

**UNI-CARE IS COMMITTED TO QUALITY INSURANCE THAT MAXIMISES PROTECTION FOR OVERSEAS VISITORS TO AUSTRALIA AND NEW ZEALAND**

We always maintain the highest levels of insurance protection. Our 'no compromise' approach to quality and safety is recognised and appreciated by travellers 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.

**UNI-CARE HAS A LONG STANDING RELATIONSHIP WITH ONE OF THE WORLD'S MOST SECURE UNDERWRITERS**

**CHARTIS** 

**& THEIR EMERGENCY SERVICE**

**TRAVEL GUARD**  
**CHARTIS** 

**CLAIMS AND EMERGENCY ASSISTANCE CONTACTS**

Toll free in New Zealand:  
**0800 864 227** (0800 UNICARE)

Toll free in Australia:  
**1800 864 227** (1800 UNICARE)

Outside New Zealand and Australia:  
**+64-4-381 8166** (collect)

Claims email: [claims@crombie.co.nz](mailto:claims@crombie.co.nz)  
Assistance email: [NZ\\_assistance@travelguard.com](mailto:NZ_assistance@travelguard.com)

PLEASE NOTE: This is a brochure only. All limits are expressed in NZ Dollars. Sub limits, terms, conditions and excesses may apply. Please refer to the Uni-Care Australasian Policy Wording for full terms and conditions.



**uni-care**

**TRAVEL AND  
MEDICAL  
INSURANCE**

**AUSTRALASIAN PLAN**  
**WORLD CLASS, FULLY COMPREHENSIVE  
INSURANCE FOR OVERSEAS VISITORS TO  
AUSTRALIA AND NEW ZEALAND**

*For travel to, from and within Australia  
and New Zealand, plus visits to the  
South Pacific Islands, Bali & Lombok*

**Uni-Care International Travel Insurance**  
**Crombie Lockwood (NZ) Limited**  
PO Box 68910 Newton  
Auckland 1145, New Zealand  
Telephone: +64 9 623 9890  
Email: [insure@uni-care.org](mailto:insure@uni-care.org)  
**[www.uni-care.org](http://www.uni-care.org)**

This policy is issued/insured by Chartis Insurance New Zealand Limited.

## WHAT IS SPECIAL ABOUT UNI-CARE?

Uni-Care is a long established and very experienced provider of travel insurance for visitors travelling throughout Australia and New Zealand. We understand the needs of other cultures and have designed the Uni-Care Australasian Plan to help protect against the risks that accompany working, studying and living overseas.

## WHAT WILL MY AUSTRALASIAN PLAN COVER ME FOR AND WHERE WILL I BE COVERED?

The Australasian Plan is designed to cover your unexpected medical costs throughout Australia and New Zealand. You may also upgrade your Australasian Plan to cover visits to other countries.

This policy will not cover any loss, damage or legal liability arising directly or indirectly from Travel in, to, or through Cuba.

## PRE-EXISTING MEDICAL CONDITIONS

- Pre-existing medical conditions are not automatically covered. In some circumstances, providing a medical declaration is submitted, cover can be arranged.

## HOW DO I APPLY AND WHAT WILL IT COST?

**Apply online at: [www.uni-care.org](http://www.uni-care.org)**

As you complete the application form the number of days and the cost are automatically calculated. Costs may be calculated in advance at [www.uni-care.org/inboundcalculators.html](http://www.uni-care.org/inboundcalculators.html)

SCHEDULE OF BENEFITS IN NZ\$ <i>(per insured person)</i>	AUSTRALASIAN PLAN
<b>Section 1</b> Medical & Related Expenses (including Evacuation, Repatriation & Cancellation)	Unlimited
<b>Section 2</b> Luggage & Personal Effects	\$30,000
<b>Section 3</b> Missed Transport Connection	\$25,000
<b>Section 4</b> Death or Disablement by Injury	\$50,000
<b>Section 5</b> Personal Liability	\$2,500,000
<b>Section 6</b> Kidnap & Ransom	\$250,000
<b>Section 7</b> Rental Vehicle Excess	\$5,000
<b>Some Sub Limits Apply to Sections 1 &amp; 2</b>	
<b>Section 1 Medical &amp; Related Expenses</b>	
Alternative Medical Treatment (per year)	\$500
Continuing Treatment in Country of Origin (following permanent return home)	\$20,000
Loss of Deposits	\$100,000
Expatriation	\$30,000
Accompanying Relatives	\$100,000
In Hospital Personal Cash (\$100 per day)	\$10,000
Funeral Expenses	\$100,000
False Arrest	\$10,000
Hijack Cash (\$100 per day)	\$10,000
Emergency Rental Vehicle Return	\$1,000
Travel Delay	\$10,000
<b>Section 2 Luggage &amp; Personal Effects</b>	
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