



We understand students like no one else.

If you're an international student studying in New Zealand, the Government requires you to have medical and travel insurance while you're here.

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

All our plans are underwritten by one of New Zealand's largest insurers, **Lumley General Insurance (N.Z.) Limited.**

Things can go wrong even in New Zealand!

Medical Care

If you unexpectedly become ill, or suffer an accident or injury, you won't have to worry about paying for your medical care. We will pay for your doctor, hospital and day care treatment costs.

Medical Evacuation

In serious circumstances, as a result of injury or illness, you may need to be returned to your country of origin. At such a stressful time we will help you by taking care of the costly expenses involved, allowing you to totally focus on the most important matter – your recovery.

Loss of Tuition Fees

If, due to unforeseen circumstances (as specified in the policy), you have to cancel your course (for example due to illness or injury) we will reimburse you for any loss of tuition fees.

Property

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

Private Use, Driving Liability (Optional)

Our plans give you the option of insuring your legal liability for damage you cause while driving a vehicle for private purposes (**not for business**). The cover only applies in New Zealand and does not cover any damage to the vehicle you are driving.

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

OrbitProtect Worldwide Assistance

If you are covered by one of our insurance plans and the unexpected occurs, you can phone us on 0800 478 833 (0800 4STUDENT) within New Zealand or +64 3 434 8151 (reverse charge) anywhere else in the world for advice when you need it.

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



Individual High-valued Items

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

Pre-existing Medical Conditions

You are NOT automatically covered for pre-existing medical conditions. However, cover can be arranged in certain circumstances for a small additional premium of NZ\$40.

Special Medical Benefit!

There are advantages in continuing unbroken cover with us. Please contact us for more information.

Benefits Summary

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

If you travel from	then you are covered for a maximum of...
Your country of origin to New Zealand and return	9 days for any one trip
New Zealand to Australia and the South West Pacific	31 days in total during the period of insurance.

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

COVER BENEFITS		COVER LIMITS (NZ\$)	
PROPERTY	PRIME	LITE	
1. Property is covered for its replacement cost ("new for old") irrespective of age. Clothing and footwear that are more than 12 months old are settled on a depreciated basis ("new cost with a deduction for wear"). The maximum value per item you can specify is \$10,000. The limit of the total value of all items specified is \$30,000.	Up to \$30,000 plus specified items. Maximum cover on any item, pairs or sets of items is NZ\$3,000 without specifying.	Property is not automatically covered. You need to specify items that you want cover for.	
2. Loss or damage of personal documents.	Up to \$3,000	Same as Prime	
3. Theft of money.	Up to \$1,000	Same as Prime	

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

COVER BENEFITS		COVER LIMITS (NZ\$)	
LOSS OF DEPOSITS	PRIME	LITE	
Cancellation of travel and educational arrangements.	Up to \$100,000	Same as Prime	

COVER BENEFITS		COVER LIMITS (NZ\$)	
PERSONAL LIABILITY	PRIME	LITE	
Legal liability for accidental death or injury or property damage.	Up to \$2,500,000	Same as Prime	

COVER BENEFITS		COVER LIMITS (NZ\$)	
SEARCH AND RESCUE	PRIME	LITE	
Private search and rescue.	Up to \$10,000	Same as Prime	

COVER BENEFITS		COVER LIMITS (NZ\$)	
KIDNAP AND RANSOM	PRIME	LITE	
Reimbursement for ransom monies paid.	Up to \$50,000	Not Covered	

COVER BENEFITS		COVER LIMITS (NZ\$)	
Optional Reduction-Luggage/Personal Effects cover reduced	PRIME	LITE	
Is \$30,000 cover too much? Reduce your cover for a 4% premium reduction.	Cover reduced from \$30,000 to \$10,000	Not Applicable	

Excesses that apply to both plans:

ITEM	EXCESS (NZ\$)
Property	\$100
Personal liability	\$50



Important information you need to know

- We only provide cover for unexpected costs. It is your responsibility to pay for medical check ups and treatment for the maintenance of your physical and dental health.
- We will not provide cover if you travel against medical advice.
- We do not provide cover for property claims if you leave your property unattended in a public place or in an unsecured location.
- We do not provide cover for luggage you leave in an unlocked vehicle. We do if the vehicle is locked but is limited to a maximum of NZ\$1500 per item and NZ\$10,000 in total.
- You must report any loss or theft of property to the police or authorities within 24 hours and obtain a written report.
- Cover will not be provided if alcohol, drugs or illegal activities are involved in any event that causes you any injury or loss.
- If you want to make a claim for an injury that occurred in New Zealand, you must first make a claim to the New Zealand Accident Compensation Corporation (ACC).
- If you are returning to your home country for a holiday your medical cover continues for 40 days (limit \$250,000) from the time you leave New Zealand. Loss of deposits (policy Section 4) continues to apply but the balance of your cover is suspended until you return to New Zealand.



Our competitive premiums (NZ\$)

Period of Cover (Months)	Prime	Lite	Period of Cover (Months)	Prime	Lite
1 Month	\$71	\$34	8 Months	\$315	\$199
2 Months	\$103	\$65	9 Months	\$351	\$224
3 Months	\$136	\$84	10 Months	\$387	\$248
4 Months	\$175	\$99	11 Months	\$421	\$273
5 Months	\$208	\$125	12 Months	\$454	\$290
6 Months	\$242	\$149	13 Months	\$493	\$323
7 Months	\$277	\$175	14 Months	\$531	\$349

- **Take a 4% premium reduction by taking the Prime option to reduce your overall property cover to \$10,000.**
- **You need to pay an additional premium on specified items of 2.0% (Example: A \$5000 item x .020 = NZ\$100).**

Optional Cover- Private use driving liability.	COVER LIMITS PRIME (NZ\$)	COVER LIMITS PRIME (NZ\$)
Legal liability for property damage you cause while you are driving a vehicle for private purposes (not for business). Applies only in New Zealand and does not cover damage to the vehicle being driven.	Up to \$1,000,000	Same as Prime

Period of Cover, Optional Driving Liability Extension (Prime or Lite)	1-3 Months	4-6 Months	7-9 Months	10-12 Months	13-14 Months
Driving Liability Premium	\$210	\$257	\$304	\$335	\$366

Driving liability if you are...	EXCESS (NZ\$)
Under 21 Years old	\$1,000
21 to 24 Years old	\$750
25 years or older	\$500
<i>If you do not hold a full NZ drivers licence then all excesses are increased by an additional \$1,000.</i>	

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

The Medical / Travel insurance plans are underwritten by Lumley General Insurance (NZ) Ltd. The insurer, **Lumley General Insurance (NZ) Ltd** has an 'A'- (strong) insurer financial strength rating given by Standard & Poor's (Australia) Pty Ltd. For more information visit **www.orbitprotect.com**

How do you apply for cover?

To apply for cover, you could either:

- contact your agent
- visit us at **www.orbitprotect.com**, or
- telephone us on 0800 478 833 (within New Zealand) or +64 3 434 8151 (reverse charge outside of New Zealand).

How can you contact us?

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

If you are calling from.....	then call.....
outside New Zealand	+64 3 434 8151 (reverse charge)
within New Zealand	0800 478 833

OrbitProtect Ltd
P O Box 2011, Christchurch, New Zealand
Fax: + 64 3 379 0252



Insured Name:

Certificate of Insurance No.:

www.orbitprotect.com

Disclaimer

The information contained in this brochure is brief and subject to change. Please refer to the OrbitProtect wordings for all terms and conditions. Information herein shows our premiums valid from 1 January 2009 and are subject to change without prior notice.



Student Insurance New Zealand is unique.

OrbitProtect understands students like no one else!

