

---

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

---

Policy valid from 30 October 2009 to 27 February 2010

\*renewal of insurance is automatic for returning students\*

---

**THIS POLICY GUIDE IS FOR 2009 ONLY. INFORMATION ON THE 2010 POLICY WILL BE SENT TO YOU AS SOON AS IT IS AVAILABLE.**

---

**NOTE:** The following is a guide only. The acceptance or rejection of all claims rests with Studentsafe/NZI, and will be based on the full policy wording, available at [www.victoria.ac.nz/international/services/insurance.aspx](http://www.victoria.ac.nz/international/services/insurance.aspx)

### **Where can I get help with insurance?**

Contact the Insurance Office at Victoria International: phone **(04) 463 9458**, e-mail [vi-insurance@vuw.ac.nz](mailto:vi-insurance@vuw.ac.nz), or visit level 2, Rutherford House (check the VI website for office hours, or call/e-mail to make an appointment).

To check the progress of a claim, call Studentsafe: **0800 227 6537** (press option 3).

### **How do I make a claim?**

For claims other than those directly billed by Student Health (see below) you must complete a claim form and send it to Studentsafe. You need to attach supporting documentation such as original receipts or invoices for costs you are claiming, or a police report for stolen property claims. Studentsafe may ask you for more evidence later.

When claiming for minor medical treatment, such as a visit to the GP or optometrist, you should pay first, and then claim the money back. If you can't afford it, Financial Support and Advice (phone 463 7474) might be able to help with a short term loan.

If you need to see a specialist or go to hospital, you should apply for pre-approval (see next page).

### **What is direct billing?**

For most medical consultations at the Student Health Service (campus medical centre), the cost of your appointment is billed directly to Studentsafe. This means you don't have to pay at the time of your appointment, and you don't need to fill in a claim form.

If staff at Student Health Service think your treatment is not covered by insurance, you will have to pay the cost yourself. Talk to Studentsafe or the Insurance Office if you think this decision is not correct.

If you visit a medical professional other than those at the Student Health Service, you will have to pay first, and then claim the money back.

### **Where can I get medical treatment?**

All students may use the Student Health Service clinics located on each of the Victoria University campuses. Call for an appointment, or see the website for service offered (see over the page for contact details).

Kelburn Campus - (04) 463 5308

Te Aro Campus - (04) 463 5308

Karori Campus - (04) 463 9537

Pipitea Campus - (04) 463 7474

[www.victoria.ac.nz/st\\_services/health/](http://www.victoria.ac.nz/st_services/health/)

Student Health can only treat students, so if your family is here with you we recommend registering with a family doctor. Find a practice near you in the green section near the front of the White Pages phone directory.

If you need urgent medical treatment in the evening or weekend, you can go to the Wellington Accident and Urgent Medical Centre. The centre is open every day from 8am to 11pm, and you don't need an appointment. Outside of these times you should go to the emergency department at the hospital.

**Accident and Urgent Medical Centre**

17 Adelaide Road, Newtown

(04) 384 4944

[www.wamc.co.nz](http://www.wamc.co.nz)

**Emergency - Wellington Hospital**

Riddiford Street, Newtown

(04) 385 5999

**IN A SERIOUS EMERGENCY REQUIRING AN AMBULANCE CALL 111**

**What if I need to go to hospital urgently?**

If you need to go to hospital, you must call the insurance SOS Assistance number as soon as possible: **0800 788-723** (from within New Zealand) or **+64 9 359-1691** (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.

**What is ACC?**

If you have medical treatment following an accident that happened while you are in New Zealand, a health professional 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, but you may still be liable for all other medical and related costs. If ACC does not cover the full cost of your treatment you can claim the rest from Studentsafe.

**What if the doctor says I need to see a specialist?**

If you need to see a specialist you must get a referral letter from your GP (doctor) and send it with 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 and you won't have to pay anything upfront, but they will only do this if your claim has already been approved.

**I have a pre-existing condition – is it covered?**

Pre-existing conditions (medical conditions you had before the insurance started) are not covered by insurance. Some conditions might be considered, but only with pre-approval from the insurance company. Contact the Insurance Office for more information.

**Can I claim for advice on stress or anxiety?**

Yes. You are covered for up to \$500 for advice on stress and anxiety from a registered medical practitioner, registered nurse, or campus counsellor.

## **Does the insurance cover dental treatment?**

Studentsafe will pay up to \$1500 for the cost of relief from sudden and acute tooth pain. They will not pay for any costs relating to general wear and tear or normal maintenance of dental health such as check-ups or fillings.

Symes de Silva & Associates offer a student discount for dental services. Examination, polish and x-ray costs **\$55** and you get **20% off** subsequent treatment. You must take your student ID.

### **Symes de Silva & Associates**

97-99 Courtenay Place

phone: (04) 801 5551 e-mail: [receptionist@symesdesilva.co.nz](mailto:receptionist@symesdesilva.co.nz)

[www.symesdesilva.co.nz](http://www.symesdesilva.co.nz)

## **Can I claim for new glasses?**

If your eyesight changes during the period of insurance, you may claim for the cost of glasses or non-disposable contact lenses to a maximum of \$250. If you already wear glasses and your eyesight changes, you can claim for new lenses, but not new frames.

If your glasses are lost, stolen, or broken you can make a personal property claim. You cannot claim for new lenses if only the frames are broken, or new frames if only the lenses are broken.

Matthews Eyewear Eyecare offers a student discount. You must take your student ID.

### **Matthews Eyewear Eyecare**

Level 1, City Chambers, Corner of Featherston & Johnston Streets

phone: (04) 473 4200 e-mail: [wellington@matthews.co.nz](mailto:wellington@matthews.co.nz)

[www.matthews.co.nz](http://www.matthews.co.nz)

## **Can I claim for acupuncture, physiotherapy, chiropractic treatment, osteopathic treatment or traditional Chinese medicine?**

Yes. You can claim up to \$200 for each type of alternative healthcare and up to \$500 in total each year, but only if the treatment is recommended by a registered medical practitioner.

## **What if my property is lost or stolen?**

When you fill in the claim form, you should attach proof that you owned the item (if you have it) such as a receipt. If something is stolen you should report it to the police within 24 hours, and include a copy of the police report with your claim.

Personal property claims have an excess of \$100, or \$500 for laptop computers. This means that you would have to pay the first \$100 (or \$500 for laptops) of any personal property claim and Studentsafe would pay the rest.

Your property is insured for up to \$3,000 per item, to a maximum total of \$20,000. Talk to the Insurance Office if you have valuable items worth over \$3,000.

## **What if my computer/camera/mp3 player etc is broken?**

If an item is broken in an accident then insurance will normally cover replacement or repair (whichever costs less). Studentsafe insurance will not cover electrical items that simply 'break down'. Many electrical goods come with a warranty (manufacturer's guarantee), so you may be able to get help from the manufacturer or the shop where you purchased the item.

### **Is my car insured?**

No. If you buy a car while you're in New Zealand we strongly recommend you get additional insurance. If you hire a car, Studentsafe will cover the excess on rental car insurance up to a maximum of \$2000.

### **Am I covered if I go on holiday?**

You are fully covered for travel within New Zealand and for holidays in the Pacific region (including Australia) up to a maximum of 31 days per year.

If you travel to your home country for a period of 90 days or less, you are fully covered for your journey there and back (including necessary stopovers). Whilst there you are covered for medical costs up to \$20 000 but have no other cover.

Travel to other countries is not automatically covered. If you want to arrange an additional cover for this you can contact the Marsh Student Helpdesk on 0800 909 808 and ask about the Studentsafe-Offshore policy.

### **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, only if the situation is beyond your control. Talk to the Insurance Office or Studentsafe for more details.

### **What if an airline loses my bags?**

If, during a covered journey (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 \$750, or up to \$1500 if your bags are lost for more than 24 hours. You will need to supply your receipts and proof from the airline of how long your bags were delayed.

### **What if I need to go home in an emergency?**

If you are seriously ill or injured and need to return to your home country, then insurance will cover the cost. If you cannot or do not need to travel then the 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 there are some restrictions: the family member must be or have been 75 years of age or younger, permanently living in your home country, and the illness or cause of death must not have been a pre-existing condition.

If you travel before making the claim, make sure you keep all the receipts so you can make a claim at a later date.

### **What are the dates of my cover?**

You are automatically covered from the time you begin your journey to New Zealand, provided it is within 31 days of your course. At the end of your study you are covered for 31 days from the completion of your study or when you complete your outward journey from NZ, whichever comes first. Travel cover before and after your study includes necessary stopovers, but not long stopovers or holidays you take on the way.

If you would like to clarify your dates of cover, please contact the insurance office.

### **What happens if I stop studying or take time off?**

If you suspend your study, take a trimester off, leave New Zealand on a student exchange or research trip, or complete your studies mid-year, your insurance is not stopped automatically if you have already paid for the full year. You must contact the Insurance Office.