

StudyCare

An OrbitProtect Student Insurance Plan

OrbitProtect understands students like no one else!

We understand students like no one else.

If you're an international student studying in Australia, you need medical and travel insurance while you're here.

StudyCare 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. StudyCare even covers you during your journey from home to Australia. And short trips once you're here to the islands of the South West Pacific.

This plan is underwritten by one of New Zealand's largest insurers, **Lumley General Insurance (N.Z.) Limited**.

Things can go wrong even in Australia!

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 away from home for a long period of time and may have a wide range of personal property with you. This plan provides you with general baggage cover with an option of insuring high value items.

Individual High-valued Items

Our base plan provides you with good general cover but you may wish to insure your high value property items. The school will help you to organise this cover and collect the additional premium that applies.

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 AUD\$40.

Special Medical Benefit!

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



Your questions answered

- **Is it compulsory for me to have insurance?**
If you are studying in Australia, StudyCare insurance is optional.
- **How do I take advantage of the cover?**
If you wish to purchase StudyCare insurance you should request this at the time of enrolment on your application form.
- **When will my cover start?**
Cover for cancellation expenses starts from the moment you have paid the insurance fee in full. Cover for the remaining sections starts from the inclusive dates for which you require cover. These dates will include time for your journey to your study destination and return home.
- **What will I receive as proof of my cover?**
Your Study Group invoice will show that you have been charged for insurance. You will also receive a Certificate of Insurance which will show your StudyCare policy number and the 24-hour OrbitProtect assistance emergency telephone numbers in the event you need assistance whilst en route.
- **Who do I contact to make a claim?**
You should contact your Student Service department who will advise and help you deal with the claim and the insurance company.

Benefits Summary

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

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

COVER BENEFITS

COVER LIMITS (AUD)

MEDICAL EXPENSES	
1. Medical expenses.	Unlimited
2. Evacuation/return to country of origin if you become disabled.	Unlimited
3. Other persons' travel and accommodation costs to travel to be with you.	Up to \$100,000: A daily accommodation limit in AU of \$250 to a maximum of \$5,000 applies.
4. Funeral and cremation, or returning remains to your country of origin.	Up to \$100,000
5. Home nursing care whilst disabled.	Up to \$50,000
6. Emergency dental treatment.	Up to \$1,500
7. Cash allowance whilst in hospital (after 24 hours).	Up to \$100 per day to a maximum of \$3,000 in AU and \$10,000 overseas.
8. Accidental death.	Up to \$25,000 (\$10,000 if under 16 years)

COVER BENEFITS

COVER LIMITS (AUD)

PROPERTY	
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 \$15,000 plus specified items. Maximum cover on any item, pairs or sets of items is \$3,000 without specifying.
2. Loss or damage of personal documents.	Up to \$2,000
3. Theft of money.	Up to \$1,000

COVER BENEFITS

COVER LIMITS (AUD)

DISRUPTED TRAVEL COVER	
1. Additional travel and accommodation costs if travel plans are disrupted by strikes, weather, etc.	Up to \$10,000
2. Purchase of essential clothing and toiletries, if all your luggage is delayed for more than 6 hours.	Up to \$200
3. Additional costs incurred on early return home.	Up to \$100,000
4. Missed connection costs.	Up to \$10,000



COVER BENEFITS

COVER LIMITS (AUD)

LOSS OF DEPOSITS	
Cancellation of travel and educational arrangements.	Up to \$100,000

COVER BENEFITS

COVER LIMITS (AUD)

PERSONAL LIABILITY	
Legal liability for accidental death or injury or property damage.	Up to \$2,500,000

Key excesses that apply:

ITEM	EXCESS (AUD)
Property	\$150
Personal liability	\$50
Medical	\$100

Our competitive premiums (AUD)

Period of Cover - Up to	
6 Weeks	\$91
8 weeks	\$133
3 Months	\$150
4 Months	\$184
5 Months	\$209
6 Months	\$242

Period of Cover - Up to	
7 Months	\$275
8 Months	\$314
9 Months	\$350
10 Months	\$385
11 Months	\$418
12 Months	\$451

You need to pay an additional premium on specified items of 1.5% (Example: A \$5000 item x .015 = AUD\$75)

How can you contact us?

If you need further information or assistance with claims, please call us on our toll free numbers below or e-mail to enquiry@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

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.
- 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 are insured for any event covered by any alternative insurance arrangement, including the Australian Overseas Student Health Cover (OSHC), you must first make a claim to them.
- You are covered when traveling back to your home country for a holiday. Loss of deposits (Policy Section 4) continues to apply in your home country but the balance of your cover is suspended until your return to Australia.

Refer to the policy wording at www.martincollege.edu.au/studycare or <http://www.embassyces.com/studycare> for all terms, conditions, exclusions and excesses that apply to this insurance plan.

This Medical/Travel insurance plan is underwritten by Lumley General Insurance (NZ) Ltd. For current information on their Financial Strength Rating visit Lumley at www.lumleygeneral.co.nz

Disclaimer

The information contained in this brochure is brief and is subject to change. Please refer to the StudyCare wordings for all terms and conditions.