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POLICY WORDING

INTRODUCTION

This policy provides cover for International students studying under the age of 64.

Please read this important document carefully, and make sure You understand it, and that it meets Your needs. We suggest You keep this policy in a safe place.

In accepting this insurance, the underwriters have relied on the information and statements that You or Your education provider has provided on the application form.

This policy is valid only when the premium has been paid, and a numbered Insurance Certificate has been issued.

The InterGlobal StudentCare Plan is underwritten by International Health Insurance danmark a/s, a Standard & Poor's Api rated leading International Insurer. InterGlobal will be pleased to provide further information on request.

The Standard & Poor's rating System is as follows:

AAA or AAapi Extremely Strong
AA or AApi Very Strong
A or Api Strong
BBB or BBBpi Good
BB or BBpi Marginal
B or Bpi Weak

CCC or CCCpi Very Weak
CC or CCpi Extremely Weak
R Regulatory Action
NR Not Rated

pi – public information

The ratings from AA to CCC may be modified by the addition of Plus (+) or Minus (-) signs to show relative standing within the major rating categories.

Supported by these outstanding underwriters independently rated by Standard & Poors, You can be assured of the highest degree of financial stability when making a claim under Your InterGlobal StudentCare Policy.

This Insurance Policy is governed by English Law.

TYPES OF COVER

We provide two levels of cover depending on the amount of protection You require.

These are the InterGlobal "StudentCare" and "StudentCare Plus". You choose the level of cover required when filling in the application form and the policy type selected will be shown on Your Certificate of Insurance. The benefits payable and the limits that apply are detailed in each section of the Insurance that is operative.

World Wide Policy Wording 01.07.05

By selecting the InterGlobal "StudentCare Plus" policy We will provide:

section 1

Medical and Dental, Hospital and Ancillary Benefits

section 2

Emergency Assistance, Medical Evacuation, Repatriation, Funeral Benefits and Family Assistance

section 3

Advance Payments, Loss of Tuition Fees

section 4

Personal Belongings

section 5

Accidental Death or Permanent Disability

section 6

Personal Liability

section 7

Travel Insurance

If You have selected the InterGlobal "StudentCare" policy, co-insurance and benefit limitations have been applied to Sections 1 and 7. In addition, Section 7 does not include any non-medical travel benefits

COMMENCEMENT AND PERIOD OF COVER

Cover Commences for loss of deposits or cancellation on the date the premium is received by InterGlobal or six months prior to the commencement date of Your journey whichever is the later, provided the cover is authorised. Cover for all other sections when You depart Your Country of Origin, provided Your premium is paid in full. Cover ceases when You depart Your Country of Study (with exception of the travel/transit insurance when applicable and temporary whilst at home cover) or the expiry date of Your policy which ever occurs first.

The issuing of a StudentCare Policy shall be at Our discretion. We may decline to offer cover regardless of whether cover has been previously offered.

IMPORTANT MATTERS

1. Protection of Your Personal Information

All personal information that You provide to Us will not be released or made available to any other person unless We are required by law to do so or where You have agreed to its release.

When You applied for this Insurance You agreed, in respect of any claim, to allow Us to provide details of Your cover or to obtain details from any healthcare provider in order to process Your claim and to the release of Your insurance details to ensure Your compliance within Your intended Country of Study.

2. Limits of Liability

- (i) The limit of Our liability for any claim under this Insurance is the amount stated in each section of the policy wording and schedule of benefits.
- (ii) Where there are dependants, the limit for any one family member shall be the limit provided under the Plan for that section.

3. Premium Refunds

You can apply in writing if You have not claimed or intend to make a claim for a pro-rata refund of Your unexpired premium, less a £15/€25/\$25 administration fee if:

- (i) You paid Your premium and did not come to arrive in Your Country of Study.
- (ii) Your Student Visa was not extended.
- (iii) You have been granted permanent residence status and are no longer living in Your Country of Study as an International Student.

4. 10 Day Money Back Guarantee

If you feel this plan does not meet your needs, you may cancel it without penalty. If your decision is to cancel, please confirm this to us in writing by letter, fax or e-mail and return your Membership Card and Certificate of Insurance within 10 days of the date of joining. If your application was made from a tertiary provider or agent a cancellation advice must be received by them. Provided you have not already made a claim under the plan, we will gladly and promptly refund the premium you have paid in full. This policy is no-refundable after the 10th day.

5. Individual and Family Plan:

Individual means, cover applies to one person aged between 5 and 70 who holds a current student or visitors permit and is studying at an education facility and is named on the certificate of insurance.

Family means You and/or Your Spouse and Your financially dependant children (between the age of 5 and 70) and legal wards 21 years of age and under who remain in Your full custody and control during your time in your country of study and are named on the certificate of insurance. The benefit shown in the schedule of benefits is twice the individual amount shown and is shared by the Family.

6. Renewal:

This policy may be renewed, with Our consent and on receipt of the applicable renewal premium. Your policy is not automatically renewed. To avoid a gap in coverage which will lead to any previously claimed conditions to be considered as a pre-existing condition (not covered by the policy) please ensure you advise Us if renewal is required before Your policy completion (expiry) date.

7. You must help Us recover any money We have paid

If We have a claim against someone in relation to the money We have paid under this Insurance. We have the right to commence or take legal proceedings in Your name, for the defence or settlement of any claim, or to prosecute or to sue any other party to recover any monies payable by them at law. You must do everything You can to help Us to do that in any legal proceedings.

8. You must not admit fault or liability

In relation to any claim under this Insurance You must not admit that You are at fault, You must not offer or promise to pay any money or become involved in litigation without Our prior written approval.

9. Claims are payable in GB£/Euro€/US\$ to You

We will pay all claims in GB£/Euro€/US\$. We will pay You unless You tell Us to pay someone else or direct settlement has been arranged with the medical provider.

Original Receipts, (including translations) must be provided to authenticate any claim at Your cost. If You can make a claim against someone else in relation to a loss or expense covered under Your policy and You don't get paid the full amount of Your claim, We will make up the difference. You must claim from them first.

Cover for already claimed conditions only applies if Your policy cover has been continuous since original inception date.

All in-patient and day-care procedures or treatment require prior approval in writing by First Assistance.

10. Duty of Disclosure

Before You agree to a StudentCare contract You must disclose to Us every material fact that could be relevant to our decision to accept the risk of this insurance. You have the same duty of disclosure with the change of Your personal details from initial application eg change of school or before You re-new or re-apply at a later date for this contract.

We may be entitled to reduce Our liability under the policy in respect of a claim, or cancel Your insurance policy upon giving You 14 days notice in writing if You fail to comply with the duty of disclosure, You made a misrepresentation when the contract was entered into, You fail to comply with the provision of the contract, including payment of premium received by Us, You make a fraudulent claim (whether with Us or with some other insurer). We may also have the option to void the policy from commencement date.

11. Currency

All amounts and limits referred to in the Policy Wording and Benefit Schedule are in Sterling £, US\$ or Euro €.

12. First Assistance

We have appointed First Assistance to administer all emergency assistance services and benefits of this Insurance. You may contact First Assistance in an emergency 24 hours a day, 7 days a week. Please note that no admission of liability is made or intended by the provision of assistance to You by First Assistance in circumstances where no cover is available under this Insurance.

First Assistance Numbers - Toll Free numbers from:

New Zealand	0800 188 100	Malaysia	1800 802 157
Japan	00531 642 084	Indonesia	00180 364 17375
Thailand	001 800 647 355	China	10 800 640 0007
Hong Kong	800 900 190	Singapore	800 641 1123
Australia	1800 147 528	UK	0800 085 2008

(+) = International dialling code

Call collect from elsewhere in the world:

Ph: +64 9 356 1648

Fax: +64 9 525 1278

SCHEDULE OF BENEFITS

	StudentCare Plus		StudentCare	
The Maximum amount per annum	GB £ 325,000	US\$/€ 500,000	GB £ 160,000	US\$/€ 250,000
Doctors or Specialist Fees	Fully Covered		20% co-insurance - minimum applies	
Public Hospital Services	Fully Covered		Fully Covered	
Private Hospital Services	Fully Covered		20% co-insurance – minimum applies	
Pharmaceutical	Fully Covered		Fully Covered	
Ambulance Services	Fully Covered		Fully Covered	
Physiotherapy	Fully Covered		Fully Covered	
Rehabilitation	Up to 3,200	Up to 5,000pa	Up to 1,600	Up to 2,500pa
Emergency Dental Treatment	Up to 650	Up to 1,000pa	Up to 400	Up to 600pa
Emergency Maternity Services	Up to 1,600pa	Up to 2,500pa	Up to 1,600pa	Up to 2,500pa
			*20% co-insurance – a minimum of £20/€/ \$30 applies to these benefits	
Medical Evacuation	35,000	50,000	35,000	50,000
Repatriation	6,500pa	10,000pa	3,200pa	5,000pa
Funeral Expenses	3,200pa	5,000pa	3,200pa	5,000pa
Family Assistance/Travel Expenses	650pa	1,000pa	650pa	1,000pa
Advance Payment/Loss of Tuition Fees	9,500pa	15,000pa	9,500pa	15,000pa
Cancellation and Additional Expenses	3,500pa	5,000pa	3,500pa	5,000pa
Personal Belongings	3,000pa	5,000pa	3,000pa	5,000pa
Accidental Death/Disability	9,500pa	15,000pa	9,500pa	15,000pa
Personal Liability	325,000pa	500,000pa	160,000pa	250,000pa

TRAVEL INSURANCE

30 days Travel Insurance - (10 days only for travel to USA & Hawaii)					
	StudentCare Plus		Excess	StudentCare	
Medical/Dental Emergency	Fully Covered		£20/€/ \$30 (outpatient costs) applies	20% co-insurance applies Maximum £1,600, €/ \$2,500pa No out-patient cover	
Medical Evacuation	35,000	50,000	Nil	35,000	50,000
Loss of Luggage & Personal Effects	1,500pa	2,000pa	£30/€/ \$50	Not Covered	
Delayed Luggage	150pa	200pa	12 hours	Not Covered	
Loss of Deposits and/or Curtailment	2000pa	3,000pa	£30/€/ \$50	Not Covered	
Travel Delay	150pa	200pa	12 hours	Not Covered	
Missed Connections	2000pa	3,000pa	Nil	Not Covered	

Additional: 48hrs transit insurance (twice a year) for travel to/from your home country to/from your country of study, for complete benefits listed in the above travel insurance section. **No country specific exclusions for transit cover.**

WHAT WE WILL PAY AND WHAT WE WILL NOT PAY

The following Sections 1-7 tell You what kind of services are provided, what benefits are payable and what We will not pay

SECTION 1

Medical, Hospital and Ancillary Benefits

In the event of an illness or injury sustained by You and happening during the Period of Cover, We will pay benefits for:

- (i) Out of hospital medical services for doctors, pathology and x-rays.
- (ii) In hospital medical services for doctors, pathology and x-rays.
- (iii) Hospital shared ward accommodation, hospital day care services or accident and emergency and outpatient services.
- (iv) Surgically implanted prostheses.
- (v) Prescription medicines at the rate of 100% of the cost up to the maximum stated in any 12 month period.
- (vi) Ambulance or medical transport services at the rate of 100% of the charge when medically necessary for admission to hospital or for emergency treatment.
- (vii) Ancillary services provided by acupuncturist, osteopaths, chiropractors or homeopath up to maximum in any 12 month period of £320/€//\$500.
- (viii) Rehabilitation or occupational therapy services up to the maximum stated in any 12 month period.
- (ix) Emergency dental services for the relief of pain or to restore dental functions at the rate of up to the maximum stated in any 12 month period.
- (x) Emergency dental services for treatment following accidental and violent injury to sound and natural teeth.
- (xi) Emergency maternity services - Complications to pregnancy/childbirth following injury or illness or where medically necessary at the rate of 100% of the cost up to a maximum in any 12 month period of £1,600/€//\$2,500.
- (xii) Providing you return home (to your Country of origin) on a temporary basis for a period not exceeding 3 months You are covered for medical expenses and loss of deposits. The maximum we will pay for medical expenses is £54,000/€//\$84,000.

The maximum We will pay in respect of all claims under this section is £325,000/€//\$500,000 for the "StudentCare Plus" Plan and £160,000/€//\$250,000 for the "StudentCare" Plan.

Some of these benefits may only be paid once in the period of insurance.

The Schedule of Benefits clearly defines the amounts You are covered for and any co-insurance amount to be contributed by You.

WE WILL NOT PAY FOR

- (i) Hospital private room accommodation unless authorised by First Assistance.
- (ii) Medications, drugs or other treatments not prescribed by a doctor.
- (iii) Expenses incurred for cosmetic, elective or plastic surgery (except and to the extent that it is necessary as a result of an injury).
- (iv) All routine dental treatment, crowns, denture, bridges or cosmetic dentistry.
- (v) Your excess or the amount equal to the co-insurance required under the "StudentCare" Plan Medical and Hospital Benefits, whichever is the lesser.
- (vi) Pregnancy, childbirth, infertility, abortion or birth control (except where covered under the emergency maternity section)
- (vii) Medical, Hospital or Ancillary services arising from any event listed as a General Exclusion.
- (viii) Medical treatment inpatient claims in your country of origin unless authorised by First Assistance.

SECTION 2

Emergency Assistance

Emergency Assistance In the event of a medical or personal emergency, We will pay for and First Assistance will provide:

- (i) 24 hour emergency medical advice and assistance
- (ii) 24 hour referrals to a doctor for medical treatment
- (iii) Payment guarantees for emergency hospitalisation or medical treatment
- (iv) First Assistance will also help in forwarding any messages, which need to be passed to Your family or friends in the event of an emergency.

Medical Evacuation, Repatriation, Funeral Benefits & Family Assistance/Travel Expenses

In the event of an illness or injury sustained by You and happening during the Period of Cover, We will pay for:

- (i) Your medical transfer if First Assistance advises that You must be transported to the nearest hospital for emergency medical treatment or if appropriate evacuated back to Your Country of Origin under medical supervision. The maximum We will pay is £35,000/€/\$50,000.
- (ii) Following Your death, the reasonable cost of either burial or cremation in Your country of study. or of repatriating Your remains or ashes to Your place of residence in Your Country of Origin. The maximum We will pay for all expenses including formalities, embalming, coffin and air transport is £3,200/€/\$5,000.
- (iii) Following your repatriation to your Country or Origin we will pay £6,400/€/10,000 "StudentCare Plus", £2,700/€/\$4,200 "StudentCare" for continuing medical treatment providing that your policy is still valid.
- (iv) Upon medical advice, an economy class return airfare for a person requested by You to travel to You county of study. to the place where You are receiving medical treatment, if You are hospitalised as an in-patient whilst in You county of study. The maximum We will pay (including accommodation expenses) is £650/€/\$1000.
- (v) Assistance and advice in resolving problems arising from local administration requirements or following the loss of passports, travel documents or an involvement in a motor vehicle accident.

No excess will apply to this Section.

WE WILL NOT PAY FOR:

- (i) Any claim for medical evacuation or repatriation incurred without the consent of First Assistance.
- (ii) Any claim for medical evacuation for maternity care unless a doctor has certified that local facilities are inadequate and a surgical procedure is required to safeguard the life of the mother or unborn child.
- (iii) Any claim arising from an event listed as a General Exclusion.

SECTION 3

Advance Payments and Loss of Tuition Fees

In the event that You, through unforeseen circumstances which are completely beyond Your control, cannot reasonably be expected to commence or complete Your pre-paid travel or accommodation arrangements or Your pre-paid study or tuition arrangements.

WHAT WE WILL PAY FOR:

- (i) The non-refundable components paid in advance for Your travel and accommodation arrangements up to a maximum of £3,500/€/\$5,000.
- (ii) The non-refundable education, tuition or study fees paid in advance up to a maximum of £9,500/€/\$15,000.
- (iii) Travel agent cancellation fees limited to the lesser of £320/€/\$500 or 10% of the total cost of the cancelled journey.
- (iv) The reasonable additional travel or accommodation expenses that would not otherwise have been incurred (at the same fare level or class of service or standard originally selected) following the disruption of Your pre-paid travel, accommodation or study or tuition arrangements.
- (v) The additional cost of Your early return to Your normal place of residence in Your Country of Origin at the same fare level and class of service selected by You if Your original ticket became invalid following a claim under Section 3 of this policy.

Unforeseen Circumstances are:

- (i) The unexpected death, sudden illness or accident to You or Your travelling companion.
- (ii) The unexpected death, sudden illness or accident requiring hospitalisation of a relative. The relative must be a permanent resident of and living in Your Country of Origin under the age of 75. We will not pay if their death or illness is a result of a pre-existing medical condition.
- (iii) Unforeseen strike, riot or civil commotion or hijacking causing cancellation or disruption of scheduled public services.
- (iv) Severe weather conditions, motor vehicle, aircraft or railway accidents or natural disasters, which directly disrupt or delay scheduled transport services of pre-booked travel arrangements.
- (v) The theft of Your travel documentation or passport.

WE WILL NOT PAY FOR:

- (i) Claims caused by or arising from any circumstance of which You were aware of before the date of issue of the Certificate of Insurance which might have caused the journey to be disrupted, delayed or cancelled.
- (ii) Additional travel and accommodation expenses for the purpose of resuming the journey after You have returned to Your Country of Origin.
- (iii) Additional travel or accommodation expenses for periods where no pre-paid travel or accommodation arrangements have been made.
- (iv) Carrier caused delays or carrier rescheduled transport services for pre-booked travel.
- (v) Claims arising from changes to Your travel plans or You or Your travelling companion's disinclination to commence or complete the arranged journey
- (vi) Claims arising from the insolvency or default of any study or education provider, travel agent, accommodation provider, carrier or transport operator.
- (vii) Any claim arising from an event listed as a General Exclusion.

SECTION 4

Personal Belongings

WE WILL PAY FOR:

- (i) Damage or theft of your personal belongings resulting from a specific incident which is completely beyond your control for laptop computers and/or portable electronic property which you use during the period of insurance cover (including papers, specifications, manuscripts & stationery for their face value only.
- (ii) The maximum amount we will pay for theft or damage of any one item (including any attached or unattached accessories), or set or pair of items of personal belongings is £960/€/ \$1,500 unless the item, set or pair of items has been specified on the policy schedule and the additional premium paid. The limit for any specified item, set or pair of items is £3,200/€/ \$5,000 with a maximum for all specified items £6,350/€/ \$10,000. Multiply Specified items total x .015 to calculate additional premium required.
- (iii) In the event of a claim you must be able to support your claim with receipts and/or valuations

BASIS OF SETTLEMENT UNDER THIS SECTION

1. Payment. We are entitled to
 - (a) choose to repair or replace your personal belongings or
 - (b) pay the replacement cost of the item(s) being claimed for allowing for depreciation and normal wear and tear.

Any item(s) more than one year old will be subject to due allowance for depreciation and wear and tear.

CONDITIONS

1. It is a condition of payment under this section that all claims for including damage attributable to theft or vandalism be reported to the local police or appropriate authority as soon as possible after the discovery of the loss. A written acknowledgement of the report must be obtained. Any loss of credit cards, travellers cheques or travel documents must be reported as soon as possible to the issuing authority and the appropriate cancellation measures taken.
2.
 - (a) You shall take all reasonable precautions for the packaging, safety and supervision of any item(s) including laptop computers, portable electronic property, personal effects, travel documents, money and credit cards.
 - (b) You must not leave any personal belongings in unlocked or unattended premises, public place or in any unlocked vehicle at any time, nor in a vehicle over night.
 - (c) You must secure laptop computers and portable electronic property in a locked premise, strongroom or safe or out of sight in a locked vehicle and carry such items as personal hand luggage.

WE WILL NOT PAY FOR:

- (i) Reinstatement, Replacement or Damage to any electronic data or software.
- (ii) Scratching or breakage of fragile or brittle items. This Exclusion does not apply to photographic, video equipment or binoculars.
- (iii) Damage or loss arising from wear and tear, deterioration, mechanical or electrical breakdown, atmospheric or climatic conditions, mould or fungus, insects, rodents, vermin, or any process involving cleaning or repairing.
- (iv) Any item(s) shipped under a freight agreement, sent by a postal or courier service, or purchased over the internet.
- (v) Losses due to depreciation or devaluation of currency.
- (vi) Damage arising from the confiscation or destruction by Customs or any other authority.
- (vii) Household furniture or household appliances being used by You for domestic use and non-portable business property, computer or electronic equipment.
- (viii) Damage to sporting equipment including surfboards, sailboards, boogie boards and bicycles whilst in use.
- (ix) Loss of data or any consequential loss.

- (x) The first £65/€/\$100 for any bicycle, cell phone or lap top claim.
- (xi) Theft of money, bank securities, gold, silver or precious stones (other than personal jewellery).
- (xii) Theft of personal belongings left unattended in a vehicle overnight.
- (xiii) Theft of cameras, video recorders or jewellery left unattended in a vehicle.
- (xiv) Personal belongings merely mislaid or forgotten.

SECTION 5

Accidental Death or Permanent Disability

WE WILL PAY FOR:

- (i) Your permanent disability, if You are injured during the period of cover and as a result of that injury become permanently disabled within 12 months. Permanently disabled means You have totally lost any of the following:
 - All of the sight in one or both eyes.
 - The use of a hand or foot at or above the wrist or ankle which, in Our medical opinion, will continue indefinitely.
- (ii) (a) The most we will pay for Your death for any financially dependant child and/or legal ward under the age of 18 years and injured during the period of cover and You die of that injury within the 12 months is £3,160/€/\$5,000.
(b) The most we will pay for Your death for any person between the age of 18-21 years and injured during the period of cover and You die of that injury is £3,200/€/\$10,000.
(c) The most we will pay for Your death if You are 21 years or over injured during the period of cover and You die of that injury within the 12 months is £9,500/€/\$15,000.

WE WILL NOT PAY FOR:

Any claim arising from an event listed as a General Exclusion.

SECTION 6

Personal Liability

WHAT WE WILL PAY FOR:

- (i) Any sums which You are legally liable to pay, including legal costs, in respect of the death or bodily injury to any person or for the loss of any damage to property not owned by You happening as a result of an accident occurring within You county of study. and during the Period of Cover.
The maximum amount We will pay in respect of all claims including legal expenses is "StudentCare Plus £325,000/€/\$500,000", "StudentCare £160,000/€/\$250,000".

WE WILL NOT PAY FOR:

Personal Liability Arising From:

- (i) The theft, loss or damage to any property which belongs to You, is in Your care or control or belongs to or in the care or control of a relative of Yours, Your travelling companion or Your host family.
- (ii) Injury to You, Your travelling companion or to a relative of either of You.
- (iii) The ownership, custody or use of any aerial device, watercraft or mechanically propelled vehicle.
- (iv) The conduct of a business profession or trade.
- (v) Any unlawful, malicious or intentional act by You or for any fine, penalty or damages of that type.
- (vi) Any Workers Compensation Legislation, Industrial Award or agreement or Accident Compensation Legislation.
- (vii) Any event that occurs outside the legal jurisdiction of Your County of Study.
- (viii) Any event listed as a General Exclusion.

SECTION 7

Travel Insurance

You are covered up to the 30 days during any one annual period whilst not residing in Your Country of Study. (Travel Insurance benefits are limited to 10 days when travel is to the USA (including Hawaii)).

The same exclusions apply to the healthcare benefits when You are travelling as apply when You are in Your Country of Study.

In the event of illness or injury sustained by You, and happening during the period of cover, We will pay benefits for:

- (i) Emergency medical and dental treatment in accordance with terms and benefits of Section 1.
- (ii) Medical evacuation in accordance with Section 2.
- (iii) Loss of or damage to luggage owned by You, which is taken or purchased on the trip (including clothing and personal effects work or carried on the person, trunks, suitcases and similar containers).
- (iv) Delayed luggage - if when travelling You are deprived of Your luggage for at least 12 hours after You arrive at Your outward destination (other than Your final destination to Your country of residence).
- (v) We will pay or reimburse You for the loss of deposits paid if Your trip is necessarily and unavoidably cancelled due to unforeseeable causes, or if You have to curtail Your trip on the written advice of a physician due to illness or bodily injury.
- (vi) If Your travel is delayed for at least 12 consecutive hours.
- (vii) If You miss Your pre-booked trip as a result of failure by public transport to reach Your destination in time.

WE WILL NOT PAY FOR:

- (i) Healthcare benefits in relation to a particular trip if any of the following apply:
 - a) If at the time of the trip You are receiving or on a waiting list for inpatient or day-care treatment in a hospital
 - b) If You are 28 weeks or more pregnant
 - c) You are travelling against the advice of a medical practitioner or for the purposes of obtaining medical treatment abroad
 - d) You are aware that You have a terminal illness
 - e) You are aware of any reason, circumstance of cause that could lead to the cancellation or curtailment of a cover trip when booking.
- (ii) All claims arising from travel to and/or from the USA (including Hawaii).
- (iii) Items that are lost or damaged while in the custody of carriers that are not reported within three days after the loss or damage to the carrier in writing, and an official loss or damage report obtained from that carrier.
- (iv) Theft or suspected theft not reported to the police within 24 hours of the discovery of loss.
- (v) Specific Exclusions as detailed.
- (vi) General exclusions.

**NON MEDICAL TRAVEL INSURANCE
WORDING AND SPECIFIC EXCLUSIONS**

Luggage and Personal Effects

WHAT WE WILL PAY FOR:

We will cover You for loss where the item was not more than 1 years old at the time, and was:

- Lost, We will reimburse the replacement cost of the item or, if You do not promptly replace it, We will pay You the interim value of it.
- Damaged, We will pay You the cost of repairs, or the replacement cost, whichever is less.

Where the item was more than one years old at the time and was:

- Lost, We will pay the interim value of it.
- Damaged, We will pay the interim value of it or the cost of repairs, whichever is less.

WE WILL NOT PAY FOR:

- More than £320/€/\$500 for any item or pair of items
- More than £650/€/\$1,000 in total for cameras, video cameras, photographic equipment, radios, personal stereo equipment, lap top computers, telescopes and binoculars, antiques, jewellery, watches, furs, precious stones and articles made of or containing gold, silver or other precious metals.

Delayed Luggage

We will reimburse You for Your purchases of essential items of clothing and toiletries. To obtain reimbursement You must provide written confirmation from the carrier that the luggage was delayed, and the original receipts for the purchases.

Exclusions Applicable to above Benefits

You are not covered for any claims arising from:

- (i) Loss or damage due to moth, vermin, wear and tear, atmospheric or climatic conditions or gradual deterioration.
- (ii) Breakage of fragile articles, china, glass or sculptures.
- (iii) Damage to sports gear whilst in use.
- (iv) Loss or damage or delay of stamps, documents, deeds, manuscripts or securities of any kind.
- (v) Loss, damage while in the custody of an airline or other carrier unless reported immediately upon discovery and in the case of an airline a Property Irregularity Report is obtained.
- (vi) Loss or damage to goods, samples or tools hired or held by You in trust for others but owned by others.
- (vii) Loss or damage to contact or corneal lenses and non-prescription eye glasses (prescription glasses covered up to £75/€//\$200 and limited to one claim each Year).
- (viii) Shortages due to error omission or exchange.
- (ix) Depreciation of value.
- (x) Confiscation or detention by Customs or other authorities.
- (xi) Loss arising from unattended luggage.
- (xii) Loss of money, travellers' cheques, credit cards and vouchers (not reported to the appropriate authorities within 24 hours of the discovery of the loss).
- (xiii) Loss of or damage to money packed in suitcases or other similar containers unless carried by You personally.

Loss Deposit

We will pay or reimburse You for the loss of deposits paid and the extra reasonable costs You have to pay to change Your travel schedule if Your trip is necessarily and unavoidably cancelled due to unforeseeable causes of which are:

The death, bodily injury or illness of:

1. You, or
 - The person with whom You are travelling with or
 - A Close Family Member of Yours aged under 75 living in Your Country of Residence; or
 - The person whom You are travelling to or had arranged to travel to who is residence in Your Home Country and/or
2. Your jury service, or Your attendance under subpoena as a witness in a court of law; or
3. Your redundancy where You had been in the same full-time employment for a minimum period of 2 years
4. The compulsory quarantine restriction of either You or the person with whom You are travelling with.

Curtailement

If You have to curtail Your trip on the written advice of a Physician due to Illness or Bodily Injury, You are covered for irrecoverable costs of the unused portion of Your trip that You have pre-paid less any refunds that may be due to You.

Travel Delay

If Your travel is delayed for at least 12 consecutive hours and You do not wish to cancel the trip, We will reimburse You up to £50/€//\$75 for each full 12 hours delay up to a total of £150/€//\$200, for costs associated with the delay (including transport costs, accommodation and meals for which You had not budgeted for). The delay of 12 hours is calculated from the planned departure time of the journey and the delay must be due to the following causes:

- Unforeseeable strike or industrial action
- Adverse weather conditions
- Mechanical breakdown of the aircraft or boat on which the travel is to take place.

Missed Connection

If You miss Your pre-booked trip as a result of failure by public transport to reach Your destination in time We will reimburse You for either reasonable accommodation or travel expenses You actually incur to reach Your destination or catch up on Your planned itinerary.

The benefit schedule details any excess or co-insurance payable by You applicable to the Travel Insurance benefit.

GENERAL EXCLUSIONS

Events for which We will not pay under any Section of this Insurance:

- (i) Medical services You receive in the first 12 months after You arrive in Your Country of Study where the treatment is directly or indirectly related to a pre-existing medical condition or disability in existence prior to Your arrival in Your country of Study or commencement date of Your eligible StudentCare plan, whichever is the later. This exclusion does not apply where a doctor certifies and First Assistance agrees that You require Emergency Medical Treatment in Your Country of Study in order that You can continue with Your course of study. If You have not had any symptoms or treatment of Your pre-existing conditions after 12 months continuous coverage You can apply in writing to have Your pre-existing condition covered.
- (ii) Treatment received in a hospital or clinic as an in-patient or for day-care treatment or for MRI/CAT scans, electrocardiogram and similar tests not pre-authorised by First Assistance in writing or by fax. Expenses incurred for cosmetic, elective or plastic surgery (except and to the extent that it is necessary as a result of an injury).
- (iii) Pregnancy, childbirth, infertility, abortion or birth control (except where covered under the emergency maternity section).
- (iv) All services or treatment associated with an assisted reproduction program including but not limited to in-vitro fertilisation.
- (v) Medical services provided outside of Your Country of Study including whilst travelling to or from Your Country of Study unless covered by transit, travel insurance or temporary whilst at home cover and approved by First Assistance.
- (vi) Medical services You arranged before You came to Your Country of Study.
- (vii) Medical services covered by compensation and damages provisions of any kind such as motor vehicle accidents or work related injuries.
- (viii) Elective dental treatment or normal maintenance. Normal maintenance includes: root canals, fillings, scaling and polishing, titanium implants, wisdom teeth extractions, restoration work, caps crowns precious metal costs or pins and fittings, replacement due to loss of dental bridges, periodontal, or any dental work resulting from lack of regular dental maintenance and/or hygiene but not limited too.
- (ix) Routine Replacement of disposal contact lenses.
- (x) Any event involving loss or expenses which may be recoverable under any Workers' Compensation Legislation, an Industrial Award or agreement or Accident Compensation Legislation.
- (xi) The effects of medicines, drugs or treatments not prescribed by a doctor, alcohol, suicide or attempted suicide, self-inflicted injury, sexually transmitted diseases or viruses, acquired immune deficiency syndrome, AIDS or AIDS related illnesses. Mental disorder, stress, anxiety, or nervous breakdown is covered up to the maximum stated under the Psychiatric Care benefit when referred by a registered doctor or specialist.
- (xii) Engaging in abseiling, mountaineering or rock climbing normally requiring the use of ropes or guides, hang gliding, parachuting, hunting, racing other than foot racing, motor cycling of any kind (unless You hold a current valid motor cycle license) underwater activity involving the use of artificial breathing apparatus (unless You hold an open water diving certificate or are diving with a qualified diving instructor) or professional sport of any kind.
- (xiii) Travel in any air supported device other than as a passenger in a fully licensed scheduled airline service or carrier.
- (xiv) War or warlike activities, insurrection, rebellion, military or usurped power. Nuclear weapons material or ionising radiation or from any nuclear waste.
- (xv) Any government regulation, prohibition or intervention.
- (xvi) Loss of data, Consequential Loss of any kind, depreciation of any kind or devaluation of currency.
- (xvii) All claims arising from travel to and/or from the USA (including Hawaii), except when covered under the 10 day travel insurance section of the policy wording.
- (xviii) Items that are lost or damaged while in the custody of carriers that are not reported within three days after the loss or damage to the carrier in writing, and an official loss or damage report obtained from that carrier.
- (xix) Theft or suspected theft not reported to the police within 24 hours of the discovery of loss.
- (xx) Reinstatement, Replacement or Damage to any electronic data or software.
- (xxi) Scratching or breakage of fragile or brittle items. This Exclusion does not apply to photographic, video equipment or binoculars.
- (xxii) Damage or loss arising from wear and tear, deterioration, mechanical or electrical breakdown, atmospheric or climatic conditions, mould or fungus, insects, rodents, vermin, or any process involving cleaning or repairing.
- (xxiii) Any item(s) shipped under a freight agreement, sent by a postal or courier service, or purchased over the internet. Damage arising from the confiscation or destruction by Customs or any other authority.
- (xxiv) Household furniture or household appliances being used by You for domestic use and non-portable business property, computer or electronic equipment.
- (xxv) Damage to sporting equipment including surfboards, sailboards, boogie boards and bicycles whilst in use.
- (xxvi) Theft of money, bank securities, gold, silver or precious stones (other than personal jewellery).
- (xxvii) Theft of personal belongings left unattended in a vehicle.
- (xxviii) Personal belongings merely mislaid or forgotten.
- (xxix) Any claim that is not supported by relevant documentation and reported to the police within 24 hours of discovery.
- (xxx) Shortages due to error omission or exchange.
- (xxxi) Any exclusion listed in any other section of the policy wording.

DEFINITIONS

Some words in this policy have special meanings and are defined below:

"Ancillary Services" means the reasonable and necessarily incurred charges for other medical services provided by acupuncturist, osteopaths, chiropractors, and homeopaths as prescribed by the treating doctor.

"Co-insurance" means the amount You must contribute towards each and every hospital or medical service.

"Country of Origin" means the country where You normally reside other than Your country of study.

"Doctor" means a person qualified and registered to practise medicine or surgery in Your county of study..

"Emergency Dental Services" means emergency treatment provided by a dentist for the relief of pain or to restore dental functions. It does not include normal dental maintenance or cleaning or scaling procedures.

"Excess" means the amount that will be deducted from any claim or claims arising from the one injury or illness.

"Expatriate" means a person living and studying outside of their country of origin.

"Family" means You and/or Your spouse and/or your financially dependent children and/or legal wards 21 years of age and under who remain in Your full custody and control during the trip.

"Financial Default" means insolvency, bankruptcy, provisional liquidation, liquidation, financial collapse, appointment of a receiver, manager or administrator, entry into any official scheme of arrangement, statutory protection, restructuring or composition with creditors, or the happening of anything of a similar nature under the laws of any jurisdiction.

"Hospital" means an establishment which is legally licensed as a medical or surgical Hospital under the law of that country and which exists primarily for carrying out surgical operations or providing treatment of a nature which only a Physician/Surgeon can provide and which has 24-hour medical and nursing care.

"Hospital Day Care" means minor medical, surgical or diagnostic treatment provided in a hospital or a medical centre, which does not require You to be confined in a hospital overnight.

"Illness" means a medical condition which first occurs during Your period of cover.

"Injury" or **"Injured"** means bodily injury caused by an accident which happens at a definite time and place during Your period of cover.

"Manual Work" means physical work, involving bodily strength, other than that of an academic nature.

"Medical Expenses" means expenses incurred by You within 12 calendar months of sustaining Injury or Sickness, in respect of medical advice or treatment by a legally qualified and registered medical practitioner, nurse, Hospital and/or

ambulance service for medical, surgical, x-ray, Hospital or nursing treatment, including physiotherapy and chiropractic services and the cost of medical supplies and ambulance hire prescribed by a legally qualified and registered medical practitioner.

"Period of Insurance": From the departure date shown in the policy schedule until Your return to Your Country of Origin or the completion date shown in the policy schedule, whichever occurs first.

"Permanent" means having lasted for 12 consecutive months and at the end of that time being beyond any hope of improvement.

"Pre-existing Medical Condition" means any condition for which a doctor was consulted or for which treatment or medicine was prescribed in the 12 months immediately preceding the commencement of cover. It also includes any medical condition known to the Insured Person or for which the symptoms were evident prior to the date of issue of this Insurance. A waiting period of 12 months applies to all pre-existing medical conditions.

"Public Place" means but is not limited to shops, airports, train stations, streets, hotel foyers and grounds, restaurants, beaches, public toilets and any place to which the public has access.

"Rehabilitation and Occupation Therapy" means the charges, as a result of an illness or an accident, for rehabilitation and/or occupational therapy as prescribed by the treating doctor.

"Relative" means any of the following who are resident in Your country of origin: fiancé, fiancée, spouse, legally recognised de facto, parent, parent-in-law, son, daughter, stepson, stepdaughter, sister, brother, step-parent, grandparent or legal guardian all aged 75 years or under.

"Schedule Fee" means the amount as determined from time to time by the hospital or clinic as the standard medical fee for certain treatment or service.

"Spouse" means Your husband or wife or the person with whom You have continuously cohabited during the 90 days immediately preceding the Period of Insurance.

"Unforeseeable" means sudden, unexpected, and unintended.

"Waiting Period" means the period for which benefits are not payable starting from the commencement date of this Insurance.

"We", "Us" or "Our" means the Underwriters of this Insurance.

"You" or "Your" means the person or persons named in the Certificate of Insurance and everyone else who is covered under Your policy.

MAKING A CLAIM

Reporting of Claims

In order to make a claim if something happens which is likely to lead to a claim You must:

- (i) Immediately contact First Assistance or InterGlobal who will provide a claim form and information or directions in respect of settling Your claim.
- (ii) Provide all information and details that We may reasonably require. Original receipts are required for medical and hospital claims as well as any additional medical information that We may require for cancellation and additional expense claims.
- (iii) In respect of personal liability claims, please request that the claim against You be put in writing. You must not make any offer promising payment without our approval.

Telephone: +64 9 309 2119
Fax: +64 9 309 4119
E-Mail: enquiries@studentcare.biz
Website: www.studentcare.biz
Write to: InterGlobal Limited
Level 14, Oracle Tower
56 Wakefield Street
PO Box 8672
Symonds Street
Auckland
New Zealand

Payment of Claims

- (i) We will process Your claim after receiving a completed claim form and all original receipts. If We need additional information, a written request will be sent to You or Your doctors or the medical provider.
- (ii) All claims will be paid by cheque and sent to Your postal address or by electronic transfer to Your nominated bank account.
- (iii) We are under no obligation to settle your claim unless you provide the documentation We consider relevant.

COMPLAINTS PROCEDURE

It is our aim at all times to provide you with a first class standard of service. There may nevertheless be occasions when you may feel that this objective has not been fully achieved, or would like further clarification from us. In such an event please contact:

Complaints Team – InterGlobal Limited
InterGlobal Ltd
Level 14, Oracle Tower
56 Wakefield Street
PO Box 8672, Symonds Street
Auckland
New Zealand

Ph +64 (0) 9 309 2119 Fax: +64 (0) 9 309 4119

Email: enquiries@studentcare.biz

If you feel that we have been unable to resolve the matter further, you may have the right to refer to:

Chief Executive Officer – InterGlobal Limited
Woolmead House East, The Woolmead, Farnham, Surrey GU9 7XT United Kingdom

If You are still dissatisfied and wish to take the matter further, you may have the right to refer to:

Financial Ombudsman Service
South Quay Plaza, 183 Marsh Wall, London, E14 9SR
Telephone: 0845 080 1800
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk