Orbit Protect

International Student Travel Insurance

Here's something worth learning before you study in New Zealand.

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.

OrbitProtect Student is no ordinary medical and travel insurance. It's been designed just for you. Whether you live in a flat or a home stay, your possessions are covered. OrbitProtect Student even covers you during your journey from home to New Zealand. And when you graduate, our insurance plans will keep you covered if you decide to stay on under the New Zealand open work permit programme.

All our plans are underwritten by one of New Zealand's largest insurers, **NZI, a business division of IAG New Zealand Limited.**

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 evacuation

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 in New Zealand for a long period of time and may have a wide range of personal property with you. The Prime plan provides you with a generous amount of cover for your general property or you have the option to insure specific items under the Lite plan.

IMPORTANT *Please read the Benefits Summary on this brochure and visit www.orbitprotect.com for all terms, conditions, exclusions and excesses that apply to these insurance plans.*

Individual high-valued items

The Prime plan gives you full cover for any items, pair or sets of items (like cameras or computers) that are valued in excess of NZ$3,000 when you specify these items on the application form. You can also specify property cover under the Lite plan (additional premiums apply).

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 processing fee of NZ$40. Additional premium applies if we agree to cover your pre-existing medical conditions.

Special medical benefit!

There are advantages in continuing unbroken cover with us, but please understand we are not obliged to provide you with a new policy when your current policy ends. Please contact us for more information.

Benefits summary

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

If you travel from...	then you are covered for a maximum of...
Your country of origin to New Zealand 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

Cover benefits	Cover limits (NZ$)	
Medical expenses	**(P) Prime**	**(L) Lite**
1 Medical expenses	Unlimited	Same as Prime
2 Medical expenses in your country of origin, if returning for holidays	Up to $250,000. Limited to trips of 40 days	Same as Prime
3 Alternative medical treatment in NZ. General Practitioner referred treatment by an Osteopath, Chiropractor or Acupuncturist	Up to $300 (per annum)	Same as Prime
4 Evacuation/return to country of origin if you become disabled	Unlimited	Same as Prime
5 Other persons' travel and accommodation costs to travel to be with you	Up to $100,000. A daily accommodation limit in NZ of $250 to a maximum of $5,000 applies	Same as Prime
6 Funeral and cremation, or returning remains to your country of origin	Up to $100,000	Same as Prime
7 Home nursing care whilst disabled	Up to $50,000	Same as Prime
8 Emergency dental treatment	Up to $1,500	Same as Prime
9 Cash allowance whilst in hospital (after 24 hours)	Up to $100 per day to a maximum of $3,000 in NZ and $10,000 overseas	Same as Prime
10 Accidental death	Up to $50,000 ($10,000 if under 16 years)	Same as Prime
11 Optical including prescription lenses and frames	Up to $250	Same as Prime

Property	(P) Prime	(L) Lite
1 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 $10,000. The limit of the total value of all items specified is $30,000	Up to $10,000 plus specified items. Maximum cover on any item, pairs or sets of items is NZ$3,000 without specifying	Property is not automatically covered. You need to specify items that you want cover for
2 Loss or damage of personal documents	Up to $3,000	Same as Prime
3 Theft of money	Up to $1,000	Same as Prime

Cover benefits — Cover limits (NZ$)

Disrupted travel cover	Ⓟ Prime	Ⓛ Lite
1 Additional travel and accommodation costs if travel plans are disrupted by strikes, weather, etc	Up to $10,000	Same as Prime
2 Purchase of essential clothing and toiletries, if all your luggage is delayed for more than 6 hours	Up to $200	Same as Prime
3 Additional costs incurred on early return home	Up to $100,000	Same as Prime
4 Missed connection costs	Up to $10,000	Same as Prime
5 Legal costs for false arrest and/or wrongful detention	Up to $10,000 (not in country of origin)	Same as Prime

Loss of Deposits	Ⓟ Prime	Ⓛ Lite
Cancellation of travel and educational arrangements	Up to $100,000	Same as Prime

Personal liability	Ⓟ Prime	Ⓛ Lite
Legal liability for accidental death or injury or property damage	Up to $2,500,000	Same as Prime

Search and rescue	Ⓟ Prime	Ⓛ Lite
Private search and rescue	Up to $10,000	Same as Prime

Kidnap and ransom	Ⓟ Prime	Ⓛ Lite
Reimbursement for ransom monies paid	Up to $50,000	Not covered

Optional increase	Ⓟ Prime	Ⓛ Lite
Luggage / Personal effects cover increase	On request, we can tell you what it would cost	Not applicable

Excesses that apply to both plans:

Item	Excess (NZ$)
Property	$150
Personal liability	$50

NZI, a business division of IAG New Zealand Limited received a Standard & Poor's (Australia) Pty Ltd financial strength rating of AA-.

AAA = Extremely Strong
AA = Very Strong
A = Strong
BBB = Good
BB = Marginal
B = Weak
CCC = Very Weak
CC = Extremely Weak
SD = Selective Default
D = Default
R = Regulatory Supervision
NR = Not Rated

Plus (+) or minus (-) signs following ratings from AA to CCC show relative standing within the major rating categories.

IMPORTANT INFORMATION
you need to know

- 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.
- We do not provide cover for luggage you leave in an unlocked vehicle. We do if the vehicle is locked but is limited to a maximum of NZ$1500 per item and NZ$10,000 in total.
- 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).
- Cover will not be provided if you are injured whilst undertaking manual work, unless we have agreed to cover your work in writing. You do not need to obtain our agreement to the following work categories as they are automatically covered:
  - Retail
  - Accommodation
  - Pubs, taverns and bars
  - Cafes, restaurants
  - Horticulture
- If you are retuning to your home country for a holiday your medical cover continues for 40 days (limit $250,000) from the time you leave New Zealand. Loss of deposits (policy Section 4) continues to apply but the balance of your cover is suspended until you return to New Zealand.

Online claims submission

For a quick outcome, submit your claim online!

At **www.orbitprotect.com**, click on the link to our online claims system. You only need to register once. After which, you simply have to log in anytime you need to make a claim.

Our competitive premiums (NZ$)

Period of cover	P Prime	L Lite
1 month	$71	$40
2 months	$116	$78
3 months	$153	$100
4 months	$197	$119
5 months	$234	$150
6 months	$272	$179
7 months	$312	$210
8 months	$354	$239
9 months	$395	$269
10 months	$435	$298
11 months	$474	$328
12 months	$510	$350

All prices are inclusive of GST and government levies where applicable.

- **You need to pay an additional premium on specified items of 2.0% (Example: A $5000 item x .020 = NZ$100)**
- **Age premium loadings**
  - **Aged 61–70 add 75% to the individual premium table**
  - **Aged 71–80 can be considered on application**

Refer to the policy wording at www.orbitprotect.com for all terms, conditions, exclusions and excesses that apply to these insurance plans.

How do you apply for cover?

To apply for cover, you can either:

- Contact your agent
- Visit us at www.orbitprotect.com, or
- Telephone us on 0800 478 833 (within New Zealand) or +64 3 434 8151 (outside of New Zealand).

OrbitProtect Worldwide Assistance

Orbit Protect
Travel Insurance while in New Zealand

If you are covered by one of our insurance plans and the unexpected occurs, you can phone us on:

0800 478 833 (0800 4 STUDENT) within New Zealand or **+64 3 434 8151** anywhere else in the world for advice when you need it.

We are always just a phone call away,
24 hours a day, 7 days a week.

How can you contact us?

If you need further information or assistance with claims, please call us on our toll free numbers below or visit us at www.orbitprotect.com

Within New Zealand
0800 478 833
(0800 4 STUDENT)

From outside New Zealand
+64 3 434 8151

OrbitProtect Ltd

PO Box 2011, Christchurch 8140, New Zealand.
Fax: + 64 3 379 0252
Email: service@orbitprotect.com

Disclaimer

The information contained in this brochure is brief and subject to change. Please refer to the OrbitProtect wordings for all terms and conditions. Information herein shows our premiums valid from January 2020 and are subject to change without prior notice.

(This cover is not available to NZ residents)

SE2019/3

International student insurance

Insured Name

Certificate of Insurance No.

Orbit Protect
Travel Insurance while in New Zealand

www.orbitprotect.com