March 1, 2005

Dear Study Abroad Participant:

One of the important benefits the Arcadia University Center for Education Abroad provides to each program participant is health and accident insurance. Although we sincerely hope that you will never have to use this insurance, you need to know about it just in case. The purpose of this mailing is to share insurance information with you, and to tell you how to obtain answers to specific questions concerning policy benefits and coverage.

International students studying in New Zealand are required to have adequate health and travel insurance for their intended length of study in New Zealand. Each university in New Zealand may select a preferred insurance supplier for the institution provided the coverage meets or exceeds all the government mandated requirements. The minimum coverage in New Zealand, regardless of the insurance supplier, exceeds the standards set by Arcadia University for study abroad participants.

Enclosed is a description of the university plan in which you will be automatically enrolled throughout your period of study in New Zealand. Coverage begins on the day your group flight leaves the United States and is in effect through the end date listed on your program calendar. If necessary, you may coordinate additional coverage for travel time, either before or after your program, by contacting the International Student Advisor at your host university in New Zealand.

Upon review of the enclosed material, you will see that pre-existing conditions are not generally covered by this policy unless approved by the insurance supplier in advance of treatment. The majority of medical conditions with onset during the study abroad period will be covered on a reimbursement basis. In addition, the insurance may offer limited coverage for prescriptions, loss of personal property, and limited loss incurred during travel. Please read through the Schedule of Benefits and specific information pertaining to claims prior to your departure for New Zealand.

In addition to the New Zealand student insurance plan described in the attached material, valuable insurance is provided in conjunction with the International Students Identify Card (ISIC). The ISIC provides emergency coverage for some contingencies such as evacuation and repatriation of remains. The ISIC also makes available insurance for your baggage and personal effects at reasonable cost. Arcadia University does not provide such coverage; however, we strongly suggest that you arrange for it if not included with the insurance provided by your New Zealand University. Some homeowners' or renters' insurance policies may include theft and damage coverage for the personal property of family members who are traveling. Check to see whether you already have such protection before purchasing an additional policy.

Finally, it is always a good idea to leave a photocopy of the relevant insurance information, your ISIC card, and the photo page of your passport with someone at home. This way, the valuable information these documents contain will always be available to you or your relatives in the event of an emergency while you are abroad.

Please feel free to write or telephone your Arcadia University program coordinator, Jennifer Brewer, with questions about any of the points raised in this letter.

Sincerely,

Andrea Patrick
Associate Director
STUDENTSAFE - UNIVERSITY POLICY

WELCOME

Welcome to our Studentsafe - University Policy.

Please read all sections of the policy carefully. They detail important information about the benefits of the policy.

If the policy does not meet your needs, you may cancel it within 14 days of receiving it and we will cancel it from its commencement date and refund the premium you have paid.

UNDERWRITER

This policy is underwritten by NZI, a Business Division of IAG New Zealand Limited.

ELIGIBILITY

You will be eligible for cover under this policy if you are an International Student as defined under “Policy Definitions” on page 2 of this Policy.

CLAIMS ASSISTANCE

For claims assistance once the policy is in force, please contact us on
• 0800 227 6537 during normal business hours if in New Zealand, or
• (09) 359 1691 outside normal business hours if in New Zealand, or
• 64 9 359 1691 if overseas or in your country of origin.

Your Schedule of Benefits is important in the event of a claim. To find out how to make a claim, refer to page 17 in this Policy.
INTRODUCTION

What you and we agree to
This insurance policy is a legal contract arranged by the educational body named in the Schedule of Benefits with the insurer to provide special cover for you. This means you agree to meet certain obligations and conditions and in return, we agree to provide specified insurance cover.

You agree to:
• pay the premium (including any government levies and taxes) to the educational body named in the Schedule of Benefits; and
• meet all obligations and conditions of the contract;

and in return for this we agree to provide the insurance cover that is explained in the policy wording.

All benefits under the Policy will be payable to you or your legal representative.

Your policy consists of the following parts:

• The Policy Document
  This provides details about the cover provided; and all the obligations and conditions connected with the policy.

• The Schedule of Benefits
  This is a separate document that goes with the policy document and shows the specific details of your insurance, when cover commences and ceases, the premium paid for the insurance and the amounts you are insured for.

Currency
All sums insured specified in this policy are in New Zealand dollars.

Policy Definitions
Certain words in this policy have a specific meaning. These words are listed below, along with their definition (i.e. specific meaning). The definitions also apply to the plural and derivatives of the listed words, e.g. the definition of “accident” also applies to “accidents”, “accidental” and “accidentally”.

Accident
A happening or event that is unexpected and unintended from your point of view.

Alternative Health Provider
Means any of the following:
• an osteopath;
• a chiropractor;
• a homeopath;
• an acupuncturist;
provided that the alternative health provider is a registered member of a recognised professional body for that type of alternative health provider.

Country of Origin
The country where your home is.
Dentist
In New Zealand, a person registered in terms of the Dental Act 1988 (or any replacement legislation).
Overseas, a dentist in the country where you require treatment who is qualified and registered under equivalent legislation or professional body.

Diagnostic procedures
Any tests carried out by any registered specialist, registered medical practitioner or specialised technician using diagnostic equipment to identify the health condition required to be treated or clarify the outcome or extent of the health condition.

Disablement
When referring to you, a serious disabling accidental injury (or disabling illness) that requires immediate treatment by a registered medical practitioner or dentist.

When referring to a relative, a life-threatening accidental injury or illness that first appears during the period of insurance.

Eligible Education Provider
An educational body which is a signatory to the Code of Practice for Pastoral Care of International Students as established under Section 238F of the Education Act 1989.

Eligible Health Provider
In New Zealand, a “registered health professional” as defined in clause 3 (l) of the Health Information Privacy Code 1994 (excluding any person registered or enrolled under the Psychologists Act 1981 or any replacement legislation), or any other provider which we advise is acceptable.

Overseas or in your country of origin, a health professional practicing in the country where you require treatment who is qualified and registered under equivalent legislation or professional body.

Emergency Dental Treatment
Treatment for the emergency relief of dental pain or a dental condition but not relating to dental wear and tear or normal maintenance of dental health.

Excess
The amount of the claim you must meet. It is not covered by this insurance, and we will deduct it from any claim.

Hospital
In New Zealand, a hospital as defined in Section 118 of the Hospitals Act 1957 that may be a public or a private hospital where you receive treatment that incurs a fee as a patient of the hospital.

Overseas or in your country of origin, a hospital that may be a public or private hospital in the country that you require treatment that is equivalent to a hospital in New Zealand.

Illness
Sickness or disease.
Injury
Internal or external bodily injury caused solely and directly by:
• violent, accidental, external and visible means; or
• medical misadventure.

International Student
A person who is studying or intending to study in New Zealand, meets Immigration Act requirements for entry into New Zealand, has enrolled with the educational body named in the Schedule of Benefits which has elected to arrange a scheme with us.

Loss
Physical loss, damage or destruction.

Luggage
Your baggage, personal effects and household items that are taken with you or purchased by you, when travelling:
• to New Zealand from your country of origin and during your time of study in New Zealand; or
• from New Zealand back to your country of origin; or
• on holiday overseas.

Overseas
Australia or a South Pacific country, or a country you have a stopover in not exceeding 31 days, whilst travelling between your country of origin and New Zealand, but not including your country of origin or New Zealand.

Period of Insurance
For Loss of Deposits cover, the period that:
• starts 31 days immediately prior to the first course date for which you are enrolled with the educational body in New Zealand and in relation to such enrolment a Schedule of Benefits has been issued and the premium has been paid; and
• ends in respect of each journey taken within the academic year or course for which enrolled:
  - at the end of your journey from your country of origin to New Zealand; and
  - when you return to New Zealand at the end of any journey you may take overseas or to your country of origin while you are studying in New Zealand; and
  - at the end of your period of study in New Zealand when you return to your country of origin
  - or, such other time as may be specified in the Policy.
For all other covers:
• starts when you leave your country of origin to start your journey to New Zealand; and
• ends at the earliest of the following:
  - the end of the academic year stated on the Schedule of Benefits; or
  - the date when you cease your course of study stated in the Schedule of Benefits and return to your country of origin.
  - whichever occurs first.

Pre-existing Condition
Any of the following:
• a physical defect, medical condition or disease for which treatment (including medication) or professional advice of any kind (ie. from a medical adviser or other
adviser) has been received or prescribed in the six months before the policy starts; and/or

- any medical condition or disability that existed prior to the date of issue of this policy.

**Registered Medical Practitioner and Registered Specialist**
A person, acceptable to us, who:

- in New Zealand, is registered and practicing as a medical practitioner or specialist in New Zealand, other than you, a relative or your business partner or associate; or

- overseas or in your country of origin, is a registered and practicing medical practitioner or specialist in the country where you require treatment, other than you, a relative or your business partner or associate.

**Relative**

Your:

- spouse, de facto partner, fiancé; or

- child, step-child, grandchild; or

- brother, sister, brother-in-law, sister-in-law; or


**You**
The international student who is the beneficiary of this policy.

**We**
NZI a Business Division of IAG New Zealand Limited. “Our” and “us” have the same meaning in each case.

1. **Personal Effects**

An excess of $500 applies to loss to a laptop computer.

1.1. **Luggage**
If your luggage suffers accidental loss during the period of insurance we will at our option:

- repair it; or
- replace it; or
- pay you an amount that covers your loss (taking into account depreciation and wear and tear for items of clothing, footwear, and toiletries more than one year old) up to a maximum of $3,000 per item, set or pair of items, except for any specified items you have chosen to include on your Schedule of Benefits, for which we will pay up to the limit noted on the Schedule of Benefits up to a maximum of $10,000 per item.

The maximum we will pay is $20,000.

1.2. **Clothing and Toiletries**
If you need to buy essential items of clothing and toiletries because your total luggage has been delayed, misdirected or temporarily misplaced by a carrier during the period of insurance, we will pay you up to:

- $750 if the luggage is delayed, misdirected or misplaced for at least eight hours; or
- $1,500 if the luggage is delayed, misdirected or misplaced for at least 24 hours; provided you supply written confirmation from the carrier responsible and receipts for the items you buy.
Note: If we pay you a claim under subsection 1.1 above, we will deduct from that claim any amount paid to you under this subsection.

### 1.3. Personal Documents
We will pay you up to $3,000 to cover the non-recoverable cost of replacing personal documents (including credit cards and travellers’ cheques) that are:

- a) stolen or suffer accidental loss; or
- b) used by an unauthorised person during the period of insurance.

### 1.4. Personal Money
We will pay up to $1,000 to cover the theft or accidental loss during the period of insurance of your personal money, including bank notes, coins and monetary vouchers.

### 1.5. What we will not pay for
We will not pay for:

- a) the electrical or mechanical breakdown of any article;
- b) the scratching or breakage of fragile articles, brittle articles or electronic components unless the scratching or breakage is caused by a collision involving a vehicle in which you are travelling. (Note: This exclusion does not apply to spectacle lenses, binoculars and photographic or video equipment);
- c) wear and tear or deterioration
- d) loss caused by atmospheric or climatic conditions
- e) loss arising from any process of cleaning, repairing, restoring or altering, or faulty workmanship;
- f) the loss or theft of luggage that you chose to leave unattended in a public place;
- g) the theft of luggage from an unlocked vehicle;
- h) more than $10,000 in total for luggage that is left in a locked but unattended vehicle;
- i) unaccompanied luggage or luggage that is shipped under any air, road or marine freight contract;
- j) tools of trade, or traveller’s samples used for business;
- k) the loss in value or shortage of money caused by mistakes or omissions by any person or currency fluctuation;
- l) any loss of bullion;
- m) the unauthorised use of credit cards where the personal identification number (PIN) has been used to access funds;
- n) for the loss or theft of personal money or personal documents (including bank notes, coins, monetary vouchers, travellers’ cheques and credit cards) if at the time of loss they are not:
  - under your personal supervision, or
  - in your securely locked place of residence or study within New Zealand, or
  - contained in a securely locked safe or strongroom (while travelling outside New Zealand).

### 2. Medical Cover

#### 2.1. What we will pay
We will pay medical charges under each benefit subject to any limit or sublimit specified in this section.

All of the medical benefits apply only where treatment has been recommended as necessary by a registered medical practitioner or registered specialist and is provided by an eligible health provider (except for the alternative health provider benefit).
Before undergoing medical treatment (other than provided for under sub-sections 2.8, 2.9 or 2.10), you must get our prior approval for a claim (to ensure the procedure or treatment is covered). The maximum amount that we will pay for any benefit is listed below. The per annum maximum in respect of a benefit is applied on the anniversary date of the commencement of the cover provided by this policy.

The most we will pay under this section for all claims for any medical charges, costs, expenses or medical treatment of any kind arising
(a) within New Zealand relating to any one health condition during the period of insurance is $1,000,000., and
(b) within your country of origin is $20,000

2.2. Surgical benefits

We will pay for an operation you have in a hospital in New Zealand or overseas (but not in your country of origin unless you have temporarily returned for not more than 90 days whilst still completing a course of study in New Zealand) for treatment of a medical condition. We will pay for reasonable costs associated with admission to a hospital relating to:
   a) general surgery; and
   b) oral surgery as follows:
      - the removal of impacted wisdom teeth, unerupted teeth, cysts, soft tissue swellings and enlargements provided that the surgery is performed by a registered oral surgeon or dentist suitably qualified to perform oral surgery, after referral by a dentist or registered medical practitioner; and
   c) surgeon’s and anaesthetist’s fees;
   d) prostheses;
   e) outpatient theatre fees for day surgery;
   f) hospital accommodation fees;
   g) other medical specialists’ fees, prescription, and associated charges, such as Computerised Axial Tomography (CAT) scanning, Magnetic Resonance Imaging (MRI) scanning and routine radiology (plain X-ray and ultrasound) performed in or out of a hospital;
   h) post operative physiotherapy costs after referral by a specialist;
   i) Specialist consultations and diagnostic procedures before admission and after discharge from a hospital are covered provided they relate to the condition being treated;
   j) Ambulance fees.

The costs listed above must
   a) specifically relate to the condition being treated, and
   b) be costs following referral to a registered specialist (other than for treatment in respect of injury).

Re-admission to a hospital within 28 days of being discharged for treatment related to the same condition will be treated as one admission.

2.3. Non-Surgical benefits

We will pay for reasonable costs associated with your admission to a hospital in New Zealand or overseas (but not in your country of origin unless you have temporarily returned for not more than 90 days whilst still completing a course of study in New Zealand) for medical treatment of a condition, which does not require surgery (e.g. asthma, diabetes, cancer, stroke or any other acute or chronic illness) as follows:
   a) hospital charges for chemotherapy;
b) cardiologist’s fees and angiography related charges;
c) **hospital** accommodation fees;
d) Other medical specialists’ fees, prescription and associated charges, such as Computerised Axial Tomography (CAT) scanning, physiotherapy costs after referral by a specialist, Magnetic Resonance Imaging (MRI) scanning and routine radiology (plain X-ray and ultrasound) performed in or out of a **hospital**.

The costs listed above must
a) specifically relate to the condition being treated, and
b) be costs following referral to a **specialist**.

Re-admission to a **hospital** within 28 days of being discharged for treatment related to the same condition will be treated as one admission.

### 2.4. Additional costs whilst disabled

We will pay the reasonable cost of care provided by a registered nurse, which has been recommended by a **registered specialist**, immediately following **your** discharge from a **hospital** after having had treatment covered by **us** under the policy, whilst **overseas** or in New Zealand.

We will pay up to
a) $125 per day, and
b) up to a maximum of $2,500
for such treatment in New Zealand.

### 2.5. Alternative health provider benefit in New Zealand

We will pay up to a maximum total amount of $500 per annum for treatment in New Zealand by an **alternative health provider** provided that the treatment is recommended by a **registered health practitioner** and no more than $200 per annum is paid in respect of any one type of **alternative health provider**.

### 2.6. Transfer benefit in New Zealand

If **your** condition cannot be treated in **your** local area where you live while in New Zealand, this benefit pays for the cost for **you** to travel return economy air travel or by road ambulance to a **hospital** in New Zealand provided that this is recommended by a **registered medical practitioner**.

### 2.7. ACC payments in New Zealand

We will not pay any of the benefits provided under this policy if **you** suffer an **injury** in New Zealand and do not take all reasonable steps to pursue a claim in terms of the Injury Prevention, Rehabilitation and Compensation Act 2001.

If **we** accept **your** claim **we** can top up payments which **you** receive from the Accident Compensation Corporation. The top up amount will be calculated as the difference between the expense involved in the event covered by **us** and any payments **you** receive or are entitled to receive from the Accident Compensation Corporation.

Where the Accident Compensation Corporation provides cover for an **injury**, **you** must obtain their prior approval for the provision of treatment in a **hospital**. If the Accident
Compensation Corporation declines the claim or any part thereof, we may meet the cost of that treatment if you provide us with a copy of the decision declining the claim.

2.8. Medical Practitioner and Specialist Consultations and Other Related Charges

We will pay

a) the cost of your treatment and consultations, including dressings, tests, scans and prescriptions, by a registered medical practitioner or registered specialist or associated nurse or specialist technician at a medical facility arising from an unexpected injury or illness provided that
   (i) the injury or illness occurs or first arises during the period of insurance whilst you are in New Zealand or overseas (but not in your country of origin unless you have temporarily returned for not more than 90 days whilst still completing a course of study in New Zealand), and
   (ii) you incur the expense within 12 months of the date the event first occurred, and
   (iii) any specialist costs are incurred following referral by a registered medical practitioner.

b) up to $25 for one consultation with a registered medical practitioner or registered nurse in New Zealand for advice on sexual health.

c) up to $50 for not more than 2 consultations with a registered medical practitioner or registered nurse in New Zealand for advice on stress of anxiety.

d) $25 towards the cost of a chest x-Ray during the first year you are in New Zealand on a course of study.

e) Reasonable costs incurred in New Zealand for consultations with a registered psychiatrist or registered psychologist following referral by a registered medical practitioner in relation to mental illness. We will pay up to $20,000.

2.9. Optical Treatment

If your vision changed during the period of insurance whilst in New Zealand, we will pay for the cost of corrective optical spectacles or contact lenses (if you have never had optical aids) or replacement lenses (but not disposable contact lenses or frames) provided that:
   a) the expenses are incurred during the period of insurance; and
   b) the maximum we will pay for a consultation with an optometrist is $50 per visit, subject to a maximum of $250 during the period of insurance; and
   c) the maximum we will pay for corrective optical lenses or spectacles is $250 during the period of insurance.

2.10. Emergency dental care

We will pay up to $1,500 for your reasonable emergency dental treatment costs, performed by a dentist, providing these costs are incurred to seek relief from sudden and acute pain.

2.11. Continuing treatment

We will also pay continuing medical expenses incurred following the end of the period of insurance as a result of you being disabled whilst overseas provided the medical expenses relate to a condition that first occurred, and for which medical treatment was first received, during the period of insurance.

We will pay up to $20,000.
2.12. What we will not pay for under Section 2

We will not pay any benefit if the event is caused by or results from (either directly or indirectly) any of the following:

a) you deliberately taking or using non-prescribed drugs, other than for proper therapeutic or medical purpose and in accordance with the manufacturer’s directions for use or the deliberate misuse by the life assured of prescribed drugs;

b) the misuse of alcohol;

c) certifiable mental disease, psychiatric illness or psychiatric treatment other than as specifically provided for under Sections 2.8 c) or e) of this Policy;

d) suicide or self-inflicted injuries or illness other than as specifically provided for under Section 2.8 e);

e) participation in a criminal act;

f) pregnancy, childbirth or abortion, unless the event lasts for more than 90 days after the end of the pregnancy, childbirth or abortion;

g) HIV related disorders, including AIDS;

h) any health condition specifically excluded;

i) contraception of any type.

We will not pay any benefit if the event is:

a) any geriatric or senile illness, or dementia or hospitalisation, or the provision of social or personal care services for geriatric care;

b) treatment requiring periodontal, orthodontic, endodontal or cosmetic procedures;

c) diagnosis, management and treatment of infertility;

d) treatment or procedure not provided by an eligible health provider;

e) any surgery for the correction of refractive visual errors;

f) for cosmetic reasons where not having the surgery would not be detrimental to your health;

g) preventative treatment or treatment of any condition not detrimental to health;

h) treatment for weight reduction including surgery, whether recommended or not;

i) sterilisation;

j) routine screening (e.g. mammograms, PAP smears);

k) health surveillance testing e.g. mole mapping, calcium scoring (through electron-beam computed tomography).

We will not pay any part of your claim that

a) is covered under the Injury Prevention, Rehabilitation and Compensation Act 2001 unless we are given proof that the Accident Compensation Corporation has declined to pay the cost of treatment or will not pay the full cost of treatment, or

b) is provided for under any government or public funded services within any country overseas or in your country of origin including any reciprocal health arrangements, or

c) you can recover from sources outside this policy, including any other contract of insurance, whether you claim from these sources or not, or

d) relates to travel overseas if during the period of insurance you have travelled more than 31 days.

We will not pay any part of your claim directly or indirectly arising from any Pre-existing condition unless disclosed to and accepted in writing by us.
3. Other Benefits While in New Zealand or Overseas (but not in your country of origin)

3.1 Evacuation/return home

If you
a) become disabled while in New Zealand or overseas during the period of insurance, or
b) are diagnosed with a permanent mental condition which prevents you from completing your course in New Zealand
and must return to your country of origin, we will pay for the travel expenses involved, provided that:
   (i) the registered medical practitioner who attends you at the time of the disablement or registered specialist who diagnoses your mental condition provides written advice that the return or evacuation is recommended; and
   (ii) the return or evacuation is supported by our medical advice and considered necessary by us; and
   (iii) we agree to the destination that you return or evacuate to; and
   (iv) you already have a return ticket between New Zealand and your country of origin.

3.2 Your accommodation/travel

If you become disabled overseas during the period of insurance, we will pay for your reasonable additional travel and/or accommodation expenses while you are disabled, provided that:
   a) the expenses are of the same standard or fare class as those originally selected by you for your trip (unless we agree in writing to a fare upgrade); and
   b) the expenses don’t include any costs that you incur after you resumed your journey.

3.3 Others accommodation

If you
a) become disabled while in New Zealand or overseas during the period of insurance, or
b) are diagnosed with a permanent mental condition which prevents you from completing your course in New Zealand
and are hospitalised or need an escort, we will pay for the reasonable travel and/or accommodation expenses of up to two persons to travel to and/or stay with you while you are hospitalised or in need of an escort, provided that:
   (i) the person(s) who travel to/stays with you is your spouse, a next of kin or your travelling companion(s); and
   (ii) a registered medical practitioner or registered specialist provides written advice that it is necessary for someone to be with you; and
   (iii) the expenses of any person who travels to and/or stays with you are of the same standard or fare class as those originally utilised by you for your trip (unless we agree in writing to a fare upgrade); and
   (iv) the maximum accommodation benefit payable does not exceed $100 per day or $1,500 per annum; and
   (v) the expenses don’t include any costs incurred once you have returned to your country of origin.
3.4 Funeral and cremation

If you die while in New Zealand or overseas as a result of an injury during the period of insurance, we will pay up to $100,000 to cover:
   a) your funeral or cremation costs overseas or in New Zealand; or
   b) the cost of returning your remains to your country of origin, including the reasonable travel costs of up to two people to accompany your remains back to your country of origin.

3.5 Cash in hospital

If you are hospitalised overseas or in New Zealand, we will pay you $100 for every 24 hours you are in hospital (up to a maximum of $2,000 in New Zealand and $10,000 if overseas), provided that you are hospitalised because of a disablement that
   a) occurs or first arises during the period of insurance; and
   b) lasts for at least 24 hours.
This money will be paid directly to you.

3.6 Accidental death

We will pay your estate $25,000 (if you are aged 16 or over) or $5,000 (if you are under 16) if you sustain an injury that results in your death during the period of insurance while in New Zealand or travelling overseas.

3.7 Search and Rescue

If you go missing in New Zealand or overseas, as a result of natural disaster or whilst undertaking an outdoor recreational activity during the period of insurance, we will contribute up to $10,000 towards the cost of a private search for you, provided that:
   a) the search is approved by the local authorities; and
   b) the search begins within 72 hours of the official notification that you are missing, and
   c) you have not ignored any official advice given to you to stay out of the area due to identified particular hazards.

4. Disrupted Travel

4.1 Accommodation/travel

We will pay for any reasonable, unexpected accommodation and/or travel expenses you incur because of the following disruptions, provided that they occur during the period of insurance:
   a) your carrier cancels, cuts short, delays, or diverts a scheduled service because of riot, strike, civil commotion, hijack, natural disaster, collision or severe weather conditions;
   b) you lose your passport or travel documents;
   c) you innocently or unknowingly breach any quarantine regulation;
   d) your carrier is involved in a railway, motor vehicle, marine or aircraft accident, and written evidence of this is provided by the carrier;
   e) your travelling companion becomes disabled.

4.2 Early return home
If **you** must return to **your country of origin** because of any of the following events, **we** will pay for **your** reasonable, additional travel costs, provided that the event occurs during the **period of insurance**:

- a) the unexpected death or sudden **disability** of a close **relative** who lives in, and is a permanent resident of, **your country of origin** provided such person is 75 years of age or less;
- b) the educational course **you** are enrolled in within New Zealand is unforeseeably terminated for reasons outside **your** control and no reasonable alternative course is available in New Zealand.

### 4.3 Travel delay

**We** will pay up to $3,000 to cover travel, accommodation and meal costs **you** incur at your point of departure because of a delay to **your** scheduled transport during the **period of insurance**, provided that the delay:

- a) is **accidental**, and
- b) beyond **your** control, and
- c) exceeds six hours.

### 4.4 Missed connection

**We** will pay up to $10,000 to cover the cost of transport and other services **you** use to connect **you** with **your** scheduled transport if you:

- a) are travelling to a special event (such as educational examinations, a sporting event, conference or wedding) that cannot be delayed solely because of **your** late arrival; and
- b) miss a connection with **your** scheduled transport during the **period of insurance** because **your** journey is interrupted by **accidental** circumstances beyond **your** control.

### 4.5 Rental vehicle excess

**We** will pay up to $2,000 to cover the **excess** **you** must pay if a rental vehicle that **you** have hired during the **period of insurance** is:

- a) involved in an **accident**, or
- b) maliciously damaged or stolen.

### 4.6 Hijack allowance

If the public transport on which **you** are travelling is seized forcibly and violently during the **period of insurance** for the purpose of theft, extortion, propaganda or other illegal reason, **we** will pay **you** a distress allowance of $500 for every 24 hours spent detained, up to a total amount of $10,000.

### 4.7 Legal costs

**We** will pay up to $10,000 to cover legal costs **you** incur because of:

- a) false arrest by any government or foreign power, or
- b) wrongful detention by any government or foreign power during the **period of insurance** provided that this does not occur in **your** country of origin.
5. Loss of Deposits

5.1 What will we pay

If you are unable to start or continue your journey during the period of insurance because of accidental circumstances outside your control (such as the examples listed below under “Valid reasons for cancellation”) and as a result your journey is cancelled or cut short, we will pay the unused, non-refundable portion of any travel arrangements paid in advance to a maximum of $50,000.

5.2 Valid reasons for cancellation

Valid reasons for cancelling your journey include:
   a) the death or disablement of a close relative in your country of origin, or a travelling companion, providing that person is aged 75 years of age or less;
   b) a requirement for you to sit supplementary exams;
   c) the unforeseeable insolvency, regulatory closure or withdrawal of accreditation of your eligible education provider in New Zealand.

5.3 Refund of educational fees

We will reimburse you up to $50,000 for the unused portion of any tuition fees paid in advance by you that you are not able to recover from your education provider in the event of:
   a) you becoming disabled to the extent that you are medically incapable of undertaking your educational course; or
   b) your return to your country of origin as a direct result of the death or disablement of a close relative or a travelling companion, provided that person is aged 75 years or less, and we have agreed in writing; or
   c) the accidental death of your educational course lecturer but only if your eligible education provider cannot provide a suitable alternative lecturer or course.

5.4 What we will not pay

We will not cover any losses you incur if your journey is cancelled because of the following reasons.
   a) The financial failure of any of the following:
      - travel agent, travel wholesaler, booking agent, or
      - tour organiser
      - airline or other transport provider
      - car rental agency
      - accommodation provider
      - tour or cruise operator.
      This exclusion extends to include the financial failure of any person, company or organisation with whom any of the above deal with. The term “financial failure” shall mean bankruptcy, provisional liquidation, liquidation, insolvency, appointment of a receiver or administrator, entry into a scheme of arrangement, statutory provision or anything of a similar nature.
   b) Any act or omission by a travel agent.
   c) Delays caused by carriers or rescheduling.
   d) Prohibition or regulation by any government (not including unforeseeable insolvency, regulatory closure or withdrawal of accreditation of your eligible education provider).
   e) Your business, financial or contractual obligations, or those of any relative.
6. Personal Liability

6.1 Death, injury and loss of property

We will pay all sums that you are legally liable to pay as compensation for an accidental:
   a) death; or
   b) injury (including illness): and/or
   c) loss of property that occurs during the period of insurance.

The most we will pay is $2,500,000.

6.2 Legal costs

Where there is cover under subsection 1 above, we will pay:
   a) all legal costs awarded to any claimant against you; and
   b) any other reasonable legal costs that you incur up to $2,500,000.

6.3 What we will not pay for

We will not pay any damages, compensation or legal costs for any liability arising from or connected with:
   a) the death, injury, or illness of:
      - you or any member of your family; or
      - any person employed by you;
   b) the loss of property that is owned by:
      - you or any member of your family; or
      - any person employed by you;
   c) the loss of any property that is in your custody or control unless it is property owned by your eligible education provider or your landlord or home stay and then limited to $500,000;
   d) the ownership, possession or operation of (whether by you, any member of your family, or any person employed by you) the following:
      - any mechanically propelled vehicle, or
      - any aircraft or watercraft;
   e) any land or building that is owned by:
      - you or any member of your family; or
      - any person employed by you;
   f) your business, trade or profession, including professional advice given by:
      - you; or
      - any person employed by you;
   g) seepage, pollution or contamination.

In addition there is no cover for:
   a) judgements given by a Court outside New Zealand, unless the Court is in the country where the accident giving rise to the liability occurs;
   b) liability that you agree to, unless that liability would have been established even if you had not agreed to it; or
   c) punitive or exemplary damages awarded against you.
7. General Exclusions

We will not pay claims under any section of this Policy that arise directly or indirectly from any of the following events, actions or situations:

- a) Childbirth or pregnancy, unless they arise from medical complications that occur before the end of the 24th week of your pregnancy (based on the estimated confinement date provided by your registered medical practitioner).
- b) Your failure to act in a responsible manner and take all reasonable efforts to safeguard your property, avoid accidental injury, minimise any claim under this policy and avoid a claim under this policy by heeding a warning communicated by the general mass media about an intended strike, riot or civil commotion.
- c) Motor cycling, if the driver does not hold a current New Zealand or internationally acceptable motor cycle licence (whether or not a licence is required in the country which the cycle is ridden).
- d) Diving, involving the use of any artificial breathing apparatus, unless you hold an open water diving license; or are under the direct supervision of a qualified diving instructor.
- e) Travelling in or through the air, other than as a passenger of a fully licensed passenger-carrying aircraft operated by an airline or air-charter company.
- f) Mountaineering or rock climbing (but not hiking), or pot holing, that requires the use of climbing equipment, or involves abseiling.
- g) Ocean yachting or blackwater rafting.
- h) Skiing or snowboarding outside designated ski-field areas, or in areas within designated ski fields that are closed because of adverse conditions.
- j) Depression, anxiety, suicide, attempted suicide, mental or nervous disorder, sexually transmitted disease, or any situation or action when under the influence of alcohol or non-prescribed drugs unless specifically provided for under Sections 3.1 or 3.3 of this Policy.
- k) Human Immunodeficiency Virus (HIV) and or HIV-related illness including Acquired Immune Deficiency Syndrome (AIDS), and/or any mutant derivative or variations of HIV.
- l) Loss of enjoyment, financial loss or any other loss that is not covered specifically in this policy.
- m) War or warlike activities, invasion, act of foreign enemy, civil war, revolution, insurrection, military power; nuclear reaction; contamination by nuclear weapons, nuclear material or radioactivity.
- n) Confiscation, detention, or destruction by customs or other authorities.
- o) Any breach or any prohibition or regulation of any government relating to immigration or travel (including failure to obtain a passport or visa).
- p) Act of terrorism meaning an act, including but not limited to the use of force or violence and/or threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), which from its nature or context is done for, or in connection with, political, religious, ideological, ethnic or similar purposes or reasons, including the intention to influence any government and/or to put the public, or any section of the public in fear.

We will not provide you with cover:

- a) if you travel against medical advice; or
- b) if you travel for the purpose of obtaining medical treatment; or
c) if you take any action contrary to the advice of a registered medical practitioner who attends you if you become disabled; or
d) for any ongoing medical consultation, treatment or medication for Pre-existing conditions whether or not the condition has been approved and noted on the policy; or
e) for any medical, hospital or dental treatment provided to you in your country of origin except as provided for under Section 3.7.

We will not pay any part of your claim that
a) is covered under the Injury Prevention, Rehabilitation and Compensation Act 2001 unless we are given proof that the Accident Compensation Corporation has declined to pay the cost of treatment or will not pay the full cost of treatment, or
b) you can recover from sources outside this policy, in particular under any other contract of insurance, whether you claim from these sources or not.
9. Making a Claim

9.1 What you must do first

As soon as you are aware of any event that is likely to result in a claim under any section of this policy, you must follow all instructions listed below that apply to you.

a) Contact us on
   - 0800 227 6537 if in New Zealand, or
   - 64 9 355 1691 if overseas

   if you:
   (i) are going to be hospitalised; or
   (ii) plan to cut short or alter your travel arrangements because of any medical condition; or
   (iii) have lost all your luggage or money.

b) Notify us as soon as possible (but at the latest within 21 days of you becoming aware of the event).

c) Take prompt steps to minimise any loss or liability, and avoid any further loss or liability.

d) Lay a complaint with the Police or relevant authorities if you suspect that you have been the victim of burglary, theft, arson or intentional damage.

e) Inform the Police or relevant authorities about any loss of property.

f) Take reasonable steps to obtain details of any witnesses, other person, property or vehicle involved.

h) In the case of injury covered by the Injury Prevention, Rehabilitation and Compensation Act 2001, you must take all necessary steps to make and follow up a claim with the Accident Compensation Corporation.

To make a claim under this policy, you must then follow the instructions provided below under “The claims process- Making a claim”.

9.2 What you must not do

You must not:
   a) admit responsibility for any accident; or
   b) dispose of any property that you intend to claim for; or
   c) say or do anything that may prejudice our ability to:
       - defend any claim made against you, or
       - make recovery from any other person who may be responsible for your claim.

9.3 The claims process

Making a claim
To make a claim, you must:
   a) fully complete our Claim Form as soon as possible; and
   b) give us free access to examine and assess the claim; and
   c) provide any other information or assistance that we reasonably request to support your claim; and
   d) send any letter of demand or Court documents that you receive relating to the claim to us immediately; and
   e) if we request it, provide a statutory declaration to verify the claim; and
   f) if we request it, submit to examination under oath by any person we nominate; and
g) authorise disclosure to **us** of any personal information about **you** held by any other parties, which is relevant to the claim.

*After you have made a claim*

After **you** have made a claim, **we** have the sole right to act in **your** name and on **your** behalf to negotiate, defend or settle any liability. If **we** do this, it will be at **our** expense.

**We** may decide at any time to pay **you**:

a) the total sum insured under Section 6 Personal Liability Cover, or

b) any lesser amount for which a claim against **you** can be settled as full settlement of any claim under that Section.

If **we** do this, **we** have no further liability to **you**, except for any legal costs **you** have incurred up to the time of **our** payment.

If **you** are entitled to cover under the Injury Prevention, Rehabilitation and Compensation Act 2001 for an **injury** that **you** have claimed for under this policy, **you** must make and follow up the claim against the Accident Compensation Corporation. Any amounts **you** receive from them must be paid direct to **us** to offset **our** payment to **you** under this policy.

*Once the claim is accepted*

After **we** have received a claim under this policy, **we** have the right to take over in full any legal rights of recovery **you** have. If **we** do this, **we** may exercise these rights for **our** own benefit, and at **our** own expense, and **you** must fully cooperate to allow **us** to do this.

If any lost or stolen property for which **we** have paid a claim is later found or recovered, **you** must:

- tell **us** immediately, and
- hand the property over to **us** if **we** request it.

**We** have the right to keep any property for which **we** have paid a claim, including any proceeds of its sale.

### 10. Cancelling this Policy

#### 10.1 How can you cancel this policy?

**You** can cancel this policy at any time by giving **us** notice, as explained under “Giving Notice”. If **you** cancel this policy, **we** will not refund any premium if this policy has been in force for more than 14 days.

#### 10.2 How can we cancel this policy or part of this policy?

**We** can cancel this policy by giving **you** 14 days’ notice in writing. If **we** do this, the cancellation will take effect at 4.00 p.m., 14 days after the date of the notice.

The first day of this 14-day period will be the day that the notice is delivered or posted by **us**.

**We** will refund to **you** all of the unused part of any premium **you** have already paid if the policy is cancelled in full. If only part of the policy is cancelled, **we** will refund to **you** the unused part of the portion of premium relating to the part of the policy **we** cancel.
11. General Conditions

11.1 Your general obligations
As well as the specific conditions and obligations explained in the different sections of this policy, there are also general obligations that apply to all sections. These are listed below:

Your obligation to meet all conditions and obligations
You must comply with all the conditions and obligations of this contract. If you don’t, we will not pay your claim.

Your obligation to tell the truth
You must ensure that all statements you make in the following forms (or any other statements, declarations or information that you supply to support them) are true and correct:
- the application or proposal form, and
- the claim form.

Your obligation to avoid loss or liability
You must take reasonable care at all times to:
- make sure that all property covered by this policy is kept safe and protected from possible loss; and
- avoid any accident for which you could be held legally liable.

You must not intentionally or recklessly cause loss:
- to any property covered by this policy, or
- for which you could be held legally liable.

You must not allow or permit anyone else to cause loss or liability in any way.

Some sections of this policy can cover other people as well as you. To gain the benefit of any cover, they must also meet all the relevant conditions and obligations that you are required to meet.

11.2 Policy limits
Where a sum insured or limit is shown in any section of this policy, that is the most we will pay under that section.

All sums referred to under this policy are in New Zealand dollars.

11.3 Goods and Services Tax
Where any part of this policy specifies any of the following:
- sum insured;
- excess;
- sub-limits;
- maximum amount payable for any item or type of property;
- maximum amount payable for any type of loss;
then these amounts include GST.

11.4 Fraud
We are not liable to pay any claim if you use, or anyone authorised by you uses, fraudulent means to
- arrange or extend this policy or
- make any claim against the policy.
11.5 Acts of Parliament
Where this policy refers to any Act of Parliament, it includes any regulations and amendments to that Act. It also includes any replacement Act or Regulation.

11.6 Insurance Law Reform Acts
The conditions, obligations and exclusions shown in this policy are subject to your rights under the Insurance Law Reform Acts.

11.7 New Zealand Jurisdiction
This policy is governed by New Zealand law, and any dispute relating to the policy will be determined by New Zealand Courts only.

11.8 Other insurance
When you make a claim under this policy, you must tell us about any other insurance you have that covers you for the same
   a) property; or
   b) medical expenses; or
   c) liability.
If you do not do this, we will not pay your claim.

If you do have other insurance that covers you for the same claim, we will only pay the amount over and above the cover provided by that other insurance.

11.9 Giving notice
   If you give notice to us
Any notice about this policy that you give to us must be:
   a) in writing; and
   b) delivered personally or posted to the last known postal address that you have for us, or our agent or representative.

   If we give notice to you
Any notice about this policy that we give to you will be in writing; and delivered personally or posted to the last known postal address that we have for you.
Important Notes
Pre-existing conditions of health are not covered unless you have applied to the insurer and received notice of acceptance of such condition(s)

For claims assistance once the policy is in force, please contact the insurer on
• 0800 227 6537 during normal business hours if in New Zealand, or
• (09) 359 1691 outside normal business hours if in New Zealand, or
• 64 9 359 1691 if overseas or in your country of origin.

The Policy applies to any “International Student” as defined by the Code of Practice and Law of New Zealand, who
• is present in New Zealand
• has fully completed all the local New Zealand requirements for enrolling with the educational body which has elected to arrange a scheme though Marsh with NZI, a business division of IAG New Zealand Limited.

When insurance applies
Cover applies whilst in New Zealand and the international student to whom this Schedule of Benefits has been issued remains enrolled with the educational body which has elected to arrange a scheme through Marsh and NZI, a business division of IAG New Zealand Limited.

Cover commences
• 31 days immediately prior to the first course start date for which you are enrolled, the year this schedule is issued
and ceases
• 31 days after the end of your course of study end date within the year this Schedule is issued
Cover includes travel between your country of origin and New Zealand and for up to 31 days for holidays in the specified Pacific region during your insurance period the year this schedule is issued.

Cover ceases
• on the day you arrive in your country of origin provided that travel is within the days allocated under the terms of the insurance period entered on this Schedule of Benefits.
• on the day you leave New Zealand provided you remain insured under the terms of the policy whilst in New Zealand.
If you plan to leave a study course before the study course cease date with the educational body named on this schedule, then you must advise them and make other arrangements for insurance if you remain in New Zealand but do not attend the educational body named on this Schedule of Benefits.

Please refer to the Policy Document for all terms, conditions and exclusions. A copy is held by the educational body, or is available to you on web sites nominated by the educational body.
## POLICY BENEFITS

### SECTION 1 – PERSONAL EFFECTS

<table>
<thead>
<tr>
<th></th>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Luggage (baggage, personal effects and household items) – cover for loss of damage and for replacement</td>
<td>$20,000 in aggregate and $10,000 per item</td>
</tr>
<tr>
<td>2</td>
<td>Replacement of essential items if luggage misplaced for more than 8 hours during travel</td>
<td>Up to $1,500 depending on period of misplacement</td>
</tr>
<tr>
<td>3</td>
<td>Personal documents (including passport and credit card) – loss or theft</td>
<td>$3,000</td>
</tr>
<tr>
<td>4</td>
<td>Loss or theft of money</td>
<td>$1,000</td>
</tr>
</tbody>
</table>

### SECTION 2 – MEDICAL COVER

<table>
<thead>
<tr>
<th></th>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Medical expenses (including surgical treatment, hospital, theatre, GP and specialist fees, pharmaceutical costs, ambulance and transfer expenses)</td>
<td>$1,000,000 for treatment in New Zealand but unlimited outside New Zealand unless a sub limit applies</td>
</tr>
<tr>
<td>2</td>
<td>Non surgical expenses including specialist fees, hospital fees, CAT and MRI scans</td>
<td>$60,000 for CAT and MRI scans</td>
</tr>
<tr>
<td>3</td>
<td>Nursing care costs following discharge from hospital</td>
<td>$125 a day to maximum cost of $2,500</td>
</tr>
<tr>
<td>4</td>
<td>Treatment by alternative health provider</td>
<td>$200 per year</td>
</tr>
<tr>
<td>5</td>
<td>Transfer for treatment elsewhere in New Zealand</td>
<td>Air travel and ambulance costs</td>
</tr>
<tr>
<td>6</td>
<td>Treatment costs for accidental injury beyond the amounts payable by Accident Compensation Corporation</td>
<td>Additional costs</td>
</tr>
<tr>
<td>7</td>
<td>Treatment by GP or specialist following injury or illness</td>
<td>Costs incurred</td>
</tr>
<tr>
<td>8</td>
<td>Consultation (one) with GP or nurse for advice on sexual health</td>
<td>$25</td>
</tr>
<tr>
<td>9</td>
<td>Consultations (up to 2) with GP or nurse for advice on stress or anxiety</td>
<td>Costs incurred</td>
</tr>
<tr>
<td>10</td>
<td>Consultations with psychiatrist or psychologist following referral by GP in relation to mental health</td>
<td>Up to $20,000</td>
</tr>
<tr>
<td>11</td>
<td>Contribution to cost of chest X-Ray whilst in New Zealand</td>
<td>$25</td>
</tr>
<tr>
<td>12</td>
<td>Change in vision whilst in New Zealand requiring glasses to be worn, existing lenses changed or replacement of contacts (non-disposable type)</td>
<td>$250</td>
</tr>
<tr>
<td>13</td>
<td>Emergency dental care</td>
<td>$1,500</td>
</tr>
<tr>
<td>14</td>
<td>Cost of continuing treatment overseas</td>
<td>$20,000</td>
</tr>
</tbody>
</table>

### SECTION 3 – OTHER BENEFITS

<table>
<thead>
<tr>
<th></th>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Travel expense of returning home following injury or illness including where unable to complete course through diagnosis of mental condition</td>
<td>Costs incurred</td>
</tr>
<tr>
<td>2</td>
<td>Reasonable additional accommodation and travel expenses whilst injured or ill overseas</td>
<td>Costs incurred</td>
</tr>
<tr>
<td>3</td>
<td>Reasonable travel and accommodation costs for up to two people to stay with student whilst hospitalised or needing escort</td>
<td>Costs incurred</td>
</tr>
<tr>
<td>4</td>
<td>Costs of funeral or cremation or return of remains following death from accidental injury</td>
<td>Costs incurred</td>
</tr>
<tr>
<td>5</td>
<td>Hospital benefit for expenses whilst hospitalised over 24 hours</td>
<td>$100 a day with maximum amount of $2,000 in New Zealand and $10,000 overseas</td>
</tr>
<tr>
<td>6</td>
<td>Accidental death benefit</td>
<td>$25,000 ($5,000 if under 16 years of age)</td>
</tr>
<tr>
<td>7</td>
<td>Arranging of search and rescue operation if missing through natural disaster or outdoor recreational activity</td>
<td>Up to $10,000</td>
</tr>
</tbody>
</table>
### SECTION 4 – DISRUPTED TRAVEL

<table>
<thead>
<tr>
<th></th>
<th>Additional accommodation or travel costs for</th>
<th>Reasonable costs</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>• cancellation, delay or change to scheduled travel service</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• loss of passport or travel documents</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• innocent breach of quarantine regulation</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• travelling companion injured or ill</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Additional travel costs to return home early through death or sudden illness or injury to close relative or through termination of course of study</td>
<td>Costs incurred</td>
</tr>
<tr>
<td>3</td>
<td>Additional travel, accommodation or meal costs through delay of over 6 hours in scheduled travel arrangements</td>
<td>Up to $3,000</td>
</tr>
<tr>
<td>4</td>
<td>Additional travel or service costs to connect reach destination for special event and miss travel arrangement through circumstances beyond student’s control</td>
<td>Up to $10,000</td>
</tr>
<tr>
<td>5</td>
<td>Cover for rental vehicle excess payable following accident to rental car</td>
<td>Up to $2,000</td>
</tr>
<tr>
<td>6</td>
<td>Benefit per day detained through hijack of transport</td>
<td>$500 per day with maximum of $10,000</td>
</tr>
<tr>
<td>7</td>
<td>Legal costs following false arrest or detention by any government</td>
<td>Up to $10,000</td>
</tr>
</tbody>
</table>

### SECTION 5 – LOSS OF DEPOSITS

<table>
<thead>
<tr>
<th></th>
<th>Cancellation or non-commencement of travel through</th>
<th>Up to $50,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>• death, illness or injury to relative or travelling companion</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• requirement to sit extra exams</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• insolvency, closure or withdrawal of accreditation of educational body</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Refund of educational fees if</td>
<td>Up to $2,500,000</td>
</tr>
<tr>
<td></td>
<td>• unable to complete course through injury or illness</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• death, injury or illness to close relative and insure agrees</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• death of lecturer if no alternative available</td>
<td></td>
</tr>
</tbody>
</table>

### SECTION 6 – PERSONAL LIABILITY

|   | Legal liability for claims relating to death, injury, illness or loss or damage to property including associated legal costs | Up to $2,500,000 |