



Application / Invoice

Compulsory Travel & Medical Insurance

You must complete and return this form by email to insurance@unitec.ac.nz. Please email insurance@unitec.ac.nz with any queries. Sending queries to other addresses will delay our response.

Eligibility

You can only get cover under this policy if you meet all the criteria below.

- You hold or intend to hold throughout your journey a current visa permitting you to study in New Zealand, or as a parent or legal guardian you hold a 'Guardian of a Student' visa
- You're enrolled at a New Zealand education provider and you regularly attend classes for which you enrolled up until the time you submitted a claim
- You're aged 55 years or under at the date your insurance starts
- You haven't been refused cover, had an insurance claim declined, or had an insurance policy cancelled or voided, because of fraud

by ticking this you confirm that you and anyone else listed on this policy meet this criteria

Policyholder details

Mr. Mrs. Miss. Ms.
 Dr. Mx. Master.

Family name (As shown in passport)

First/ given names

Doctor in Home Country (Name)

Date of birth (Day/Month/Year)

Home country

(City)

New Zealand contact phone number

Email

(Phone)

Programme

Student ID number

Guardian details if policy holder 17 years or younger

Family name (As shown in passport)

First/ given names

Date of birth (Day/Month/Year)

Email

Unitec Group Insurance – Southern Cross International Student Travel Insurance

I understand that: My student Visa requires me to be insured for the entire period of time I spend in New Zealand.

If you are a new student arriving before the start date shown below please email insurance@unitec.ac.nz with your arrival air ticket so correct cover can be arranged.

New Student Southern Cross Travel policy Duration

Aged 0-17 years

1 Semester 1 February 2024 - 31 July 2024 \$316.00
 2 Semesters 1 February 2024 - 31 March 2025 \$737.00

Aged 18-55 years

1 Semester 1 February 2024 - 31 July 2024 \$429.44
 2 Semesters 1 February 2024 - 31 March 2025 \$1001.58

Returning Student Southern Cross Travel policy Duration

Aged 0-17 years

1 Semester 1 April 2024 - 31 July 2024 \$211.00
 2 Semesters 1 April 2024 - 31 March 2025 \$633.00

Aged 18-55 years

1 Semester 1 April 2024 - 31 July 2024 \$286.75
 2 Semesters 1 April 2024 - 31 March 2025 \$860.25

The period of your insurance cover must be sufficient to include the period of your enrollment and your journey from and back to your home country. Premiums quoted are correct at the time of issue of the offer but may change when the actual policy is issued at the beginning of the semester. Students are liable to pay the difference arising because of the change in insurance premium.

About Pre-Existing Conditions

Pre-existing conditions are not automatically covered under your International Student policy. If you have any pre-existing conditions that you would like to seek cover for please call SCTI on 0800 784 691 (within New Zealand) or +64 9 979 6597 (outside New Zealand) within 31 days of purchasing your insurance to do a medical assessment, and SCTI will advise whether it can offer cover for your pre-existing condition(s).

Pre-existing condition(s) that you do not want to seek cover for, or do not tell SCTI about, will remain excluded under your policy.

What is a pre-existing condition?

For the purposes of the International Student policy, a 'pre-existing condition' is: in relation to each person named on your certificate of insurance, any illness, injury or health symptom which that person is aware of, or a reasonable person in that person's circumstances ought to have been aware of, which in the last 3 years prior to your start date of insurance, that person has sought, received, been recommended or is waiting for: advice from a health professional; tests, investigations or specialist consultations; care, treatment, or medical attention including surgery; or medication or a prescription for medication, whether or not a medical diagnosis has been made.

I have read and understood
'What is a pre-existing medical condition?'

Declaration

You (the applicant or parent/guardian of an applicant aged under 18 years) declare and undertake to Southern Cross Benefits Limited (SCTI) that:

1. You confirm that you meet the eligibility criteria set out in the policy wording and above and will continue to meet the criteria during the period of this insurance.
2. You are 18 years or older (or as the parent or guardian of the applicant, you accept the terms of this declaration on behalf of the applicant) and you are authorised by each person named as an insured person to complete the application process for the policy on their behalf, make changes or cancel the policy on their behalf, submit any claim under the policy on their behalf, and disclose and receive such information as may be required by SCTI.
3. Your policy contract is made up of the policy wording. It is your responsibility to read and be familiar with the policy wording. (a copy of which you acknowledge has been made available to you at www.internationalstudent.co.nz prior to making this declaration), certificate of insurance, any endorsements, and any special terms and conditions in writing from us confirming any addition or variation to your policy. It is your responsibility to be familiar with the policy wording. You acknowledge that your policy contains conditions, limits and exclusions.
4. All information that you have given is complete, true and accurate and you understand that if any information is not complete, true or accurate, SCTI may cancel your policy and refuse any claim(s) that you make.
5. You understand that pre-existing medical conditions are not automatically covered by the policy and you must contact SCTI within 31 days of the policy being issued if you wish to apply for cover for any pre-existing medical conditions.
6. You and any other people to be insured under this policy will be travelling together.
7. You will notify SCTI or Unitec of any change of contact details and that it is your responsibility to ensure you renew your insurance without any lapse in cover.
8. You authorise SCTI to collect and share personal information about you and the other persons to be covered in accordance with SCTI's privacy statement. You can access SCTI's privacy statement at www.scti.co.nz.
9. You acknowledge a copy of the SCTI Policy Wording has been made available to you at www.scti.co.nz/international-student/policy-cover/

Signature of policyholder

Signed (Applicant or parent/ guardian if aged under 18 years)

Date signed

I accept all communications between us will be by email, unless otherwise agreed. If I have not provided my email address to SCTI in this application, then SCTI may send communications to Unitec as my agent instead of me.

Financial strength rating

Southern Cross Benefits Limited has an A (Strong) financial strength rating given by Standard & Poor's (Australia) Pty Ltd.

The Rating Scale is:

AAA (Extremely Strong)	AA (Very Strong)	A (Strong)
BBB (Good)	BB (Marginal)	B (Weak)
CCC (Very Weak)	CC (Extremely Weak)	SD or D (Selective Default or Default)
R (Regulatory Supervision)	NR (Not Rated)	

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. Full details of the rating scale are available at www.standardandpoors.com.

Standard and Poor's (Australia) Pty Ltd is an approved agency under the Insurance (Prudential Supervision) Act 2010.

If you are insuring with another provider

If you have taken out insurance already or intend to take out insurance with a provider who is not SCTI, please email insurance@unitec.ac.nz. (etc). Details of your insurance must be supplied to Unitec International Insurance by the first day of the month your programme commences (new students) or at least 2 weeks prior to renewal date (current students). If not provided, Unitec will organise insurance and charge to your account.