

TRAVEL AND MEDICAL INSURANCE

It is compulsory for international students to have full insurance cover throughout their time in New Zealand. Nayland College to ensure that the insurance is appropriate as prescribed by [The Education \(Pastoral Care of Tertiary and International Learners\) Code of Practice 2021](#).

Insurance must be arranged prior to departure.

Appropriate Insurance cover, must include:

1. the student's travel
 - a. to and from New Zealand; and
 - b. within New Zealand; and
 - c. if the travel is part of the course, outside New Zealand
2. medical care in New Zealand, including diagnosis, prescription, surgery, and hospitalisation;
3. repatriation or expatriation of the student as a result of serious illness or injury, including cover of travel costs incurred by family members assisting repatriation or expatriation;
4. death of the student, including cover of
 - a. travel costs of family members to and from New Zealand; and
 - b. costs of repatriation or expatriation of the body; and
 - c. funeral expenses.

Nayland College holds a Master Policy with Uni-Care International (see the student plan below) and we recommend that you allow us to arrange suitable cover under this policy <https://www.uni-care.org/Policy/NzStudentPlan>

Depending on the length of stay in New Zealand, the cost will range from NZ\$200 for 3 months – NZ\$650 for 12 months.

If you take out insurance in your home country, you will need to provide us with:

1. A copy of your policy in English,
2. Evidence of its validity
3. Evidence that the insurance policy covers all the above information
4. Insurance must be arranged and sent to the College before departure to ensure it is adequate.



Uni-Care NZ Student Plan

NZ Student Plan is designed to protect you from when you leave home until you return



Uni-Care has been insuring travellers to New Zealand for more than 20 years. That makes us the most experienced provider of travel insurance for international students and visitors coming to New Zealand.

NZ Student Plan Cover

NZ Student Plan is designed to cover the unexpected while away from home. Coverage limits are detailed in the Schedule of Benefits. Designed to help protect against the risks that accompany travelling and living overseas, NZ Student Plan also covers temporary return to Country of Origin as well as trips to Australia and the South Pacific. Plus, you may also upgrade NZ Student Plan to cover visits to other countries.

Insurance is compulsory for International Students

All international students are required to have health and travel insurance while studying in New Zealand, so be safe and insure with Uni-Care. NZ Student Plan exceeds the insurance requirements of the Education (Pastoral Care of International Students) Code of Practice 2016 and when taken out for the period of your stay in New Zealand, your NZ Student Plan Policy will ensure you meet Immigration New Zealand Student Visa Insurance requirements.

Pre-Existing Medical Conditions

Pre-existing medical conditions are not automatically covered. In some circumstances cover can be arranged.

Schedule of Benefits

Uni-Care NZ Student Plan	Per insured Person:
Section 1 Medical & Related Expenses (Including Evacuation, Repatriation & Cancellation)	Unlimited
Section 2 Luggage & Personal Effects	\$15,000
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)	\$20,000
• 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 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
• Hijack Cash (\$100 per day)	\$10,000
• Emergency Rental Vehicle Return	\$1,000
• Travel Delay	\$10,000
• Search & Rescue	\$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
• Fire Damage	\$12,000

New Zealand's leading International Student Insurance Provider

Uni-Care works in partnership with Education Providers and International Education Agents to ensure students are protected from the moment they leave home until they return again. Uni-Care operates a dedicated claims office to ensure the claim time requirements of our international students and their families are met.

The NZ Student Plan policy is issued/insured by nib nz limited ("nib") our trusted provider of travel insurance, supported by their 24 hour emergency assistance team.

Claims & Emergency Assistance Contacts:

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

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

Rest of the World: +64 4 381 8166 (Collect Call)

Claims Email: claims@crombie.co.nz

After Hours Emergency Assistance Email

EmergencyAssistance@nib.com.au

Policy Office Contacts:

Toll Free: 0800 UNICARE (0800 864 227)

Telephone: +64 9 362 4039

Email: insure@uni-care.org

Website: www.uni-care.org

Uni-Care International Travel Insurance
Crombie Lockwood (NZ) Limited