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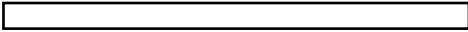
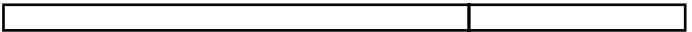
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## Schedule of Benefits

The Schedule of Benefits sets out a summary only of the cover that is provided under each plan and the most we will pay in total for all claims under each section.

### **IMPORTANT – Please note:**

A maximum total limit applies for all claims by all Insured Persons under certain sections and other limits, sub-limits, conditions and exclusions apply. Where used, 'unlimited' only means that there is no capped dollar sum insured and all costs and expenses must be reasonable. Terms, conditions, limits and exclusions apply as set out in this Policy Wording.



## Introduction

The University of York provides a group insurance plan to cover international students' medical and dental costs. This plan is designed to meet this need.

## Your Cover

International students enrolled at University are automatically

## Arranging Additional Cover for Family

You can also apply for cover for your spouse and any financially dependent children 18 years of age and under who are travelling with you; you must complete a Family Member Application Form. Please ensure that you read the Policy Wording in full before applying to ensure it will meet your family's needs.

## General exclusion for Pre-existing Medical Conditions

Allianz Partners will not pay under any section of the policy for any claim arising directly or indirectly from your Pre-existing Medical Condition unless:

- a) the condition has been declared and accepted by us in writing as an insured Pre-existing Medical Condition; or
- b) the condition was first diagnosed and coverage was provided under your continuous policy; or

There is also no cover for your Relative's Pre-existing Medical Condition or anyone on whose health your travel depends. Refer to the full Policy Wording for details, including the definition of Relative.

## Pre-Existing Medical Condition

This means any medical or physical conditions or circumstances:

- a) which you are aware of, or ought to have been aware of; or
- b) for which advice, care, treatment, medication or medical attention has been sought, given or recommended; or
- c) which have been diagnosed as a medical condition, or a sickness or which are indicative of a sickness; or

or

- e) which are of such a nature as would have caused a prudent, reasonable person to seek medical attention prior to the start date of cover under this policy.

## Arranging Cover for Pre-existing Medical Conditions

Pre-existing Medical Conditions are not automatically covered under the policy, however you and your family can apply for cover for these conditions.

You must complete our Medical Risk Assessment Form, and send it to us. We will then consider your application. If we accept your application, we will issue you a new policy. You must complete our Medical Risk Assessment Form within 28 days of the start date of your policy.

## Selected Cover for Epidemic and Pandemic Diseases

The Studentsafe Inbound University policy has introduced selected cover for epidemic and pandemic diseases including Covid-19.

The cover offers the provision to claim for cancellation and medical expenses should you contract an epidemic or pandemic disease such as Covid-19 after purchasing your policy. If you contract an epidemic or pandemic disease after purchasing your policy and can no longer travel, you will have the provision to claim for the cost of flights and hotel accommodation. The policy also provides cover for medical claims directly related to an epidemic or pandemic disease which applies after you commence your journey if you contract the epidemic or pandemic disease.

## Additional Insurance Cover

Countries not covered by your Studentsafe Inbound University policy, other options are available at [www.insurancesafenz.com](http://www.insurancesafenz.com).

A discount of 15% applies to insured students. The 15% discount applies to our standard pricing and any additional premium for Pre-existing Medical cover but does not apply to any additional premium for specified items. Use the promo code **UNIVIP15** to receive your discount.

## Cover Start Date

The Period of Insurance starts on the later of:

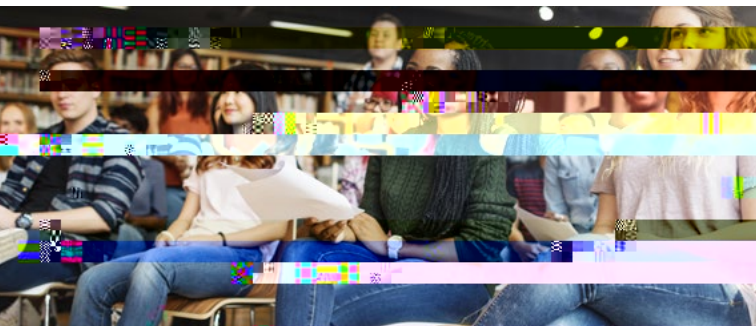
- 31 days prior to the Course Start Date, including Transit from countries where you were not insured under the Policy in the preceding term/semester; or
- Any date that we have otherwise agreed in writing.

## Continuing Cover for Returning Students

For students who were insured under the policy in the preceding term/semester and who are continuing with their course of study, or enrolling in a further course of study at the university, cover continues between terms/semesters. This includes full travel cover whilst in Australia, Bali, Lombok and the Islands of the South Pacific.

## Cover End Date

Depending on the type of policy you have, and whether you are an Annual or Part Year Student, the cover end date could vary. Please refer to your policy document for details.



## Making a claim

Visit [www.insurancesafenz.com/claims](http://www.insurancesafenz.com/claims) to access the online claims portal or download a Claim Form.

You will need your:

- Student ID number
- Bank account details for payment of the claim
- Documentation to support the claim: medical reports, police report, receipts, airline tickets, proof of ownership, etc

Completed forms can be emailed to [claims@insurancesafenz.co.nz](mailto:claims@insurancesafenz.co.nz)

## Worldwide Emergency Assistance

Please contact Worldwide Emergency Assistance on +64 9 488 1638

for assistance with locating the nearest medical facilities, your evacuation, locating the nearest embassies and consulates, as well as keeping in touch with your family in an emergency.

## Our No Pay Service

If you attend a campus medical or health centre, you may be eligible for our No Pay Service. Your consultation fees directly to the centre. You will only be able to use this service if your reason for care is eligible for this service. The attending GP or nurse will be able to determine your eligibility.

## Campus Health Centre Contact Information

Please refer to your campus website

<https://www.insurancesafenz.com/studentsafe/student-safe-inbound-university>

## Important Claims Information\*

- An excess is the amount you will pay towards your claim. The amount of excess to pay is specified in the Policy Wording.
- Household goods such as fridges, furniture and televisions are not covered.
- Cover is not provided for health screening, medical costs for immigration and contraceptives.
- In the case of an accident, make a claim with the Accident Compensation Corporation (ACC). Amounts not covered by ACC, make a claim under your policy and submit it for consideration.
- If you are referred to a specialist, or for additional treatment, you may be required to pay a co-payment.

\*See Appendix 2 for more information. For more information, contact us on 0800 491234.

The contents of this brochure is a guide only. To fully understand the cover, please read the Studentsafe Inbound University Policy Wording.

The Policy Wording is available at [www.insurancesafeNZ.com](http://www.insurancesafeNZ.com). It contains detailed terms, conditions, limits and exclusion information.

The website is also packed with great information on how to enjoy your time here and **#studysafely**

## Contact the InsurancesafeNZ Team

Toll Free 0800 486 004 or

+64 9 488 1638 or

visit us online at

[www.insurancesafeNZ.com](http://www.insurancesafeNZ.com)

Studentsafe Inbound University has been developed in association with Mercer Marsh Benefits. It is issued and managed by AWP 1 Byron Avenue, Takapuna, Auckland and is underwritten by The Auckland 1010.

### Financial Strength Rating and Overseas Policyholder Preference Disclosure Notice

The Hollard Insurance Company Pty Ltd has a financial strength scale is:

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An overseas policyholder preference applies. Under Australian law, if The Hollard Insurance Company Pty Ltd is wound up, its assets in Australia must be applied to its Australian liabilities before they can be policyholders may not be able to rely on The Hollard Insurance