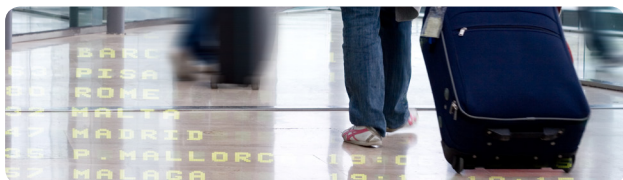




Uni-Care Outbound Plan

For New Zealand Residents Travelling Overseas



Protection for Travelling New Zealanders

Uni-Care's 'no compromise' approach to quality and safety is recognised and appreciated by travelers and their families alike. We operate a dedicated claims office, this helps us ensure that our supporting services operate to the highest level of efficiency for your safety and welfare.

Why do I need travel and medical insurance?

Because life is full of surprises & not all of them are pleasant. Travel and Medical insurance provides essential protection for you and your family, against the costs incurred when your travel plans are interrupted.

Which plan do I choose?

PLAN A - for travel to the USA, Canada, Japan & Continental Europe.

PLAN B - for travel to the United Kingdom and the rest of the world, excluding countries specified under Plan A and countries excluded below, refer *.

PLAN C - for travel to Australia and the South Pacific Islands, Bali & Lombok.

*This policy will not cover any loss, damage or legal liability arising directly or indirectly from Travel in, to, or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria.

Who can be covered under this policy?

The policy is designed to provide cover for New Zealand residents aged 80 years or under who travel abroad. Travel can be for business, leisure or educational purposes, but cover is not provided for manual or dangerous work or hazardous leisure pursuits.

Schedule of Benefits in NZ \$

Uni-Care Outbound Plan	Per insured Person:
Section 1 Medical & Related Expenses (including Evacuation, Repatriation & Cancellation)	Unlimited
Section 2 Luggage & Personal Effects	\$30,000
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	
• Continuing Treatment in Country of Origin (following return home)	\$1,500
• Loss of Deposits	\$100,000
• Expatriation	\$100,000
• Accompanying Relatives	\$100,000
• In Hospital Personal Cash (\$100 per day)	\$10,000
• Funeral Expenses	\$100,000
• Return of Personal Effects to NZ following death of insured person	\$5,000
• False Arrest	\$10,000
• Hijack Cash (\$100 per day)	\$10,000
• Emergency Rental Vehicle Return	\$1,000
• Travel Delay	\$10,000
Section 2 Luggage & Personal Effects	
• Deprivation of Luggage	\$1,000
• Unauthorised use of Travel Documents	\$5,000
• Money lost or stolen	\$1,000
• Maximum Individual Item Value (unless specified and additional premium paid)	\$2,500

Pre-Existing Medical Conditions

Pre-existing medical conditions are not automatically covered. In some circumstances cover can be arranged.

High Value Items need to be specified

Your luggage is covered for up to \$30,000 in total but individual items, sets or pairs of items are limited to \$2,500 for each individual item, set or pair of items, unless the items are specified and additional premium is paid.

Uni-Care Outbound Plan Policy is issued / insured by QBE Insurance (Australia) Limited, ABN78 003 191 035 - Incorporated in Australia, a worldwide leader in travel insurance and supported by 24 hour emergency assistance provider, QBE Assist.

Claims & Emergency Assistance Contacts:

Toll Free in New Zealand: 0800 864 227 (0800 UNICARE)

Toll Free in Australia: 1800 864 227 (1800 UNICARE)

Rest of the World: +64 4 381 8166 (Collect Call)

Claims Email: claims@crombie.co.nz

After Hours Emergency Assistance Email:

qbeassist@qbe.com

Policy Office Contacts:

Toll Free: 0800 UNICARE (0800 864 227)

Telephone: +64 9 362 4039

Email: insure@uni-care.org

Website: www.uni-care.org

**Uni-Care International Travel Insurance
Crombie Lockwood (NZ) Limited**