



# Application form

International Student travel insurance

If you need any assistance in completing this application form please call your designated agent or email info@scti.co.nz

Policy holder details	Other family to	be insured (if any)	
Mr Mrs Ms Miss Mx	Family name (As shown in passport)	First/given name (As shown in passport)	Date of birth (Day/Month/Year) / /
First or given names (As shown in passport)			
Date of birth (Day/Month/Year)			
Home country			
Student ID number (If known)	Premium		
Visa details	Premium \$		
Are you a permanent resident of NZ? Yes No	Specified items	5	
Do you hold a current NZ student visa for the duration of the time you are studying in New Zealand (or a visitor visa if studying for no more than 3 months)? Yes No	Do you wish to speci If you need to claim fo provide: • an original receipt o		to the date you
Contact details in New Zealand	• an original receipt a	as proof of ownership and a c	current valuation
Address	proof of value.	onths prior to the date you spong brand or make) and curre	
Homephone			
Mobile			
Email address			
Name of school/educational institution attending in NZ			
	Specified item prem	ium \$	
	· · ·		
Cover type selected & period of insurance	Emergency cor	ntact/Guardian	
Type of cover Individual Family	Name		
Months	Phone		
Start date * (Day/Month/Year) *(The date of departure from your home country, or if you are in New Zealand the date	Email		
you want over to begin? Cover under section 2.1 of your policy commences on the date we issue	Relationship		

Cover under section 2.1 of your policy commences on the date we issue your certificate of insurance. Cover under all other sections of the policy commences on your start date of journey or on the date you depart your home country, whichever is later.

# **Medical questions**

To be completed by the policy holder or parent/guardian (if the applicant is under 18 years):

Pre-existing medical conditions are not automatically covered under your International Student policy. If you have any pre-existing medical conditions that you would like to seek cover for, please declare these now. **Pre-existing medical condition(s) that you do not want to seek cover for, or do not tell us about, will remain excluded under your policy.** 

What is a pre-existing medical condition?

For the purposes of the International Student policy, a 'pre-existing medical condition' is: in relation to each person named on your certificate of insurance, any medical or physical conditions (including congenital conditions, anomalies or defects but excluding congenital blindness and deafness), symptoms or circumstances which you are aware of, or a reasonable person in your circumstances ought to have been aware of:

- (a) for which advice, care, treatment, medication or medical attention has been sought, given, or recommended; or
- (b) for which you are awaiting test results or further investigation, specialist treatment or specialist consultation; or
- (c) which have been diagnosed as a medical condition, or indicative of a medical condition; or
- (d) which are of such a nature to require, or which potentially may require medical attention; or
- (e) which are of such a nature as would have caused a prudent, reasonable person to seek medical attention;

# prior to your start date of insurance and regardless of whether or not a medical diagnosis has been made.

☐ I have read and understood "What is a pre-existing medical condition?" above

#### Please carefully select an option below:

I do not have any pre-existing medical conditions

(Select this option if you do not have any pre-existing medical conditions).

I wish to apply for cover for my pre-existing medical condition(s) (Select this option if you have any pre-existing medical condition(s) that you would like to apply for cover for).

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).

I have a pre-existing medical condition(s) but do not want to apply for cover for it (Select this option if you do NOT want to apply for cover for your pre-existing medical condition(s), and accept that they will not be covered under this policy).

# Financial strength rating

The Pating Scale is

Southern Cross Benefits Limited has an A (Strong) financial strength rating given by Standard & Poor's (Australia) Pty Ltd.

The Rating Scale is.		
AAA (Extremely Strong)	AA (Very Strong)	A (Strong)
BBB (Good)	BB (Marginal)	B(Weak)
CCC (Very Weak)	CC (Extremely Weak)	SD or D (Selective Default or Default)
R (Regulatory Supervision)	NR (Not Rated)	

Ratings from 'AA' to 'CCC' may be modified by the addition of a plus (+) or minus (-) sign to show relative standing within the major rating categories. Full details of the rating scale are available at www.standardandpoors.com. Standard and Poor's (Australia) Pty Ltd is an approved agency under the Insurance (Prudential Supervision) Act 2010.

# Declaration

You (the applicant or parent/guardian of an applicant aged under 18 years) declare and undertake to Southern Cross Benefits Limited (SCTI) that:

- 1. You are eligible to buy the policy in accordance with the policy wording.
- You are 18 years or older (or as the parent or guardian of the applicant, you
  accept the terms of this declaration on behalf of the applicant)
  and you are authorised by each person named as an insured person to:
  - (a) complete the application process for the policy on their behalf;
  - (b) make changes or cancel the policy on their behalf;
  - (c) submit any claim under the policy on their behalf, providing such details as may be required by SCTI; and
  - (d) comply with any request to provide information to SCTI on their behalf and ensure that such information is true and correct.
- 3. You are authorised by the credit card holder to charge the credit card as the method of payment for the policy.
- 4. Your policy contract is made up of the policy wording (a copy of which you acknowledge has been made available to you at <u>www.internationalstudent.co.nz</u> prior to making this declaration), certificate of insurance and any endorsements to your certificate of insurance and any special terms and conditions in writing from us confirming any addition or variation of your policy. It is your responsibility to read and be familiar with the policy wording. You acknowledge that your policy contains conditions, limits and exclusions.
- All information that you have given is complete, true and accurate and you
  understand that if any information is not complete, true or accurate, SCTI
  may cancel or avoid your policy and refuse any claim(s) that you make.
- 6. You and any other insured person are not travelling with the intention of receiving medical treatment and none of the persons to be insured have been advised by a registered medical practitioner that they are not fit to travel.
- 7. You and any other persons to be insured under this policy will be travelling together.
- 8. You will notify SCTI of any change of contact details and that it is your responsibility to ensure you renew your insurance without any lapse in cover.
- 9. You understand that SCTI (and our representatives) collect your personal information in accordance with our privacy statement, a summary of the key terms of which is set out below. We collect your personal information to consider your application for insurance, and make changes to, and administer this policy, on behalf of all insured persons. This personal information may also be used by SCTI and other Southern Cross branded businesses to advise you of other services. This personal information is held by us and you may access it.

I authorise SCTI to collect personal information from, and to disclose personal information to:

- other travellers named in this application;
- any person(s) nominated by me and,
- third parties such as health services providers and medical authorities, agents, contractors, suppliers and other business partners,

and authorise these parties to disclose personal information to, and receive personal information from SCTI.

For further information, you can access our privacy statement at <u>www.scti.co.nz/privacy</u>

10. You understand that section 67C of the Life Insurance Act 1908 prohibits payment, under a life insurance policy, in respect of the death of a minor under the age of 16 years, to any person other than the parents or guardians of the minor, or one of them, or certain other persons specified in section 67 of the Life Insurance Act 1908.

### Signature of policy holder

(or parent/guardian if policy holder is under 18 years of age)

Date / /