

StudentCare - Schedule of Benefits - Area B & C

Maximum amount per annum	"StudentCare Plus" Plan			"StudentCare" Plan		
	US\$1,000,000	€900,000	GB£600,000	US\$500,000	€450,000	GB£300,000
1. Doctors or Specialists Fees Public Hospital Services Private Hospital Services Pharmaceutical Ambulance Services Physiotherapy Psychiatric Care Rehabilitation Emergency Dental Treatment Maternity Services		Fully Covered Fully Covered Fully Covered Fully Covered Fully Covered Fully Covered Fully Covered Fully Covered Fully Covered Fully Covered			20% co-ins, min \$50 €45 £30 Fully Covered 20% co-ins, min \$50 €45 £30 Fully Covered Fully Covered Fully Covered Fully Covered Emergency Only	
	\$1,500 pa \$5,400 pa \$1,100 pa \$10,000 pa	€1,350 pa €4,800 pa €975 pa €9,000 pa	£900 pa £3,200 pa £650 pa £6,000 pa	\$750 pa \$2,700 pa \$700 pa \$5,000 pa	€675 pa €2,400 pa €600 pa €4,500 pa	£450 pa £1,600 pa £400 pa £3,000 pa
2. Medical Evacuation Repatriation Funeral Expenses Family Assistance/Travel Expenses In Hospital Cash Hijack Cash Search and Rescue		Fully Covered Fully Covered Fully Covered Fully Covered Fully Covered Fully Covered Fully Covered			Fully Covered Fully Covered Fully Covered Fully Covered Fully Covered Fully Covered Fully Covered	
	\$5,400 pa \$5,000 pa Up to \$600 pa Up to \$1,500 pa \$3,000 pa	€4,800 pa €4,500 pa €525 pa €1,350 pa €2,700 pa	£3,200 pa £3,000 pa £350 pa £900 pa £1,800 pa	\$5,400 pa \$5,000 pa Not Covered Not Covered Not Covered	€4,800 pa €4,500 pa Not Covered Not Covered Not Covered	£3,200 pa £3,000 pa Not Covered Not Covered Not Covered
3. Advance Payments/Loss of Tuition Fees Cancellation and Additional expenses	\$16,000 pa \$6,500 pa	€14,000 pa €6,000 pa	£9,500 pa £4,000 pa	\$16,000 pa \$6,000 pa	€14,000 pa €4,500 pa	£9,500 pa £3,500 pa
4. Personal Belongings Loss of Money Replacement of Documents	\$5,000 pa \$600 pa \$650 pa	€4,500 pa €525 pa €600 pa	£3,000 pa £350 pa £400 pa	\$2,500 pa Not Covered \$350 pa	€2,250 pa Not Covered €300 pa	£1,500 pa Not Covered £200 pa
5. Accidental Death/Disability	\$16,000 pa	€14,000 pa	£9,500 pa	\$16,000 pa	€14,000 pa	£9,500 pa
6. Personal Liability	\$1,000,000 pa	€900,000 pa	£600,000 pa	\$500,000 pa	€450,000 pa	£300,000 pa
7. False Arrest	\$5,000 pa	€4,500 pa	£3,000 pa	Not Covered	Not Covered	Not Covered

healthcare benefits

30 days Travel Insurance

	StudentCare Plus			Excess	StudentCare
1. Medical/Dental Emergency	Fully Covered			\$35 / €30 / £20 (outpatient costs applies)	20% co-insurance Maximum \$2,700 €2,400 £1,600 No out-patient cover
2. Medical Evacuation	\$59,000 pa	€52,000 pa	£35,000 pa	Nil	\$59,000 pa
3. Loss of Luggage & Personal Effects	\$2,500 pa	€2,250 pa	£1,500 pa	\$50 €45 £30	€52,000 pa
4. Delayed Luggage	\$250 pa	€225 pa	£150 pa	12 hours	£35,000 pa
5. Loss of Deposits and/or Curtailment	\$3,400 pa	€3,000 pa	£2,000 pa	\$50 €45 £30	Not Covered
6. Travel Delay	\$250 pa	€225 pa	£150 pa	12 hours	Not Covered
7. Missed Connections	\$3,400 pa	€3,000 pa	£2,000 pa	Nil	Not Covered

travel insurance

Area A : New Zealand/Australia* (please refer to www.studentcare.biz)
Area B : Europe/Middle East (as per benefit schedule above)

Area C : Worldwide excluding USA (including Hawaii) (as per benefit schedule above)
Area D : USA (including Hawaii) (please refer to www.studentcare.biz)

*Benefits & quotations available in Australian dollars on request

Please refer to Policy Wording for full terms and conditions



www.studentcare.biz
email: enquiries@studentcare.biz

phone: +64 9 309 2119
fax: +64 9 309 4119