

International Student

Your travel insurance summary

Effective from 12 July 2025

Insurance is a mandatory requirement

All international students are required to have appropriate medical and travel insurance while studying in New Zealand.

International Student insurance from Southern Cross Travel Insurance has been especially designed to provide international students with the cover they need. You'll have the comfort of knowing you'll be looked after if the unexpected happens.

About Southern Cross Travel Insurance

Southern Cross Travel Insurance (SCTI) is New Zealand's leading travel insurer with more than 40 years of experience and is part of the Southern Cross Healthcare Group. This group includes New Zealand's largest health insurer and a network of private surgical facilities. Southern Cross is a household name in New Zealand.

Are you eligible?

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;
- you're either:
 - enrolled at a New Zealand education provider and you regularly attend classes for which you're enrolled up until the time you submitted a claim; **or**
 - you're a parent or legal guardian and hold or intend to hold a Guardian of a Student Visitor Visa.
- you are aged 55 years or under at the date your insurance starts; and
- you haven't been refused cover, had an insurance claim declined, or had an insurance policy cancelled or voided, because of fraud.

***What are you covered for?***

This policy covers medical and evacuation, changes to your journey, personal accident, personal liability, rental vehicle excess, cash and travel documents, and baggage and personal items. For full details of cover limits, see the policy wording.

***When the unexpected happens...***

Please refer to the Schedule of Benefits for a summary of the applicable section limits and sub limits.

- We pay your qualifying medical costs in New Zealand (as per the schedule of benefits)
- Cover is provided for emergency dental treatment and replacement of glasses / contact lenses due to a change in vision
- We cover you while travelling between your home country and New Zealand for up to 10 days
- We cover you for travel required for your study course
- We also cover you in your home country to a maximum of \$200,000 if you hold a return ticket to New Zealand
- If your cover is continuous, we will cover conditions you have previously claimed to SCTI for (with the exception of chronic conditions) when you renew your International Student insurance

Other important things you need to know

Your responsibility

This document is only a brief summary of the options available under International Student travel insurance and is provided to assist you to understand some of the benefits, features and limitations of the policy. It is not a substitute for the full policy wording. It is your responsibility to read, understand and accept the full policy wording before you purchase your policy.

The policy wording can be found at www.scti.co.nz/our-policies/international-student or you can request it from your designated agent or school.

Pre-existing medical conditions

Your pre-existing medical conditions are excluded under this policy. However, you can seek cover for your pre-existing medical conditions during the application process. We consider any medical or physical conditions, symptoms or circumstances which you are aware of, or a reasonable person in your circumstances ought to have been aware of, in the three years prior to your start date of insurance, to be pre-existing medical conditions, regardless of whether or not a diagnosis has been made.

If you have had any mental health conditions before the date your insurance starts, we don't consider these to be pre-existing medical conditions.

To seek cover for your pre-existing medical conditions, please call us on **0800 784 691** (within New Zealand) or **+64 9 979 6597** (outside New Zealand) within 31 days of purchasing your insurance to complete a medical assessment, and we will advise whether we can offer cover for your pre-existing medical condition(s).

Any pre-existing medical conditions that we exclude from cover, you choose not to seek cover for, or do not tell us about, will remain excluded under your policy.

Excesses

There is a \$250 excess that you will pay on claims under the following benefits:

- C.2 Cancelling or changing your journey before you leave
- C.3 Changes to your journey once you have left
- C.4 Baggage and personal items
- C.5 Cash, bank cards, travel documents and passports.

Co-payment

When you claim for the cost of any GP visit, urgent care visit, after hours clinic visit or prescription medication, you make a co-payment of 20% of the cost and we pay the remaining amount.

Example 1: If a trip to your GP costs \$100, then you pay the invoice (\$100) and we will reimburse you (\$80). You are responsible for the 20% co-payment (\$20).

Example 2: If a trip to an urgent care clinic costs \$1,000, then you pay the invoice (\$1,000) and we will reimburse you (\$800). You are responsible for the 20% co-payment (\$200).

Accidents involving injury

If any claim involves an accident, you must first make a claim to the New Zealand Accident Compensation Corporation (ACC).

Reasonable Care

This policy is intended to cover losses arising from unexpected events. It does not cover irresponsible actions such as leaving property unattended or leaving valuables unsupervised in a car. You must exercise reasonable care for the security of your personal property at all times.

Southern Cross Emergency Assistance

If the unexpected happens you can call our Emergency Assistance team for help. Please do not call this number for general queries.

We're available 24 hours, 7 days a week on **+64 9 359 1602**.

How do you buy International Student travel insurance?

There are several ways to apply for International Student travel insurance. You can buy an International Student policy online at www.scti.co.nz/our-policies/international-student, by calling us on **0800 784 691**, or by completing an application form and making payment through your designated agent or school.

How to contact us

For further information call your designated agent or simply contact us.

Southern Cross Travel Insurance, Private Bag 99925, Newmarket, Auckland 1149, New Zealand

Phone from New Zealand: **0800 784 691**

Phone from overseas: **+64 9 979 6597**

Email: info@scti.co.nz

Website: www.scti.co.nz/our-policies/international-student.

Schedule of benefits



Points to note before you read this table

We base age-related benefits on your age at the date your insurance starts. All limits shown apply per person, per policy, unless stated otherwise.

Conditions, exclusions, limits and sub-limits apply.

A 20% co-payment applies to GP, urgent care, after hours visits and prescriptions.



Benefit	C.1	Maximum cover	Excess
Medical and evacuation		Unlimited	×
Sub-limit	C.1.1 Directly or indirectly related to terrorism	\$100,000	×
	Optical treatment	\$300	×
	Ancillary services	\$500	×
	Mental health	\$30,000	×
	Sexual health	\$250	×
	C.1.2 Emergency dental treatment	\$500	×
	C.1.3 Cash allowance while in hospital (after 3 consecutive days)	\$100 for each day up to \$5,000	×
	C.1.4 Extra travel and accommodation	\$5,000 per unexpected event	×
	C.1.5 Accompanying person (if you're in hospital for more than 10 consecutive days and travelling alone)	Unlimited	×
	C.1.6 Funeral expenses or return of mortal remains	\$50,000 for each deceased person	×
	C.1.7 Search & rescue	\$10,000	×

**C.2****Maximum cover****Excess****Benefit**

Cancelling or changing your journey before you leave

\$50,000

**Sub-limit**

C.2 Any claim relating to the existing condition of an immediate family member

\$2,500 per unexpected event

**C.3****Maximum cover****Excess****Benefit**

Changes to your journey once you have left

\$50,000

**Sub-limit**

C.3 Any claim relating to the existing condition of an immediate family member

\$2,500 per unexpected event



C.3.1 Travel interruption

\$30,000



C.3.2 Cutting your journey short

\$50,000



C.3.3 Resumption of journey

\$5,000

**C.4****Maximum cover****Excess****Benefit**

Baggage and personal items

\$25,000

**Sub-limit**

C.4.1 Jewellery (or pair or set) and traditional watches
Depreciation applies

\$1,500 for each item
\$5,000 for all items



C.4.1 Laptops, personal computers, tablets and cameras (including related accessories)
Depreciation applies

\$2,500 for each item
\$5,000 for all items



C.4.1 Other items (or pair or set of items), smart watches and mobile phones New Zealand – including related accessories
Depreciation applies

\$1,500 for each item



C.4.2 Baggage delay (after 12 hours)

\$500 per unexpected event



**C.5****Benefit**

Cash, bank cards, travel documents and passports

Maximum cover

\$1,000 per unexpected event

Excess**Sub-limit****C.5** Cash

\$500 per unexpected event

**C.5.2** Essential bank cards, travel documents and passports

\$1,000 per unexpected event

**C.6****Benefit**

Personal accident

Maximum cover

\$50,000

Excess**Sub-limit****C.6.1** Loss of life

\$50,000 for each deceased person (10–55 years)

**C.6.2** Total permanent disablement

\$50,000 for each injured person

**C.7****Benefit**

Personal liability

Maximum cover

\$1,000,000

Excess**C.8****Benefit**

Rental vehicle excess

Maximum cover

\$5,000

Excess**C.9****Benefit**

In your home country

Maximum cover

\$200,000

Excess**All sections of the policy**

While on a visit to your home country, you are covered in accordance with the terms of the policy. For example, if you make a claim for medical treatment costs in your home country the most we will pay is \$200,000.

Premiums

The cost of cover for the following period of time, for each person in NZ\$. Premiums are accurate as at 12 July 2025 but subject to change without notice. The below table is not intended for calculating a daily or pro-rata rate.

Period	Aged 0–17 years	Aged 18–55 years
1 month	70.00	95.13
2 months	139.00	188.90
3 months	173.00	235.11
4 months	211.00	286.75
5 months	263.00	357.42
6 months	316.00	429.44
7 months	369.00	501.47
8 months	421.00	572.14
9 months	474.00	644.17
10 months	526.00	714.83
11 months	579.00	786.86
12 months	633.00	860.25
13 months	684.00	929.56
14 months	737.00	1,001.58
15 months	791.00	1,074.97
16 months	842.00	1,144.28
17 months	896.00	1,217.66
18 months	949.00	1,289.69
19 months	1,001.00	1,360.36
20 months	1,054.00	1,432.39
21 months	1,107.00	1,504.41
22 months	1,159.00	1,575.08
23 months	1,212.00	1,647.11
24 months	1,265.00	1,719.14



Disclaimer

The information contained in this sales brochure is necessarily brief and general in nature and is subject to change without notice. You must refer to the International Student travel insurance policy wording available at www.scti.co.nz/our-policies/international-student for details of the cover available and any limits, exclusions or other conditions that may apply. All premiums and benefits are in NZ\$.