



3 November 2009

Dear Student,

I trust you have enjoyed your year studying at the University in 2009, and I know your focus will now be on the end of year examination period. For those of you who are returning to the University of Otago in 2010, this letter contains very important information.

As you will now be aware all international students are required to hold compliant and current medical and travel insurance while studying in New Zealand. Studentsafe-University has been the preferred insurance provider for all New Zealand universities since 2005, and will be again in 2010. During this time over 100,000 claims have been paid totalling in excess of 16.5 million dollars. The number and value of claims have been increasing steadily in recent years, and this has resulted in several changes for 2010.

Before settling on the Studentsafe-International Policy and premium for 2010, the New Zealand Universities on the advice of the international insurance broker, Marsh, reviewed both the insurer and the insurance policy. The outcome of which was the appointment of a new insurer, Vero Insurance Ltd, and the change to a number of ancillary benefits of the 2010 policy, coupled with an increase in the premium. Appendix One details changes to the Studentsafe-International insurance for 2010, while Appendix Two is a list of the schedule of benefits. The New Zealand Universities were very focused during this process to ensure that the 2010 premium increase was minimised, while retaining a comprehensive range of benefits appropriate for the needs of international students. Further information on the 2010 premiums and other insurance information may be found on the university's website at (<http://www.otago.ac.nz/international/healthcare.html>).

It is important to note that the current insurer, NZI, will continue to be insuring the 2009 Studentsafe-University plan and will be responsible for any claims submitted and processed up to the end of the coverage period.

To renew your insurance, please complete and return the 2010 Commitment Form, which can be downloaded at: <http://www.otago.ac.nz/international/pdfs/insurancecommitmentform.pdf> . It is important to remember that you are not able to complete course approval without holding compliant and current medical and travel insurance. Please also note there are other compliant insurance policies, these are listed at <http://www.otago.ac.nz/international/healthcare.html>).

If you have to study overseas as part of your degree (such as, a PhD student doing research overseas), your Studentsafe-University insurance will not provide you with sufficient coverage. However, there is an insurance package, "Studentsafe-Offshore", which is designed specifically for students who are required to study offshore for part of their degree. More information about this policy can be found at <http://www.studentassist.co.nz/> .

If any time during the year you wish to add dependants to your policy, there is an additional form that needs to be completed. Please contact the insurance administrator at [international.insurance@otago.ac.nz](mailto:international.insurance@otago.ac.nz) and a form will be sent to you.

If you have any questions, please contact us at [international.insurance@otago.ac.nz](mailto:international.insurance@otago.ac.nz) .

Yours sincerely

Jason Cushen  
Manager, Student International Services

## Changes to 2010 Studentsafe University Insurance

### *Increases in cover*

- *Accidental death cover has been increased to \$50,000.00*
- *Accidental total and permanent disablement has been added to the accidental death cover*
- *Cover for luggage and personal effects has been increased to \$30,000.00*
- *Medical cover in the home country has been increased to \$200,000 provided the student plans to return to New Zealand for at least 90 days.*

### *Benefits removed from the cover for 2010*

- *A \$25.00 refund for the 2<sup>nd</sup> year Immigration chest x-ray*
- *An allowance of \$25.00 for sexual health advice*
- *An exemption at the Student Health Service for certain pre existing conditions of health **(please note that pre-existing conditions will not automatically be covered by Studentsafe University).***
- *The final year student extension to cover the time to the expiry of the visa (top-up cover can be arranged, if required)*
- *The removal of cover for oral surgery (cover for dental emergencies - \$500.00, still applies)*
- *The accidental-death cover for the natural parents of a student.*

### *Variations to apply in 2010*

- *The excess for family members is \$75 for the medical and related expenses section.*
- *Students who have not paid at least a 6 monthly premium cannot claim for the change of vision benefit*
- *The definition of a pre-existing condition of health will be similar to other student insurers in the New Zealand market place*
- *There will be a minimum premium of two months equivalent.*

<b>SCHEDULE OF BENEFITS</b>		
<b>Policy Benefit</b>	<b>Maximum Amount</b>	<b>Claimable</b>
<p><b>SECTION 1 - MEDICAL AND RELATED EXPENSES</b></p> <p>With the exception of the sub limits below:</p> <ul style="list-style-type: none"> <li>Alternative Medical Treatment \$500</li> <li>Emergency Dental \$500</li> <li>Optical (provided your policy is for at least six months) \$300</li> <li>Mental Illness \$20,000</li> <li>Continuing treatment (following repatriation to your Country of Origin) \$20,000</li> <li>Medical Expenses (whilst you temporarily return to your Country of Origin) \$200,000</li> <li>Loss of Deposits (including any non refundable education provider fees) \$100,000</li> <li>Repatriation due to mental illness \$10,000</li> <li>Resumption of Travel \$30,000</li> <li>Accompanying Relatives \$100,000</li> <li>Incidental hospital expenses \$2,000</li> <li>Funeral Expenses \$100,000</li> <li>False Arrest \$10,000</li> <li>Hijack Cash Benefit \$100 per day \$2,000</li> <li>Rental Vehicle Return \$1,000</li> <li>Travel Delay \$10,000</li> </ul>	<b>Unlimited</b>	
<p><b>SECTION 2 LUGGAGE, PERSONAL EFFECTS, TRAVEL DOCUMENTS, MONEY AND CREDIT CARDS</b></p> <p>With the exception of the sub limits below:</p> <ul style="list-style-type: none"> <li>Maximum limit any one item or pair of items \$2,500</li> <li>Deprivation of luggage \$1,000</li> <li>Unauthorised use of travel documents \$5,000</li> <li>Money lost or stolen \$1,000</li> </ul>	<b>\$30,000</b>	
<b>SECTION 3 – MISSED TRANSPORT CONNECTION</b>	<b>\$25,000</b>	
<b>SECTION 4 – DEATH AND DISABLEMENT BY INJURY</b>	<b>\$50,000</b>	
<b>SECTION 5 – PERSONAL LIABILITY</b>	<b>\$2,500,000</b>	
<b>SECTION 6 – KIDNAP AND RANSOM</b>	<b>\$250,000</b>	
<b>SECTION 7 – RENTAL VEHICLE EXCESS</b>	<b>\$5,000</b>	