

# StudentCare

Worldwide Medical & Travel Insurance

## Policy Wording



NORTHWESTERN  
UNIVERSITY  
IN QATAR

StudentCare Insurance Limited  
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New Zealand

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# Welcome

We would like to welcome You and thank You for choosing a StudentCare Plan.

So that We can provide You with the best service We can, it is important that You read and understand this policy document. This document is important so please read it carefully and make sure You understand it and that it meets Your requirements. Please keep this document in a safe place as You may need it at a later date.

This policy provides cover for International Students, Qatari Citizens and Qatari Residents studying at Northwestern University in Qatar under the age of 64.

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

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

# Important Matters

StudentCare Total and StudentCare Plus Policies are underwritten by Interglobal Insurance Company Limited, which has an AM Best Financial Strength Rating of B++(Good) and is authorized and regulated in the United Kingdom by the Financial Services Authority. We will be pleased to provide further information on request.

AM Best Financial Strength Rating System ( see [www.ambest.com](http://www.ambest.com)):

Secure range	Vulnerable range
A++, A+ Superior	C++, C+ Marginal
A,A- Excellent	C, C- Weak
B++, B+ Good	D Poor
	B,B- Fair
	E Under Regulatory Supervision
	F In Liquidation
	S Suspension
	NR Not Rated

This Insurance Policy is governed by English Law. English Law will also apply prior to the conclusion of Your contract of insurance. Your contract of insurance and all communications before and during Your contract of insurance will be provided in English.

## Who is StudentCare?

StudentCare was established by Interglobal in 2003 and is a provider of international health insurance cover, plan administrator and claims handler.

StudentCare believes in providing customers with a first-class level of service offering expert help and advice with the all-important personal touch.

StudentCare not only has an extensive network of independent intermediaries but also years of providing technical expertise and market knowledge.

With StudentCare you will have complete peace of mind knowing that when accident or illness unexpectedly strikes, we will be there to help.

## Types of cover

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

### **StudentCare Total or StudentCare Plus.**

You choose the level of cover required when filling in the application form and the policy type. Your Certificate of Insurance will show the name(s) of those who are insured, the start and end dates of Your cover, the premium You have paid and any special terms which may apply to Your policy. The benefits payable and the limits which apply are detailed in each section of the insurance policy that is operative. **You should pay particular attention to the General Conditions and General Exclusions within the policy. Make sure You read and understand them to help avoid any disappointment if you need to make a claim.**

**Through your enrolment with Northwestern University in Qatar, you have automatically been enrolled into the StudentCare Plus Plan.**

## Commencement and Period of Cover

Cover commences for Loss of Deposits or Cancellation on the date the premium is received by Inbroke or six months prior to the Commencement Date of Your insurance, whichever is the later, provided the cover is authorized. Cover for all other sections commences when You depart Your Country of Origin (for Qatari Citizens and Residents on your first day of enrolment), provided Your premium is paid in full and the date is the same as the Commencement Date on Your insurance certificate. Cover ceases when You depart Your Country of Study or on completion of Your study/enrolment at Northwestern University in Qatar for Qatari Citizens and Qatari Residents (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 any StudentCare Policy shall be at Our discretion. We may decline to offer cover regardless of whether cover has been previously offered.

## Protection of 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 apply for this insurance policy You agree, 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.

## Limits of liability

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.

Where there are Dependents, the limit for any one Family member shall be the limit provided under the Plan for that section.

## 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 \$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.

## You must help Us recover and 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 defense 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 this in any legal proceedings.

## Currency

All amounts and limits referred to in the Policy Wording and Benefit Schedule are in, US Dollars (\$)

## Claims are payable in US\$ to You

We will pay all claims in 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 another party 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 that party first.

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

All Inpatient and Daycare Treatment or procedures require prior approval in writing by Interglobal Assistance.

## 14 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 14 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 non-refundable after the 14<sup>th</sup> day.

## Individual and Family Plans

*Individual Plan* means cover applies to one person aged between 5 and 64 who holds a current student or visitors permit and is studying at an education facility and is named on the Certificate of Insurance.

*Family Plan* means You and/or Your Spouse and Your financially Dependant children (between the age of 5 and 64) 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 Certificates of Insurance. The benefit shown in the Schedule of Benefits is twice the individual amount shown and is shared by the Family.

## 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 (and therefore not covered by the policy) please ensure You advise Us if renewal is required before Your policy completion (expiry) date.

## Admission of 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.

## Duty of disclosure

An insurance policy is a contract between You and the Insurer. In applying for a StudentCare insurance policy 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 (a change of school, for example) or before You renew or re-apply at a later date for this policy. 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 the Commencement Date.

## Interglobal Assistance

We have appointed Interglobal Assistance to administer all emergency assistance services and benefits of this insurance.

You can contact Interglobal 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 Interglobal Assistance in circumstances where no cover is available under this Insurance.

Interglobal 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
North China	10800 640 0113
Hong Kong	800 900 190
South China	10800 264 0113
Australia	1800 147 528
Singapore	
USA	001 866 895 7795
UK	0800 085 2008
Philippines	1800 1641 0003
UAE	800 0640 1957

Call collect from elsewhere in the world:

Tel +64 9 356 2276

Or you can fax:

Fax +64 9 525 1278

## Definitions

Some words in this policy have special meanings and are shown with Capital Initials throughout this document. These are defined below\*:

**Accident or Accidental** means violent and visible event resulting in Injury to You or damage to Your property.

**Ambulance Service** means road ambulance transport required due to an emergency or medical necessity to the nearest available and appropriate Hospital.

**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.

**Cancellation** means where Your trip/study arrangements are cancelled due to an event listed as an Unforeseeable circumstance.

**Critical** means a Medical Condition which is unstable and serious, where the outcome cannot be medically predicted, prognosis is uncertain and the individual concerned is in danger of dying.

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

**Commencement Date** means the start date of Your policy as detailed on Your insurance certificate.

**Consequential Loss** means a loss directly or indirectly linked to a prior sequence of events which resulted in the initial loss.

**Country of Origin** means the country where You normally reside other than Your Country of Study.

**Country of Study** means the country where You are enrolled at an educational facility outside of Your Country of Origin.

**Curtailment** means abandonment of a trip by an insured person due to a factor or factors beyond the insured's person control.

**Daycare Treatment** means treatment at a Hospital where an insured person is admitted and occupies a bed, but does not stay overnight.

**Dependant** means an insured's person:

- a. Spouse, common law Spouse or partner
- b. unmarried child, stepchild or child legally adopted under 18 years attained.
- c. unmarried child, under 21 years attained, if in full time education

**Doctor** means a person qualified and registered to practice medicine or surgery in Your Country 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.

**Emergency Medical Treatment** means when a Doctor certifies and First Assistance agrees the situation to be life threatening.

**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.

**Hazardous Sports** means 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

licence) 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 but not limited too.

**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 Daycare** 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.

**Inception Date** means the date Your premium is received by Inbroke Limited.

**Inpatient Treatment** means treatment at a Hospital where an insured person is admitted and occupies a bed for one or more nights.

**Insolvency** (see **Financial Default**)

**International Student** means a student enrolled to study at a registered education facility for the main purpose of academic study outside of their Country of Origin.

**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.

**Luggage** means Your clothing, carrying case and all Personal Belongings taken with You or purchased during Your travel abroad.

**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.

**Money** means coins or bank notes in current circulation, traveller's cheques, cheques, postal orders.

**Medical Condition** means any Injury, Illness, Sickness, disease, signs or symptoms.

**Nursing at Home** means services by a registered nurse in the home of the insured person when prescribed and supervised by a medical practitioner or specialist and related directly to a Medical Condition for which an insured person is receiving treatment covered under the plan.

**Period of Insurance** is 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.

**Personal Belongings** means items designed to wear or carry.

**Pre-authorization** means a process through which an insured person seeks approval from Us prior to undertaking treatment or incurring costs.

**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.

**Professional Sport** means sports where You are being paid to participate.

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

**Public Transport** means regular scheduled forms of transport, train, coach, bus, taxi, sea vessel or aircraft.

**Rehabilitation and Occupational Therapy** mean 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* partner, parent, parent-in-law, son, daughter, step-son, step-daughter, sister, brother, step-parent, grandparent or legal guardian all aged 75 years or under.

**Reasonable** means the standard cost of a treatment and/or services within the same country or geographical region and will be based on Your experience and knowledge.

**Serious Injury or Sickness** (in respect of a Relative or any other person on whose state of health the travel depends) means a life threatening Medical Condition which first manifested itself during Your Period of Insurance.

**Sickness** 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.

**Sum Insured** means the maximum amount payable.

**Travel Documents** means passport, pre-booked tickets on Public Transport, tickets for pre-booked trips.

**Unattended** means out of Your sight.

**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.

**\* All defined words include their plurals and/or normal derivatives.**



# Details of Cover

## Section 1 Medical Expenses

### We will pay for:

In the event of an Illness or Injury sustained by You and happening during the Period of Cover, We will pay up to the amount stated in the Schedule of 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 Daycare 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 \$545.
- 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. Maternity services
  - a. **StudentCare Total Plan** - Emergency maternity care due to complications to pregnancy/childbirth following Injury or Illness where a medical practitioner considers it to be an emergency at the rate of 100% of the cost up to the maximum in any 12 month period.
  - b. **StudentCare Plus Plan** - where conception occurs 60 days after Commencement Date of Your policy, up to the amount stated in the Schedule of Benefits.
- xii. Psychiatric Care if You are referred by a registered Doctor or specialist We will pay for necessary charges incurred for services by a qualified psychologist or psychiatrist for the provision of health services up to the amount stated in the Schedule of Benefits.
- xiii. 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 \$91,800.

### We will not pay for:

- i. Hospital private room accommodation unless authorized 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 or normal maintenance. Normal maintenance includes but is not limited to: root canals, fillings, scaling and polishing, titanium implants, wisdom teeth extractions, restoration work, caps, crowns, precious metal costs or pins and fittings, periodontal, dentures, bridges or cosmetic dentistry, or any dental work resulting from lack of regular dental maintenance and/or hygiene.
- v. Your Excess or the amount equal to the Co-insurance required under StudentCare Medical and Hospital Benefits, whichever is the lesser.
- vi. Infertility, abortion or birth control.
- vii. Expenses incurred by You engaging in an activity listed as a Hazardous Sport.
- viii. Medical, Hospital or Ancillary Services arising from any event listed as a General Exclusion.
- ix. Medical treatment Inpatient claims in Your Country of Origin unless authorized by Interglobal Assistance.

## Section 2 Medical Evacuation

### We will pay for:

#### Medical Evacuation

- i. Your medically necessary transfer if Interglobal Assistance advised that You must be transported to the nearest Hospital for Emergency Medical Treatment.

#### Repatriation

- i. Your repatriation expenses (including air ambulance to return You to Your Country of Origin providing it is medically necessary and You have received written authorisation from Interglobal Assistance.
- ii. Following Your Permanent return to Your Country of Origin We will pay up to \$10,800 under a **StudentCare Plus Plan** or up to \$5,000 under a **StudentCare Total Plan** for continuing medical treatment providing that Your policy is still valid and costs are incurred within 12 months form the date of Your first claim.
- iii. Your early return home to Your normal place of residence in Your Country or Origin, at the same fare level and class of service selected by You initially, following the sudden and unanticipated Serious Injury, Sickness or death of a Relative under the age of 75. The Relative must be a Permanent resident of and living in Your Country of Origin.

#### Funeral Expenses

- i. The Reasonable cost of either burial or cremation in Your Country of Study or repatriating Your remains or ashes to Your place of residence in Your Country of Origin. The maximum stated in the Schedule of Benefits will pay for expenses including formalities, embalming, coffin and air transport.

#### Family Assistance

Upon medical advice, if You are Hospitalised for a Critical condition We will pay for:

- i. The Reasonable return airfare (economy unless otherwise agreed by Us) for a person requested by You to travel to Your Country of Study where You are receiving medical treatment, if You are Hospitalised as an Inpatient. The maximum We will pay (including accommodation expenses \$5,000pa per annum.

#### Hospital Cash

- i. A cash benefit of \$35 for each complete 24 hour period up to the maximum benefit stated during Your Period of Insurance when both the following apply:
  - a. We have accepted Your Medical Expenses claims, **and**
  - b. You are required to remain in Hospital for more than 72 hours of continuous Hospitalisation.

## Hijack Cash

- i. If during Your Period of Insurance, the scheduled Transport on which You are travelling is prevented from reaching Your destination as a result of Hijacking We will pay You \$70 for each complete 24 hours delay.

## Search & Rescue

- i. If during Your Period of Insurance, You are liable to pay costs incurred for mounting a Search and Rescue operation to locate You, We will pay up to the amount specified in the Schedule of Benefits.

## Conditions

- a. The invoice of costs incurred in mounting a search and rescue operation to locate You must be Reasonable.
- b. For Search & Rescue operations occurring in Your Country of Study the invoices must have been raised by a member of Your Country of Study Coast Guard, The Police, Land Search and Rescue Incorporation, or the Defense Forces.
- c. For Search & Rescue operation occurring outside of Your Country of Study (as provided for under the Period of Insurance) the Police, the Coastguard or a member of a legally recognised Government Defense Force must have raised the invoice.

## We will not pay for:

- i. Any claim for medical evacuation or repatriation incurred without the consent of Interglobal 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, Loss of Tuition Fees, Cancellation

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, accommodation arrangements or pre-paid study/tuition arrangements:

### (due to unforeseen circumstances) We will pay for:

- i. The non-refundable components paid in advance for Your travel and accommodation arrangements up to the maximum stated in the Schedule of Benefits.
- ii. The non-refundable education, tuition or study fees paid in advance up to the maximum stated in the Schedule of Benefits.
- iii. Travel agent Cancellation fees limited to the lesser of \$545 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/tuition arrangements.

### Unforeseen Circumstances are:

- a. The unexpected death, sudden illness or accident to You or Your travelling companion.
- b. 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.

- c. Unforeseen strike, riot or civil commotion or hijacking causing Cancellation or disruption of scheduled services.
- d. Severe weather conditions, motor vehicle, aircraft or railway accidents or natural disasters, which directly disrupt or delay scheduled transport services or pre-booked travel arrangements.
- e. 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 to 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. Cancellation of Your tuition by education provider authorities.
- viii. Claims arising from Cancellation where You have not taken suitable steps to travel by the most Reasonable alternative method or route and accept any alternative method of travel

and/or route provided by Your travel agent, carrier or tour operator.

- ix. Claims arising from You travelling against the advice of a Medical Practitioner.
- x. You travelling to get medical treatment abroad.
- xi. Claims arising due to pregnancy.
- xii. Claims arising from You failing to have obtained the required Travel Documents.
- xiii. You failing to allow sufficient time to reach Your departure point.
- xiv. Expenses incurred from Hazardous Sports.
- xv. Any claim arising from an event listed as a General Exclusion.

## Section 4 Personal Belongings

It is a condition of payment under this section that all claims for Personal Belongings attributable to theft or vandalism be reported to the local police or appropriate authority as soon as possible (within 24 hours) after the discovery of the loss and a written acknowledgement of the report must be obtained. Any loss of credit cards, traveller's cheques or Travel Documents must be reported as soon as possible to the issuing authority (within 24 hours) and the appropriate Cancellation measures taken.

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.

You must not leave any Personal Belongings in unlocked or Unattended premises, in a Public Place or in any unlocked vehicle at any time, nor in a vehicle over night.

You must secure laptop computers and portable electronic property in a locked premise, strong room or safe or out of sight in a locked vehicle and carry such items as personal hand Luggage.

### 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 \$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 \$5,400 with a maximum for all specified items \$10,800.

- iii. Multiply Specified items total x 0.015 to calculate additional premium required.
- iv. In the event of a claim You must be able to support Your claim with receipts and/or valuations.
- v. If, during Your Period of Insurance, any currency notes, traveller's cheques or cash which You are carrying on Your person are stolen We will reimburse You the value of such stolen Money up to the limit specified in the Schedule of Benefits.
- vi. In the event of theft, or damage of Your Travel Documents We will pay up to the amounts stated in Your Schedule of Benefits.

### Basis of settlement under this section

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

## 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 but not limited to surfboards, sailboards, boogie boards and bicycles whilst in use.
- ix. Loss of data or any Consequential Loss.
- x. The first \$100 for any Personal Belongings claim.
- xi. Theft of 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 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:
  - ii. All of the sight in one or both eyes.
  - iii. The use of a hand or foot at or above the wrist or ankle which, in Our medical opinion, will continue indefinitely.
  - iv. 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 \$5,000 per annum.
  - v. 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 \$5,450 per annum.
  - vi. The most We will pay for Your death if You are 21 years or over and Injured during the period of cover and You die of that Injury within the 12 months is \$16,000 per annum.

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## Section 6 False Arrest

### We will pay for:

- i. The legal costs actually and necessarily incurred by You as a result of false arrest or wrongful detention, during the Period of Insurance, by any legally recognized foreign government up to the amount stated in the Schedule of Benefits.
- ii. The costs for travelling and accommodation expenses for one Relative to travel to You if You are falsely arrested and imprisoned. You must have been imprisoned for more than 10 days with no prospect of release for another 10 days.

### We will not pay for:

- i. Any costs where evidence proves You have not been falsely arrested.
- ii. Any event listed as a general exclusion.

## Section 7 Travel Insurance

You are covered up to 30 days during any one policy period whilst not residing in Your Country of Study. (For Area B and Area C Plans Travel Insurance days are limited to 10 days when travel is to the USA (including Hawaii)).

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

### We will pay for:

- i. Emergency medical and dental treatment in accordance with terms and benefits of Section 1 of this policy.
- ii. Medical evacuation in accordance with Section 2 of this policy.

### 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 Daycare 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 or cause that could lead to the Cancellation or Curtailment of Your trip when booking.
  - f. Specific Exclusions as detailed.

## Luggage and Personal Effects

### We will pay for:

- i. We will cover You for loss where the item was not more than 1 year old at the time, and was:
  - a. 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.
  - b. Damaged, We will pay You the cost of repairs, or the replacement cost, whichever is less.
  - c. Where the item was more than one years old at the time and was:
  - d. Lost, We will pay the interim value of it.
  - e. Damaged, We will pay the interim value of it or the cost of repairs, whichever is less.

### Delayed Luggage

- i. 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.

### 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.

### We will not pay for:

- i. More than \$545 for any item or pair of items.
- ii. More than \$1,100 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.
- iii. Loss or damage due to moth, vermin, wear and tear, atmospheric or climatic conditions or gradual deterioration.
- iv. Breakage of fragile articles, china, glass or sculptures.
- v. Damage to sports gear whilst in use.
- vi. Loss or damage or delay of stamps, documents, deeds, manuscripts or securities of any kind.
- vii. 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 must be obtained.
- viii. Loss or damage to goods, samples or tools hired or held by You in trust for others.
- ix. Loss or damage to contact or corneal lenses and non-prescription eye glasses (prescription glasses covered up to \$130 and limited to one claim each year).
- x. Shortages due to error omission or exchange.
- xi. Depreciation of value.
- xii. Confiscation or detention by Customs or other authorities.
- xiii. Loss arising from Unattended Luggage.
- xiv. Loss of Money, travellers' cheques, credit cards and vouchers (not reported to the appropriate authorities within 24 hours of the discovery of the loss).
- xv. Loss of or damage to Money packed in suitcases or other similar containers unless carried by You personally.

## Missed Connections

- i. 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.
- ii. The benefit schedule details any Excess or Co-insurance payable by You applicable to the Travel Insurance benefit.

## Loss of Deposits

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:

- i. The death, bodily Injury or Illness of:
  - a. You, **or**
  - b. The person with whom You are travelling with, **or**
  - c. A close Family Member of Yours aged under 75 living in Your Country of Origin, **or**
  - d. The person whom You are travelling to or had arranged to travel to who is a resident in Your Country of Origin.
- i. Your jury service, or Your attendance under subpoena as a witness in a court of law; or
- ii. Your redundancy where You had been in the same full-time employment for a minimum period of 2 years.
- iii. The compulsory quarantine restriction of either You or the person with whom You are travelling with.

## Travel Delay

- i. 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 \$85 for each full 12 hours delay up to the amount stated in the Schedule of Benefits, 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:
  - a. Unforeseeable strike or industrial action.
  - b. Adverse weather conditions.
  - c. Mechanical breakdown of the aircraft or boat on which the travel is to take place.

# 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 the purchase of Your insurance where the treatment is directly or indirectly related to a Pre-existing Medical Condition or disability in existence prior to this date. This exclusion does not apply where a Doctor certifies and Interglobal 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 Inpatient or for Daycare Treatment or for MRI/CAT scans, electrocardiogram and similar tests not pre-authorized by Interglobal Assistance in writing or by fax.
- 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. Pregnancy, childbirth, infertility, abortion or birth control (except where covered under the maternity section).
- v. All services or treatment associated with an assisted reproduction program including but not limited to *in vitro* fertilisation.
- vi. 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 Interglobal Assistance.
- vii. Medical services You arranged before You came to Your Country of Study.
- viii. Medical services covered by compensation and damages provisions of any kind such as motor vehicle accidents or work related injuries.
- ix. Elective dental treatment or normal maintenance. Normal maintenance includes but is not limited to: 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.
- x. Routine Replacement of disposal contact lenses.
- xi. Any event involving loss or expenses which may be recoverable under any Workers' Compensation Legislation, an Industrial Award or agreement or Accident Compensation Legislation.
- xii. Household furniture or household appliances being used by You for domestic use and non-portable business property, computer or electronic equipment.
- xiii. Damage to sporting equipment including surfboards, sailboards, boogie boards and bicycles whilst in use.
- xiv. Shortages due to error omission or exchange.
- xv. Scratching or breakage of fragile or brittle items. This exclusion does not apply to photographic, video equipment or binoculars.

\* Through the addition of MHD (Medical History Disregarded) exclusion i. does not apply.

- xvi. 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.
- xvii. Hazardous Sports – 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 licence) 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.
- xviii. Travel in any air supported device other than as a passenger in a fully licensed scheduled airline service or carrier.
- xix. War or warlike activities, insurrection, rebellion, military or usurped power. Nuclear weapons material or ionising radiation or from any nuclear waste.
- xx. Any government regulation, prohibition or intervention.
- xxi. Loss of data, Consequential Loss of any kind, depreciation of any kind or devaluation of currency.
- xxii. All claims arising from travel to and/or from the USA (including Hawaii), except when covered under the Area B and Area C 10 day travel or transit insurance section of the policy wording or when USA (Area D) has been selected as the Country of Study.
- xxiii. 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.
- xxiv. Theft or suspected theft not reported to the police within 24 hours of the discovery of loss.
- xxv. Reinstatement, Replacement or Damage to any electronic data or software.
- xxvi. 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.
- xxvii. Any item(s) shipped under a freight agreement, sent by a postal or courier service, or purchased over the internet.
- xxviii. Damage arising from the confiscation or destruction by Customs or any other authority.
- xxix. Theft of Personal Belongings left Unattended in a vehicle.
- xxx. Personal Belongings merely mislaid or forgotten.
- xxxi. Theft of bank securities, gold, silver or precious stones (other than personal jewellery).
- xxxii. Any claim that is not supported by relevant documentation and reported to the police within 24 hours of discovery.
- xxxiii. Any exclusion listed in any other section of the policy wording.

# Claims

## Making a claim

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

Immediately contact Interglobal Assistance or StudentCare who will provide a claim form and information or directions in respect of settling Your claim.

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.

Tel +64 9 309 2119  
Fax +64 9 309 4119  
Email [claims@studentcareinsurance.com](mailto:claims@studentcareinsurance.com)  
Web [www.studentcareinsurance.com](http://www.studentcareinsurance.com)

Write to:

StudentCare Claims  
PO Box 4513  
Auckland  
New Zealand

If you intend to send any documents by **courier**, please send to physical address:

StudentCare Claims  
412c Lake Road  
Takapuna  
Auckland 0622  
New Zealand

## Payment of claims

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.

All claims will be paid by cheque and sent to Your postal address or by electronic transfer to Your nominated bank account.

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  
StudentCare Insurance Limited  
PO Box 4513  
Auckland 1140  
New Zealand

Tel +64 (0) 9 309 2119  
Fax +64 (0) 9 309 4119  
Email [enquiries@studentcareinsurance.com](mailto:enquiries@studentcareinsurance.com)

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

The Managing Director  
StudentCare Insurance Limited  
PO Box 4513  
Auckland 1140  
New Zealand

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  
United Kingdom

Tel 0845 080 1800  
Email [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Web [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)