



# International Student Travel Insurance

Here's something worth learning before  
you study in New Zealand.

 Orbit  
Protect

The logo for Orbit Protect, featuring a stylized 'O' icon followed by the words 'Orbit' and 'Protect' stacked vertically.



# 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.

All our plans are underwritten by Zurich Australia Insurance (ZAIL), trading as Zurich New Zealand.



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 cover: evacuation/return home

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 organising your safe return home and by covering some of the costly expenses, allowing you to focus on the most important matter – your recovery. Please read the **IMPORTANT INFORMATION** section of this brochure. There are benefits and limitations to consider.

## 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.

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

## 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 processing fee of NZ\$45. Additional premium applies if we agree to cover your pre-existing medical conditions.

## Special medical benefit!

There are advantages in continuing unbroken cover with us, but please understand we are not obliged to provide you with a new policy when your current policy ends. 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	<b>P</b> Prime	<b>L</b> Lite
1 Medical expenses	Unlimited. Expenses must be incurred within 12 months of disablement	Same as Prime
2 Medical expenses in your country of origin, if returning for holidays	Up to \$200,000. Limited to trips of 90 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 for travel expenses involved. Up to \$20,000 for continuing medical costs	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 \$500. For NZ dental injuries covered by ACC (Accident Compensation Corporation) cover is 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

Property	<b>P</b> Prime	<b>L</b> 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 \$10,000 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	<b>P</b> Prime	<b>L</b> 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
<b>Loss of Deposits</b>		
Cancellation of travel and educational arrangements	Up to \$100,000	Same as Prime
<b>Personal liability</b>		
Legal liability for accidental death or injury or property damage	Up to \$2,500,000	Same as Prime
<b>Search and rescue</b>		
Private search and rescue	Up to \$10,000	Same as Prime
<b>Kidnap and ransom</b>		
Reimbursement for ransom monies paid	Up to \$50,000	Not covered

## Excesses that apply to both plans:

Item	Excess (NZ\$)
Property	\$150
Personal liability	\$50



## Online claims submission

For a quick outcome, submit your claim online! At [www.orbitprotect.com](http://www.orbitprotect.com), click on the link to our online claims system. You only need to register once. After which, you simply have to log in anytime you need to make a claim.

## 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).
- Cover will not be provided if you are injured whilst undertaking manual work, unless we have agreed to cover your work in writing. You do not need to obtain our agreement to the following work categories as they are automatically covered:
  - Retail
  - Accommodation
  - Pubs, taverns and bars
  - Cafes, restaurants
  - Horticulture
- If you are returning to your home country for a holiday your medical cover continues for 90 days (limit \$200,000) 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.
- In a serious medical situation, you may need to return to your country of origin. Should this happen, we can help you in a number of ways:
  - If returning to your country of origin is not safe, you have unlimited dollar value cover for necessary treatment in New Zealand for up to 12 months from the date the medical condition developed, or until it's safe to return to your country of origin (whichever comes first).
  - Returning you to your country of origin with medical support (supported by a nurse and or doctor during the flight) is at our discretion, based on medical advice, your safety, wellbeing, and overall costs.
  - If we conclude that medical support is required to return you to your country of origin, up to NZ \$20,000 is available for treatment at home for 12 months from the date the condition first developed. If you have other insured or free treatment options in your country of origin, the \$20,000 is only available if the other options fall short.
  - If we establish it's safe for you to return to your country of origin without medical support, the NZ \$20,000 treatment cover is not available in your country of origin but remains available for necessary New Zealand treatment. The New Zealand treatment cover is available for 12 months from the date the condition first developed. The limit cannot be increased even if your health deteriorates. If you have other insured or free treatment options in New Zealand, the \$20,000 is only available if the other options fall short.

## Our competitive premiums (NZ\$)

Period of cover	<b>P</b> Prime	<b>L</b> Lite
1 month	<b>\$ 75</b>	\$45
2 months	<b>\$128</b>	\$88
3 months	<b>\$168</b>	\$113
4 months	<b>\$217</b>	\$134
5 months	<b>\$262</b>	\$170
6 months	<b>\$299</b>	\$202
7 months	<b>\$349</b>	\$237
8 months	<b>\$396</b>	\$270
9 months	<b>\$442</b>	\$304
10 months	<b>\$487</b>	\$337
11 months	<b>\$531</b>	\$371
12 months	<b>\$571</b>	\$396
13 months	<b>\$611</b>	\$415
14 months	<b>\$654</b>	\$436

All prices are inclusive of GST and government levies where applicable.

- You need to pay an additional premium on specified items of 2.0% (Example: A \$5000 item x .020 = NZ\$100)
- Age premium loadings
  - Aged 61-65 add 75% to the individual premium table
  - Aged 66-80 can be considered on application

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

### How do you apply for cover?

To apply for cover, you can 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** (outside of New Zealand).

**Orbit  
Protect**

**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 4 STUDENT)**  
within New Zealand  
or  
**+64 3 434 8151** 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.**



## 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](http://www.orbitprotect.com)

Within New Zealand  
**0800 478 833**  
(0800 4 STUDENT)

From outside New Zealand  
**+64 3 434 8151**

### OrbitProtect Ltd

PO Box 2011, Christchurch 8140, New Zealand.

Fax: + **64 3 379 0252**

Email: [service@orbitprotect.com](mailto:service@orbitprotect.com)

---

Zurich Australian Insurance Limited's (ZAIL) Financial Strength is A+ from Standard & Poor's Australia.

Standard & Poor's rating scale for an insurer's financial strength, together with a summary of Standard & Poor's description is:

AAA = Extremely Strong  
BBB = Good  
CCC = Very Weak  
NR = Not Rated

AA = Very Strong  
BB = Marginal  
CC = Extremely Weak

A = Strong  
B = Weak  
R = Regulatory Supervision

Ratings from 'AA' to 'CCC' may be modified by the addition of a plus (+) or minus (-) sign to show relative standing within the major rating categories. Further information on these ratings is available from [www.standardandpoors.com](http://www.standardandpoors.com)

#### [www.zurich.co.nz/about-us/financial-strength](http://www.zurich.co.nz/about-us/financial-strength)

An overseas policyholder preference applies. Under Australian law, if ZAIL is wound up, its assets in Australia must be applied to its Australian liabilities before they can be applied to overseas liabilities. To this extent, New Zealand policyholders may not be able to rely on ZAIL's Australian assets to satisfy New Zealand liabilities.

---

*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 December 2021 and are subject to change without prior notice.*

*(This cover is not available to NZ residents).*

# International Student Insurance

**Orbit Protect**

Insured Name:

Certificate of Insurance No.

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