period of Insurance, Your original return ticket becomes invalid as a direct result of a claim under this section, We will pay for the cost (less any refunds or credits) of a scheduled economy class ticket to Your city in Your Home Country. You must obtain prior approval from Worldwide Assistance.

7. Accompanying Person

If, during Your Period of Insurance, all of the following apply:

- (a) You are travelling alone; and
- (b) We have accepted a claim for Medical Expenses; and
- (c) You are hospitalised for more than 10 days;

We will pay for a scheduled return economy flight for up to two Immediate Family members nominated by You to travel from Your Home Country or New Zealand to the place where You are receiving medical attention, plus actual and reasonable accommodation and meal expenses. The maximum amount We will pay is \$50,000 per policy. This is limited to one journey per nominated Immediate Family member. You must obtain prior approval from Worldwide Assistance.

8. Medical/Evacuation Expenses Due to Terrorism

In the event of an act of Terrorism, We will, subject to prior authorisation from Worldwide Assistance, provide cover:

If, during Your Period of Insurance, You suffer an Injury as a result of an act of Terrorism, We will reimburse You for actual and reasonable Medical Expenses incurred, or if You call Worldwide Assistance for authorisation and You comply with their advice and directions We will reimburse You (or directly pay) for the cost of a qualifying hospital claim or medical evacuation. The maximum amount We will pay for all Medical Expenses, Section 2 - 1 Medical Evacuation, Section 2 - 2 Return of Mortal Remains/Funeral Expenses and Section 3 - 6 Hijack Cash benefit claims arising as a result of Terrorism is \$100,000 per policy. We will not pay for any costs or losses arising directly or indirectly from an act of Terrorism where such costs or losses exceed the \$100,000 inclusive maximum per policy or where the cost or losses arise as a result of Your travelling to a country after there has been a reported or published warning in the mass media not to travel to that particular country.

Losses we do not cover under Section 1

Please refer to 'Losses We do not cover under Sections 1 and 2' overleaf.

Section 2

Evacuation and Repatriation

1. Medical Evacuation

If, during Your Period of Insurance, Southern Cross Worldwide Assistance authorises a medical evacuation, We will reimburse You (or directly pay) for the cost of the evacuation up to the limit specified in the schedule of benefits. You must comply with the advice and directions of Worldwide Assistance. We also have the right to evacuate You to another country. The right to evacuate rests solely with Us and is based on medical advice.

2. Return of Mortal Remains/Funeral Expenses

In the event of Your death during Your Period of Insurance We will, subject to prior authorisation from Worldwide Assistance, pay for either:

- (a) actual and reasonable funeral expenses incurred in the area where the death occurred, including costs of cremation or embalment of Your body; or
- (b) arrange and pay for the actual and reasonable costs of returning Your body to Your home town in Your Home Country, including the costs of cremation or embalment of Your body.

We will also pay for a scheduled return economy flight for up to two Immediate Family members to assist with either (a) or (b) above. The maximum amount We will pay is \$100,000 per person (deceased). You must obtain prior approval from Worldwide Assistance.

3. Search and Rescue

If, during Your Period of Insurance, You are liable to pay costs incurred in mounting a search and rescue operation to locate You, We will reimburse You (or directly pay) these costs up to a maximum of \$10,000 per person, per year.

Conditions applying to Sections 2 - 3 (Search and Rescue)

In order to be eligible for a claim under Section 2 - 3 (Search and Rescue):

- (a) The invoice for costs incurred in mounting a search and rescue operation to locate You, must be reasonable.
- (b) For a search and rescue operation occurring in New Zealand the invoice must have been raised by a member of the New Zealand Land Search and Rescue Incorporation, the New Zealand Coastguard, the New Zealand Police or the New Zealand Defence Forces.
- (c) For a search and rescue operation occurring outside of New Zealand (as provided for under the Period of Insurance) the Police, the Coastguard or a member of a legally recognised Government Defence Force must have raised the invoice.

- (d) You are required to take all reasonable safety precautions in any excursion that you undertake, in particular:
 - (i) In the case of a land excursion, off routes that have regular and clear signposts, being in possession of a good quality map, direction-finding equipment (compass or GPS-finder), and at least one means of electronic communication (e.g. fully charged cellphone).
 - (ii) In the case of sea-going craft, ensuring that the craft complies with water safety guidelines and requirements (i.e. that the craft has direction-finding equipment, that charts are available, that the craft has at least two methods of electronic communication, and is equipped with flares).
- (e) We are not responsible for initiating or coordinating any search and rescue operation, which is mounted to locate You.

Losses we do not cover under Sections 1 and 2

We will not pay for any claims arising directly or indirectly from:

- (a) Private hospital or medical treatment where public funded services or care is available within a reasonable time, without compromising Your health or life, including under any Reciprocal Health Agreement (RHA) between the Government of New Zealand and the Government of any other country.
- (b) Hospital treatment undertaken without obtaining authorisation from Worldwide Assistance. If it is not possible for You or someone on Your behalf to contact Worldwide Assistance before You incur Medical Expenses, then You or someone on Your behalf must contact Worldwide Assistance within 48 hours of hospitalisation.
- (c) Specialist treatment (including but not limited to 'Wellbeing Specialists') without a referral from a registered medical practitioner.
- (d) All elective treatment, check-ups, self-prescribed medicine, treatment for infertility or treatment for cosmetic purposes (except to the extent that is necessary to repair an Injury to You).
- (e) Immigration health screening.
- (f) Maintenance examinations for preventative medicine, preventative treatment, and convalescence for treatment of a condition not detrimental to health.
- (g) Normal dental wear and tear, normal maintenance of dental health, any treatment resulting from a lack of regular dental maintenance and/or hygiene, or (except to the extent that is necessary to repair any Injury claimed under Section 1 - 2 (b)), dental bridges, dental restoration work, caps, crowns, precious metal costs, pins, fittings, fillings or root canals.
- (h) Any treatment required due to an accident, unless written evidence from the Accident Compensation Corporation declining payment approval prior to the treatment being undertaken, is provided to Us.
- (i) Treatment provided by a person who is not a registered medical practitioner in the country they are providing the treatment.
- (j) Disposable contact lenses.
- (k) First time purchase of medical equipment (including but not limited to wheelchairs, crutches and nebulisers).
- (l) Oral surgery, unless claimed under Section 1 - 2 (Emergency Dental Treatment).

Section 3

Cancellation and Changes to Planned Journey

1. Postponement

If, during Your Period of Insurance, as a result of an Unexpected Event, You have to postpone Your Planned Journey, We will reimburse You the actual and reasonable costs incurred by You to reschedule Your Planned Journey up to the limit specified in the schedule of benefits.

2. Cancellation of Planned Journey

If, during Your Period of Insurance, as a result of an Unexpected Event, You have to cancel any prepaid travel arrangements forming part of Your Planned Journey prior to departure, We will pay You for the value of the non-refundable deposits up to the limit specified in the schedule of benefits. This reimbursement will be less any refunds or credits You are eligible to receive.

3. Curtailment/Resumption of Journey

If, during Your Period of Insurance, as a result of an Unexpected Event, You have to cut Your journey short to return to Your Home Country, We will pay for Your actual and reasonable costs for:

- (a) travel to return to Your Home Country (and back to New Zealand to resume Your studies within 12 months of the Unexpected Event); and
- (b) telephone calls, accommodation and meals in respect of such travel.

This reimbursement will be less any refunds or credits You are eligible to receive for any unused prepaid expenses. We will pay up to the limit specified in the schedule of benefits. You must obtain prior approval from Worldwide Assistance.

4. Non-recoverable Student Fees

If, during Your Period of Insurance, You are unable to continue Your studies in New Zealand due to an Unexpected Event, We will pay You for the value of the prepaid Student Fees up to the limit specified in the schedule of benefits. This reimbursement will be less any refunds or credits You are eligible to receive.

5. Travel Delays and Missed Connections

If, during Your Period of Insurance, the Scheduled Transport on which You have arranged to travel is delayed 12 hours beyond the scheduled departure time, or You miss Your Scheduled Transport flight connection, We will reimburse You for Your actual and reasonable additional travel, telephone calls, accommodation and meals which are irrecoverable from any other source. The maximum amount We will pay is up to \$250 for each full 12 hour delay up to a maximum limit of \$2,000 per event.

6. Hijack Cash Benefit

If, during Your Period of Insurance, the Scheduled Transport on which You are travelling is prevented from reaching Your destination as a result of hijacking We will pay You a maximum cash benefit of \$500 per event.

Conditions applying to Section 3

1. In order to be eligible for a claim under Section 3, Your Planned Journey must relate to international travel outside New Zealand (or travel to New Zealand), as provided for under the Period of Insurance. Cover under Section 3 does not extend to domestic travel arrangements within New Zealand, unless they are related to an international travel itinerary outside New Zealand.

Losses we do not cover under Section 3

We will not pay for any claim arising directly or indirectly from:

- (a) Your disinclination to travel, Your personal wishes or the disinclination to travel on the part of any other person upon whom Your travel depends.
- (b) Your financial circumstances or work related commitments.
- (c) Your failure to check-in at the correct prescribed time for Scheduled Transport services You pre-arranged or were relying on, or to pre-arrange valid visas or passports or to carry Your passport with You.
- (d) Delays caused by transport providers, or for which a transport provider is responsible, where the costs are recoverable from the transport provider or any other source.
- (e) The error, default or insolvency of a travel agent, or any error made by You or Your Immediate Family when making any travel arrangements.
- (f) The inability or negligence of a tour operator or wholesaler to complete travel arrangements of any part of the tour.
- (g) Financial Collapse of a service provider (which includes an education provider).
- (h) Any cancellation expenses for Your prepaid return tickets or prepaid accommodation if We have already accepted a claim for the cost of Your additional accommodation and return ticket expenses under this section. You may claim for either the loss of Your prepaid costs or Your additional costs, but not both.
- (i) You not having a confirmed seat booking or not complying with Your obligations to make any return journey within the required time period stipulated in any form of open travel arrangements.

Section 4 Personal Accident

You (or Your Estate) must provide medical reports and/or certificates to conclusively prove that permanent loss, disablement or death arose directly as a consequence of an Injury during Your Period of Insurance. In the event of death, We shall be entitled to make a post mortem examination at Our own expense.

1. Accidental Death

If, during Your Period of Insurance, You suffer an Injury which directly results in Your death, We will pay to the executors of Your estate the amount specified in the schedule of benefits. Please note that the maximum Family cover is \$50,000 per policy.

2. Loss of Eyesight

If, during Your Period of Insurance, You suffer an Injury which directly results in the permanent total loss of sight in both eyes, We will pay to You the amount specified in the schedule of benefits. For the permanent loss of sight in one eye, We will pay 50% of such amount.

3. Loss of Limb

If, during Your Period of Insurance, You suffer an Injury which directly results in the permanent total loss of use of:

- (a) an arm at or above the wrist; or
- (b) a leg at or above the ankle.

We will pay to You an amount equal to 50% of the amount specified in the schedule of benefits.

4. Total Permanent Disablement

If, during the Period of Insurance, You suffer an Injury which directly results in You being permanently and irreversibly disabled to the extent that You cannot undertake any gainful employment, We will pay to You the amount specified in the schedule of benefits.

Losses we do not cover under Section 4

Cover does not apply:

- (a) If death occurs after the 90th day from the date on which the Injury first occurred.
- (b) If the Injury is a result of You being under the influence of intoxicating liquor or of a drug (unless administered under the orders of a hospital or qualified practitioner).
- (c) For accidental death, if You are aged 9 years or under, or 81 years or over at the time We issue Your policy.
- (d) For any type of Illness or disease, even if contracted directly or indirectly as a consequence of an Injury.
- (e) For permanent loss or disablement (as described in clauses 2-4 above) if You are aged 81 years or over at the time We issued Your policy.

Section 5 Personal Liability

1. Negligence

We will pay for all damages, compensation, and legal expenses for which You become legally liable during Your Period of Insurance as a result of Your negligence causing:

- (a) Bodily Injury (including death) of another person; or
- (b) Loss of or damage to property.

2. False Arrest and Wrongful Detention

During Your Period of Insurance, We will pay You the actual and reasonable legal costs which you necessarily incur as a result of the false arrest or wrongful detention of You, by any legally recognised Government authorities. The maximum amount We will pay is up to \$10,000 per person, per year.

Conditions applying to Section 5

- 1. You must not admit fault or liability to any other person without Our prior written consent.
- 2. For events occurring in New Zealand resulting in a claim of \$5,000 or more, legal liability must be established in a New Zealand court.
- 3. For events occurring in New Zealand resulting in a claim of less than \$5,000, liability must be established by an independent third party assessor satisfactory to Us, at our sole discretion.
- 4. For all events occurring outside of New Zealand, legal liability must be established in a court of the country in which the event occurred.

Losses we do not cover under Section 5

We will not pay for any claims arising directly or indirectly from:

- (a) The ownership, possession or use of vehicles, aircraft or watercraft.
- (b) Ownership or occupation of land or buildings other than as a temporary residence.
- (c) The influence of intoxicating liquor or drugs (unless administered under the orders of a hospital or qualified practitioner).
- (d) The use of firearms.
- (e) Any occupation, business or profession.
- (f) Employer liability or contractual liability to any member of Your Immediate Family.
- (g) Legal costs resulting from any criminal proceedings.
- (h) Wilful, malicious or unlawful acts by You or any member of Your Immediate Family.
- (i) Bodily Injury to any member of Your Immediate Family ordinarily residing with You.
- (j) Animals belonging to You or in Your care, custody or control or any member of Your Immediate Family.

Section 6 Rental Car Excess

If, during Your Period of insurance, You hire a Rental Vehicle which is stolen or damaged, We will reimburse You for any excess or deductible allowance made by the Rental Vehicle company up to the limit specified in the schedule of benefits.

Losses we do not cover under Section 6

Cover does not apply:

- (a) If You are in breach of any local driving laws or rules.
- (b) If You have not hired from a licensed Rental Vehicle agency.
- (c) If You have violated the terms of the Rental Vehicle agreement.
- (d) If You are under the influence of alcohol and/or drugs (unless administered under the orders of a qualified medical practitioner who has cleared You to drive).
- (e) If the loss or damage occurs whilst driving the Rental Vehicle other than on a formed or paved roadway or car park.

Section 7 Money and Travel Documents

1. Money

If, during Your Period of Insurance, any cash, currency notes or travellers cheques which You are carrying with You are lost or stolen due to an Unexpected specific incident beyond Your control, We will reimburse You the value of such lost or stolen money up to the limit specified in the schedule of benefits.

2. Credit Cards and Travel Documents

If, during Your Period of Insurance, any essential credit cards or travel documents (including tickets for pre-booked Scheduled Transport and passports) which You are carrying with You are lost, stolen or destroyed due to an Unexpected specific incident, We will reimburse You actual and reasonable costs which You necessarily incur in arranging essential replacement credit cards or travel documents up to the limit specified in the schedule of benefits.

Excess applying to Section 7

All claims under Section 7 are subject to a \$75 excess deduction for each and every claim arising from the same event or circumstances.

Conditions applying to Section 7

Please refer to 'Conditions applying to Sections 7 and 8' on page 25.

Losses we do not cover under Section 7

Please refer to 'Losses We do not cover under Sections 7 and 8' on page 26.

Section 8 Baggage and Personal Items

The StudentEssentials plan provides no cover under this Section.

1. Lost, Stolen and Damaged Items

We will pay for the loss, damage or theft of baggage or personal items occurring during Your Period of Insurance resulting from an Unexpected specific incident beyond Your control. We will pay the Indemnity Value of the items or reinstate or repair at Our option up to the limit as specified in the schedule of benefits.

Claim Sub Limits:

- (a) Laptop computers, personal computers, cameras, video cameras, camcorders and similar equipment and related accessories (in each case inclusive of accessories as a set of equipment items): \$2,500 maximum limit for each item.
- (b) For specified items or a pair or set of specified items: \$5,000 maximum limit for each specified item, with a \$15,000 maximum limit for all specified items. Proof of ownership, such as a receipt dated prior to the claimed event, must be provided for all specified items.

Additional premium is incurred at 2% of either the current value of the item or \$5,000, whichever is the lower amount. Please note that bicycles cannot be specified.

- (c) For all other items (or pair or set of items): \$1,500 maximum limit for each item.

2. Baggage Delay

If, during Your Period of Insurance, You are deprived of Your baggage by the carrier for 12 hours or more from the time of arrival at Your destination We will reimburse You for the actual and reasonable cost of purchasing essential items of clothing and personal effects. The maximum amount We will pay is \$500 per event. A claim must be lodged with the carrier in the first instance and a report obtained. This is not a cash benefit and receipts must be provided for expenses incurred. Cover under this clause does not extend to domestic travel arrangements within New Zealand, unless they are related to an international travel itinerary outside New Zealand.

Excess applying to Section 8

All claims under Section 8 are subject to a \$200 excess per event plus an additional \$500 excess for each laptop or personal computer claimed.

Conditions applying to Sections 7 and 8

1. You must at all times exercise all reasonable care for the safety and security of Your property (including but not limited to money, credit cards and travel documents).
2. You must take all actions within Your power to recover Your property.

3. Loss, theft or damage to personal effects, money, or documents while in the custody of airlines, common carriers, hotels, travel or tour operators, must be immediately reported. A claim must be lodged with them in the first instance and a report obtained. The loss of, or damage to, credit cards, travellers cheques or travel documents must be reported as soon as possible to the issuing authority, and the appropriate cancellation measures taken by You immediately.
4. All losses must be reported to the police or Local Government Authorities within 24 hours of the discovery of the loss.
5. Proof of ownership is required for lost or stolen items or money.
6. Damaged articles must be retained where possible, for potential inspection by Us.

Losses we do not cover under Section 7 and 8

We will not pay for any claims arising directly or indirectly from:

- (a) The loss, theft or damage of cameras, video cameras, jewellery, money or documents which You do not carry with You at all times, unless securely locked in Your place of residence or in the safe of a hotel.
- (b) The loss, theft or damage of personal effects, money or documents:
 1. due to the failure to take due care and precautions to safeguard Your property; or
 2. left unattended or unlocked in a Public Place; or
 3. left in a vehicle overnight; or
 4. from an unlocked premise or an unlocked vehicle.
- (c) Personal effects, money or documents merely mislaid or forgotten, including left in hotel or other accommodation rooms.
- (d) Jewellery, money, or documents not carried by You or on Your person when using transport providers.
- (e) Unaccompanied baggage, other items, money or documents sent by postal or courier service.
- (f) Sporting equipment (including but not limited to bicycles) damaged whilst in use.
- (g) Bicycles unless locked with a secure bike chain.
- (h) Any form of motorised transport.
- (i) Software or programmed data, electrical or mechanical breakdown.
- (j) Breakage of glass, fragile or brittle items, depreciation, moth, vermin, any process of cleaning, dyeing, repairing, restoring, wear and tear, leakage, gradual deterioration, atmospheric, climatic conditions, or action of light.
- (k) Bonds, coupons, stamps, negotiable instruments, deeds, manuscripts, securities of any kind and bullion.
- (l) Devaluation of currency or shortages due to errors or omission during monetary transactions.
- (m) Any goods which are intended for sale or trade or as trade samples.
- (n) All eyewear (including but not limited to sunglasses, prescription sunglasses, all contact lenses and prescription glasses) and related eyewear accessories.

Student Essentials Optional Policy Extension Specified Items

Cover under this Section is only available where:

1. You have selected the StudentEssentials Plan;
2. You have chosen to specify items up to a maximum of \$5,000;
3. You have paid an additional premium at the rate of 2% of the current value of each specified item; and
4. We have confirmed cover under this Section in writing to You.

1. Lost, Stolen and Damaged Specified Items

We will pay for the loss, damage or theft of specified items occurring during Your Period of Insurance resulting from an Unexpected specific incident beyond Your control. We will pay the Indemnity Value of the specified item or reinstate or repair at our option up to the maximum limit of \$5,000 (for specified items or a pair of specified items), with a \$15,000 maximum limit for all specified items. Proof of ownership, such as a receipt dated prior to the claimed event must be provided for all specified items.

Additional premium is incurred at 2% of either the current value of the Specified Item or \$5,000 whichever is the lower amount. Please note that bicycles cannot be specified.

Excess applying to StudentEssentials Specified Items

All claims under this Section are subject to a \$200 excess per event plus an additional \$500 excess for each laptop or personal computer claimed.

Conditions applying to this Section

Please refer to 'Conditions applying to Sections 7 & 8' on page 25 as applicable to Your specified items.

Losses we do not cover under this Section

Please refer to 'Losses We do not cover under Sections 7 & 8' on page 26 as applicable to Your specified items.