

## 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*.



# StudyCare

AN ORBITPROTECT  
STUDENT INSURANCE PLAN

## 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 evaluation

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 AU\$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 Services department who will advise and help you deal with the claim and the insurance company.

OrbitProtect  
understands students  
like no one else!

# Benefits summary

Medical expenses	Cover limits
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 AU\$100,000: A daily accommodation limit of AU\$250 to a maximum of AU\$5,000 applies.
4. Funeral and cremation, or returning remains to your country of origin.	Up to AU\$100,000
5. Home nursing care whilst disabled.	Up to AU\$50,000
6. Emergency dental treatment.	Up to AU\$1,500
7. Cash allowance whilst in hospital (after 24 hours).	Up to AU\$100 per day to a maximum of AU\$3,000 in Australia, and AU\$10,000 overseas.
8. Accidental death.	Up to AU\$25,000 (AU\$10,000 if under 16 years)

Property	Cover limits
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 AU\$10,000. The limit of the total value of all items specified is AU\$30,000.	Up to AU\$15,000 plus specified items. Maximum cover on any item, pairs or sets of items is AU\$3,000 without specifying.
2. Loss or damage of personal documents.	Up to AU\$2,000
3. Theft of money.	Up to AU\$1,000

Loss of deposits	Cover limits
Cancellation of travel and educational arrangements.	Up to AU\$100,000

Personal Liability	Cover limits
Legal liability for accidental death or injury or property damage.	Up to AU\$2,500,000

You are covered in Australia, but where else does the 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

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



## Key excesses

Item	Excess
Property	AU\$150
Personal liability	AU\$50
Medical	AU\$100

## Our competitive premiums

Period of cover	Premium
Up to 6 weeks	AU\$91
Up to 8 weeks	AU\$133
Up to 3 months	AU\$150
Up to 4 months	AU\$184
Up to 5 months	AU\$209
Up to 6 months	AU\$242
Up to 7 months	AU\$275
Up to 8 months	AU\$314
Up to 9 months	AU\$350
Up to 10 months	AU\$385
Up to 11 months	AU\$418
Up to 12 months	AU\$451

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

## Important information

- 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 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.taylorscollege.edu.au/studycare](http://www.taylorscollege.edu.au/studycare), [www.martincollege.edu.au/studycare](http://www.martincollege.edu.au/studycare) or [www.embassyces.com/studycare](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.lumley.co.nz](http://www.lumley.co.nz)*

## 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](mailto: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**  
**PO Box 2011, Christchurch, New Zealand**  
**Fax: + 64 3 379 0252**

### 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.