



## Schedule of Benefits

Uni-Care NZ Student Plan	Per insured Person:
Section 1 Medical & Related Expenses (including Evacuation, Repatriation & Cancellation)	Unlimited
Section 2 Luggage & Personal Effects	\$15,000
Section 3 Missed Transport Connection	\$25,000
Section 4 Death or Disablement by Injury	\$50,000
Section 5 Personal Liability	\$2,500,000
Section 6 Kidnap & Ransom	\$250,000
Section 7 Rental Vehicle Excess	\$5,000
Some Sub Limits Apply to Sections 1 & 2	
Section 1 Medical & Related Expenses	
o Alternative Medical Treatment (per year)	\$500
o Optical cover per year (applies only to policies issued for 6 months or longer)	\$300
o Treatment of Mental Illness & Counselling (includes cover for attempted suicide)	\$20,000
o Medical Expenses for temporary return to Country of Origin	\$200,000
o Continuing Treatment in Country of Origin (following permanent return home)	\$20,000
o Loss of Deposits (including non-refundable Education Provider fees)	\$100,000
o Repatriation due to Mental Illness, Suicide & Drugs/Alcohol	\$10,000
o Expatriation	\$30,000
o Accompanying Relatives (Includes cover for Pregnancy, Suicide & Drugs/Alcohol)	\$100,000
o In Hospital Personal Cash (\$100 per day)	\$10,000
o Funeral Expenses (Includes cover for Pregnancy, Suicide & Drugs/Alcohol)	\$100,000
o False Arrest	\$10,000
o Hijack Cash (\$100 per day)	\$10,000
o Emergency Rental Vehicle Return	\$1,000
o Travel Delay	\$10,000
o Search & Rescue	\$10,000
Section 2 Luggage & Personal Effects	
o Deprivation of Luggage	\$1,000
o Unauthorised use of Travel Documents	\$5,000
o Money lost or stolen	\$1,000
o Maximum Individual Item Value (unless specified and additional premium paid)	\$2,500

PLEASE NOTE: This is not a policy document. All amounts stated in the Policy including the Schedule of Benefits are in Australian or New Zealand dollars depending on Your country of intended work, study or travel. Sub limits, terms, conditions and excesses may apply. Please refer to the Uni-Care NZ Student Plan Policy Wording for full terms and conditions.

