

2013



StudyCare: NZ

An OrbitProtect student insurance plan



studygroup.com/studycare

We understand students like no one else

If you're an international student studying in New Zealand, the government requires you to have medical and travel insurance while you're here.

StudyCare is no ordinary medical and travel insurance. It's been designed just for you. Whether you live in a flat or a homestay, your possessions are covered. StudyCare even covers you during your journey from home to New Zealand and short trips once you're here to the islands of the South West Pacific.

This plan is underwritten by one of New Zealand's largest insurers, Lumley General Insurance (N.Z.) Limited.

Important information

- We only provide cover for unexpected costs. It is your responsibility to pay for medical check ups and treatment for the maintenance of your physical and dental health
- We will not provide cover if you travel against medical advice
- We do not provide cover for property claims if you leave your property unattended in a public place or in an unsecured location
- You must report any loss or theft of property to the police or authorities within 24 hours and obtain a written report
- Cover will not be provided if alcohol, drugs or illegal activities are involved in any event that causes you any injury or loss
- If you want to make a claim for an injury that occurred in New Zealand, you must first make a claim to the New Zealand Accident Compensation Corporation (ACC)
- You are covered when traveling back to your home country for a holiday. Loss of deposits continues to apply in your home country but the balance of your cover is suspended until your return to New Zealand.

Refer to the policy wording at [studygroup.com/studycare](https://www.studygroup.com/studycare) for all terms, conditions, exclusions and excesses that apply to this insurance plan.

This Medical/Travel insurance plan is underwritten by Lumley General Insurance (NZ) Ltd. For current information on their Financial Strength Rating visit Lumley at [lumley.co.nz](https://www.lumley.co.nz)

Things can go wrong even in New Zealand!

Medical care

If you unexpectedly become ill, or suffer an accident or injury, you won't have to worry about paying for your medical care. We will pay for your doctor, hospital and day care treatment costs.

Medical evaluation

In serious circumstances, as a result of injury or illness, you may need to be returned to your country of origin. At such a stressful time we will help you by taking care of the costly expenses involved, allowing you to totally focus on the most important matter – your recovery.

Loss of tuition fees

If, due to unforeseen circumstances (as specified in the policy), you have to cancel your course (for example due to illness or injury) we will reimburse you for any loss of tuition fees.

Property

We understand that you may be away from home for a long period of time and may have a wide range of personal property with you. This plan provides you with general baggage cover with an option of insuring high value items.

Individual high-valued items

Our base plan provides you with good general cover but you may wish to insure your high value property items. The school will help you to organise this cover and collect the additional premium that applies.

Pre-existing medical conditions

You are NOT automatically covered for pre-existing medical conditions. However, cover can be arranged in certain circumstances for a small additional premium of NZ\$40.

Special medical benefit!

There are advantages in continuing unbroken cover with us. Please contact us for more information.

Your questions answered

Is it compulsory for me to have insurance?

Yes. As a professional education provider we take your safety and security very seriously. That is why we insist that all our students are appropriately insured during their time with us.

How do I take advantage of the coverage?

For your convenience, at the time of your enrollment StudyCare insurance will be automatically allocated and invoiced to you unless you can provide proof of alternative adequate coverage.

When will my coverage start?

Coverage for cancellation expenses starts from the moment you have paid the insurance fee in full. Coverage for the remaining sections starts from the inclusive dates for which you require coverage. These dates will include time for your journey to your study destination and return home.

What will I receive as proof of my coverage?

Your Study Group invoice will show that you have been charged for insurance. You will also receive a summary of coverage which will show your StudyCare policy number and the 24-hour Assistance emergency telephone number in the event that you need assistance.

What happens if I cancel or change my course?

If you shorten, extend, or cancel your policy prior to the beginning of the coverage period, we will change or cancel the insurance period without penalty. Curtailments or cancellations after the coverage period starts will not be eligible for a refund.

Who do I contact to make a claim?

You should contact your Student Service department who will advise and help you deal with the claim and the insurance company.

Will I have to pay excess against any claims?

In some cases you will have to cover the excess yourself. Full details are set out in the StudyCare policy document.

Benefit Summary

Medical expenses	Cover limits
Medical expenses	Unlimited
Evacuation/return to country of origin if you become disabled	Unlimited
Other persons' travel and accommodation costs to travel to be with you	Up to NZ\$100,000: A daily accommodation limit of NZ\$250 to a maximum of NZ\$5,000 applies
Funeral and cremation, or returning remains to your country of origin	Up to NZ\$100,000
Home nursing care whilst disabled	Up to NZ\$50,000
Emergency dental treatment	Up to NZ\$1,500
Cash allowance whilst in hospital (after 24 hours)	Up to NZ\$100 per day to a maximum of NZ\$3,000 in New Zealand, and NZ\$10,000 overseas
Accidental death	Up to NZ\$25,000 (NZ\$10,000 if under 16 years)

Property	Cover limits
Property is covered for its replacement cost ("new for old") irrespective of age. Clothing and footwear that are more than 12 months old are settled on a depreciated basis ("new cost with a deduction for wear"). The maximum value per item you can specify is NZ\$10,000. The limit of the total value of all items specified is NZ\$30,000	Up to NZ\$10,000 plus specified items. Maximum cover on any item, pairs or sets of items is NZ\$3,000 without specifying
Loss or damage of personal documents	Up to NZ\$2,000
Theft of money	Up to NZ\$1,000

Loss of deposits	Cover limits
Cancellation of travel and educational arrangements	Up to NZ\$100,000

Personal Liability	Cover limits
Legal liability for accidental death or injury or property damage	Up to NZ\$2,500,000

You are covered in New Zealand, but where else does the cover apply?

If you travel from...	Covered for a maximum of:
Your country of origin to NZ and return	9 days for any one trip
New Zealand to Australia and the South West Pacific	31 days in total during the period of insurance

Disrupted Travel Cover	Cover limits
Additional travel and accommodation costs if travel plans are disrupted by strikes, weather, etc	Up to NZ\$10,000
Purchase of essential clothing and toiletries, if all your luggage is delayed for more than 6 hours	Up to NZ\$200
Additional costs incurred on early return home	Up to NZ\$100,000
Missed connection costs	Up to NZ\$10,000

How much does it cost?

Period of cover	NZD
0-4 weeks	\$89
4-8 weeks	\$132
Up to 3 months	\$166
Up to 4 months	\$206
Up to 5 months	\$255
Up to 6 months	\$306
Up to 7 months	\$357
Up to 8 months	\$407
Up to 9 months	\$456
Up to 10 months	\$507
Up to 11 months	\$557
Up to 12 months	\$607
Up to 13 months	\$655
Up to 14 months	\$708
Up to 15 months	\$750

Key excess	NZD
Property	\$150
Personal liability	\$50

You need to pay an additional premium on specified items of 1.5%
(Example: NZ\$5,000 item x .015 = NZ\$75)

All Coverages and Benefits are in NZ \$ Amounts.

Full Plan details can be found at studygroup.com/studycare

For further information or assistance with claims
please contact:

OrbitProtect Ltd

T: 0800 478 833 (Within NZ)

T: +64 3 434 8151 (reverse charge) (Outside NZ)

F: + 64 3 379 0252

E: enquiry@OrbitProtect.com

P: PO Box 2011, Christchurch, New Zealand

Disclaimer

The information contained in this brochure is brief and is subject to change.
Please refer to the StudyCare wordings for all terms and conditions.