



GUIDE TO STUDENTS SAFE

UNIVERSITY MEDICAL AND TRAVEL INSURANCE

1. Renewal of insurance is automatic for returning students. Family insurance must be renewed annually.
2. The following is a guide only. All claims approvals are decided by Studentsafe and are based on the full policy wording, which is available at

 www.insurancesafenz.com

In a serious emergency requiring an ambulance, call 111


Allianz Partners


Your insurance policy number is the same as your Student ID number:


As an international student, you must have insurance to cover the unexpected costs that can come up when you're far away from home. Studentsafe Inbound University covers your medical bills (with some exceptions—see next page), loss or damage of your personal belongings, personal liability, and some unexpected costs relating to your travel.

Immigration New Zealand requires international students to have appropriate and current medical and travel insurance while they are studying in New Zealand.

This guide answers some frequently asked questions about insurance. If you have other questions or need help making a claim, contact the international student adviser at International Student Support:

 Level 2, Easterfield Building, Kelburn Campus


 +64 4 463 5350

 international-support@vuw.ac.nz

 www.wgtn.ac.nz/insurance

You can make an appointment online, or feel free to give us a call.

To check the progress of a claim, you can call or email Studentsafe directly:

 0800 486 004 or +64 9 488 1638

 studentsafeclaims@allianz-assistance.co.nz

 www.insurancesafenz.com/studentsafe

FREQUENTLY ASKED QUESTIONS

WHAT ARE THE DATES OF MY COVER?

You are automatically covered for 31 days prior to the course start date, including transit from your country of origin to New Zealand. Your cover ends at your arrival in your country of origin following completion of your course of study, or withdrawing from your course of study and leaving New Zealand, or the expiry date of your student visa, provided you have paid an appropriate premium, or 150 days following your course end date, whichever is the earlier.

CAN I GET INSURANCE FOR MY FAMILY?

You can arrange additional insurance cover for your spouse/partner/dependent children if they came with you to New Zealand. Family members included in a family insurance premium receive the same benefits as students under the insurance policy. However, please note that family members cannot access Mauri Ora (the University's health services), as this is exclusively available to enrolled students.

Contact the international student adviser (international-support@vuw.ac.nz) for more information.

WHAT IS DIRECT BILLING?

If you have Studentsafe insurance, most medical consultation bills at Mauri Ora—Student Health and Counselling can be sent directly to Studentsafe. This means you won't need to pay at the time of your appointment or fill in a claim form.

However, some appointments and lab tests cannot be directly billed. If the staff at Mauri Ora believe your visit is not covered by insurance, you will be responsible for the cost. If you think this decision is incorrect, you can contact the international student adviser at International Student Support for assistance.

CAN I CHOOSE MY OWN DOCTOR OR DO I HAVE TO GO TO STUDENT HEALTH?

In New Zealand, if you want to see a doctor, also known as a general practitioner or GP, you will see them at a medical centre, not a hospital. Most students at Victoria University of Wellington use Mauri Ora, but you can see a GP at another medical centre you are registered at if you prefer. If you see a doctor other than those at Mauri Ora, you will need to pay the consultation fee yourself upfront and make an insurance claim to get reimbursed for the cost.

CAN PRE-EXISTING CONDITIONS BE COVERED?

Pre-existing medical conditions (conditions you had before the insurance started) are not automatically covered by Studentsafe insurance. However, additional coverage for most pre-existing conditions can be arranged in advance directly with the insurance provider. If you have a pre-existing condition, it is strongly recommended that you contact the international student adviser at International Student Support or the insurance company for more information. Please note that you may still pass your Immigration Medical regardless of pre-existing conditions. Pre-existing mental health conditions are covered.

If you need coverage for your pre-existing medical conditions, you must complete our Medical Risk Assessment Form and submit it to International Student Support within 31 days of your arrival in New Zealand or 31 days after your course start date, whichever is later. Failure to submit the form on time will mean your pre-existing medical conditions remain excluded from coverage.

HOW DO I MAKE A CLAIM?

Go to 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.

For medical claims, you will typically need to pay for the treatment upfront and then request reimbursement from Studentsafe. For very expensive treatment such as surgery, ongoing consultation with mental health provider, or hospital charges, you can apply for pre-approval.

I NEED TO GO HOSPITAL IN AN EMERGENCY. WILL THE INSURANCE PAY FOR IT?

If you need to go to hospital, you should let Studentsafe know as soon as practically possible so that they can start to assess your claim. Phone 0800 486 004 or +64 9 486 1638 (reverse charge from outside New Zealand). If you are not able to do this yourself, ask a friend or family member to call for you. The call is free. Hospital visits are not automatically billed to insurance.

If you haven't called Studentsafe at the time of your admission, it is important that you make a claim as soon as you receive the invoice from the hospital. If you ignore the invoice, the hospital might start a debt collection process.

WHAT IF MY GP TELLS ME I NEED TO SEE A SPECIALIST?

If you need to see a specialist you should get a referral letter from your GP, a quote for the estimated costs, and apply for **pre-approval of treatment** by sending a completed claim form to Studentsafe. They can then decide whether or not your claim is accepted before you see the specialist. In many cases, the specialist can invoice the insurance company directly so you won't have to pay anything at the time of your appointment, if your claim has already been pre-approved.

WHAT IS ACC?

If you have medical treatment following an accident that happened while you are in New Zealand, a health professional (GP or physiotherapist) will help you make a claim to the Accident Compensation Corporation (ACC).

ACC provides accident insurance for all New Zealand citizens, residents and temporary visitors. If ACC does not cover the full cost of your treatment you can claim the rest from insurance.

CAN I CLAIM FOR PHYSIOTHERAPY?

Physiotherapy for injuries is often covered by ACC (see above). If not, you can claim insurance. You must show that the treatment is necessary for a specific injury or condition covered by the policy (e.g., not a pre-existing condition). A referral from your doctor is not necessary, but include it with your claim if you do have one. Willis Street Physiotherapy offers student discounts and direct billing. See back page for details.

DOES THE INSURANCE COVER ROUTINE CHECK-UPS AND VACCINATIONS?

No. The insurance excludes any elective and preventative treatments such as annual health screenings, vaccinations, and immigration medicals. In most cases they also do not cover prescriptions for the contraceptive pill (including consultations). However, Mauri Ora often offers free flu shots during certain periods of the year—check the web page for updates.

DOES THE INSURANCE COVER DENTAL TREATMENT?

Studentsafe will pay up to \$500 for the cost of relief from sudden and acute tooth pain. They will not pay for any costs relating to elective treatment, wisdom teeth extractions (unless impacted), root canals, oral surgery, or normal maintenance of dental health such as check-ups or fillings.

Lumino Symes de Silva dentists and Capital Dental offer a student discount. You must take your student ID (see back page for contact details).

CAN I CLAIM FOR NEW GLASSES?

Yes. If your eyesight changes during your period of insurance, or your glasses are lost, stolen, or damaged, you can claim up to \$200 per year towards the eye test, frames, lenses, or contact lenses (except disposable contact lenses). There is no cover for optical treatment provided outside New Zealand.

There are some discounted optometrists (see back page for contact details). Specsavers offers students direct billing. Please apply for pre-approval online before you go to Specsavers: <https://invoicing.specsavers.co.nz/referral/4bdbc/studentsafe>

CAN I CLAIM FOR ALTERNATIVE MEDICAL TREATMENT?

You can claim up to \$500 each year for treatment from registered medical practitioners, including chiropractors, acupuncturists, osteopaths, podiatrists, dietitians, nutritionists, and dermatologists, but only if the treatment is medically necessary, and you have been referred by your doctor. Traditional Chinese medicine will not be covered. There is no cover for alternative medical treatment provided outside New Zealand.

WILL MY MEDICINE BE COVERED?

Yes, but only if it is medically necessary and prescribed by a doctor and it is listed in the New Zealand Pharmaceutical Schedule. This is the website we use to check if medication will be covered: <https://schedule.pharmac.govt.nz/ScheduleOnline.php> If the prescribed medication is listed, insurance will pay for it. Please check before you make a claim. Prescriptions by Mauri Ora doctors can be direct billed to Studentsafe at select pharmacies (see back page for contact details).

WHAT IF MY PROPERTY IS LOST OR STOLEN?

If something is stolen or lost, you must report it to the police within 24 hours, and include a copy of the police report

with your claim. When you fill in the claim form, you must also attach proof (if you have it) that you owned the item, such as a receipt. For items that are older than six months, Studentsafe won't cover the full replacement costs and applies depreciation rates based on the age of the item. Your property is insured for up to \$2,500 per item, to a maximum total of \$25,000. Talk to the international student adviser at International Student Support if you have a valuable item worth more than \$2,500.

WHAT IF MY COMPUTER/CAMERA/MP3 PLAYER BREAKS?

If an item is broken in an accident, insurance will normally cover replacement or repair (whichever costs less) Studentsafe won't cover electrical items that simply break down or stop working through wear and tear. Many electrical goods come with a warranty (manufacturer's guarantee), so if your item breaks when it is still quite new, you might be able to get help from the manufacturer or the shop where you purchased the item. Electronic data recovery or software is not covered.

DO I HAVE TO WAIT UNTIL THE INSURANCE HAS PAID BEFORE I CAN BUY A NEW PHONE/LAPTOP/ BICYCLE?

Not necessarily. If you have enough money to pay for the repair or replacement of your item, you can pay for it in advance. It will not affect the decision of the insurance to pay for your claim or not. However, there is no guarantee that the insurance will pay, or how much they will pay. So any costs you pay upfront are at your own risk.

WHAT IS AN EXCESS, AND HOW MUCH IS IT?

An excess is the amount you must contribute towards a claim. There is no excess for medical claims. All personal property claims (including damaged, lost, and stolen items and baggage claims) have an excess of \$200. This means that if your claim is approved, you would have to cover the first \$200 of repair or replacement yourself, and Studentsafe would pay the rest.

IS MY CAR/MOTORBIKE INSURED?

No. If you buy or hire a car or motorbike while you're in New Zealand, you will need to get additional insurance. If you hire a car from a car rental company and you have an accident, Studentsafe will cover the excess on the rental car insurance up to a maximum of \$5,000.

AM I COVERED IF I GO ON HOLIDAY?

You are fully covered for travel within New Zealand. Full degree students get automatic full cover for holidays in

Australia, Bali, Lombok, and South Pacific islands for up to 31 days per year. For short course students, the travel time allowance is up to 16 days.

If you go back to your home country for 90 days or less during your degree, you are insured for the direct trip there and back and loss of deposits, and have cover for new medical conditions of up to \$200,000 while in your home country (but you are not covered for other types of claims such as loss or theft of property, personal liability, etc.)

Doctoral students who return to their country of origin to undertake study or research related to their doctorate have 180 days of cover—but only for medical claims and loss of deposits.

Travel to other countries is not covered. You can get cover for holidays by purchasing an Explorersafe Outbound plan online: www.insurancesafenz.com/explorersafe/explorer-safe-outbound

For research trips or temporary study, you can purchase a Studentsafe Outbound policy online: www.insurancesafenz.com/studentsafe/student-safe-outbound

WHAT IF I HAVE TO CANCEL MY TRIP OR I MISS MY FLIGHT?

It depends on the situation. The insurance will cover extra expenses and non-refundable costs of interrupted travel, but only if the situation is beyond your control. Talk to the international student adviser at International Student Support Studentsafe for more details.

WHAT IF AN AIRLINE LOSES MY BAGS?

If, during a journey covered by your insurance (see above), your bags are lost for more than eight hours, you may claim for the purchase of essential clothes or toiletries up to a maximum of \$1,000. You will need to supply your receipts and proof from the airline of how long your bags were delayed. Please note there is an excess of \$200.

WHAT HAPPENS IF MY VISA STATUS CHANGES?

If your student visa expires or you change to a different visa (such as a permanent resident visa) you must notify the University immediately, as it may affect your eligibility for insurance, even if you have paid the premium. If you become a permanent resident, your cover for medical claims automatically expires after 21 days because New Zealand permanent residents are covered by the public health system.

WHAT IF I NEED TO GO HOME IN AN EMERGENCY?

If you are seriously ill or injured and Studentsafe agrees that you need to return to your home country, then insurance will cover the cost. If you cannot or do not need to travel, then your insurance might pay for a family member to come to New Zealand to be with you.

If a close family member in your home country dies or becomes seriously ill, the insurance will pay for you to travel home and back to New Zealand again, but only if the family member lives permanently in your home country and the illness or cause of death is not related to a pre-existing condition.

If you travel before making the claim, make sure you keep all the receipts and supporting documents so you can make a claim later.

WHAT HAPPENS IF I STOP STUDYING OR TAKE TIME OFF?

If you suspend your studies, take a trimester off, leave New Zealand for a student exchange or research, or complete your studies mid-year, contact the international student adviser at International Student Support. Under certain conditions, you may be eligible for an insurance refund, but you must reach out promptly, as refunds cannot be issued retrospectively.

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USEFULL CONTACTS

AFTER-HOURS MEDICAL CARE

Accident and Urgent Medical Centre

- 📍 17 Adelaide Road, Newtown
- ☎ 04 384 4944
- 🕒 Open every day from 8 am until 9 pm (no appointment needed)

Emergency Department, Wellington Hospital

- 📍 Riddiford Street, Newtown
- ☎ 04 385 5999
- 🕒 Open 24 hours every day

DISCOUNTED DENTIST

Lumino Symes de Silva

- 📍 97–99 Courtenay Place
- ☎ 04 801 5551
- ✉ symesdesilva@lumino.co.nz
- 🌐 lumino.co.nz/dentists/lumino-symes-de-silva

Capital Dental

- 📍 Ground Floor, 164 The Terrace
- ☎ 04 499 9360
- ✉ office@capitaldental.co.nz
- 🌐 www.capitaldental.co.nz

DISCOUNTED OPTOMETRIST

Specsavers

- 📍 Ground Floor
- 83–89 Cuba Street (cnr Cuba Mall and Dixon Street)
- ☎ 04 801 9793
- 🌐 www.specsavers.co.nz

Matthews Eyewear Eyecare

- 📍 Level 1, City Chambers
- Corner of Featherston and Johnston Streets
- ☎ 04 473 4200
- ✉ wellington@matthews.co.nz
- 🌐 www.matthews.co.nz

DISCOUNTED PHYSIO CLINIC

Willis Street Physiotherapy

- 📍 Level 9, 57 Willis Street (Crowe Horwath House), Wellington
- ☎ 04 384 8313
- ✉ info@willisstreetphysiotherapy.org.nz
- 🌐 www.willisstreetphysiotherapy.co.nz

They also have an on-campus clinic at Room 203, 14 Waiteata Road, Kelburn campus.

DIRECT BILLING PHARMACY

University Pharmacy

- 📍 Ground Floor, Easterfield Building, Kelburn
- ☎ 04 472 8881