

# Claims Checklist

Your guide to making a claim under your StudentCare Plan



To help us process your claim as quickly as possible, it's important that you supply the right kind of evidence to support your claim, as well as a full and clear explanation of why you are claiming.

Below is a general guide to hardcopy (physical) evidence you need to provide us with. Different types of claim require different documentation, so please read all of the below carefully.

For full details, terms and conditions please refer to your [StudentCare Policy Wording](#).

## Medical Expenses

We need to see the **original** receipts for treatment and prescription medications received.

Check that the receipt lists:

- the date of treatment;
- your name;
- the name of the doctor who provided the treatment; and
- the medical condition you were treated for.

Your name and the name of any drug(s) prescribed must be included on receipts for prescriptions.

Eftpos and credit card receipts on their own aren't sufficient for us to make a full assessment of your claim, so we require the original receipts and/or invoices.

Please write the doctor's diagnosis clearly on the claim form.

A letter of referral from a doctor is required where you have visited a specialist or alternative treatment provider.

## Contact us

If you're making a claim or you want to contact us for any other reason, you can reach us here and we'll be glad to answer any questions you may have:

Tel +64 (0) 9 309 2119  
Fax +64 (0) 9 309 4119  
Email [claims@studentcareinsurance.com](mailto:claims@studentcareinsurance.com)  
Web [www.studentcareinsurance.com](http://www.studentcareinsurance.com)

StudentCare Claims  
Level 5, Telco House  
16 Kingston Street  
Auckland 1010  
New Zealand

## Stolen Personal Items, Cash, or Travel Documents

Please obtain a report from the police or relevant authority (airline, hotel, etc.) **within 24 hours** of discovering the loss.

You also need to provide proof that you owned any items you are claiming for. Original receipts are ideal, but if these are not available we will consider, at our discretion, other forms of proof of ownership, such as:

- bank or credit card statements showing purchase of item;
- valuations dated before the loss or theft;
- any other document to prove ownership and value;
- reports from the shop where purchased or reprinted receipts from the store where item was purchased;
- guarantee documents/manuals/accessories, if accompanied by another form of proof of ownership and value.

## Damaged Personal Items

You will need a report from a suitable expert on whether the damage is repairable. If it is, you'll also need a quote for the repair.

Please contact our claims team before proceeding with any repairs. If irreparable or uneconomical to repair, the damaged item will need to be sent to us, together with the repair report.

## Delayed Luggage

Please provide written notification from the transport provider showing that your luggage was delayed. It must state how long the delay was and whether they will be providing any compensation.

You will need to provide original receipts for emergency purchases.

## Cancellation & Changes to Planned Journey

You need to provide written proof of the reason for cancellation/loss of deposits (for example, a medical report, a report from transport provider of delays/cancellations, etc.)

You also need a travel agent's report confirming cancellation fees/total loss of deposits, and any refund amounts that apply.

If changes have been made to your originally planned journey, please provide all itineraries to show your original travel plans, as well as new itineraries to show your changed journey.

## Rental Car Excess claims

Please provide written notification from the rental car company showing the amount of excess withheld and confirmation of the repair cost, as well as the original hiring arrangement papers.

We will need to see documentation/bank statements to verify whether or not any refund was given by the rental car company.

## For all claims make sure...

- 1. The main policyholder's name is written on the front page of the claim form; AND**
- 2. The policyholder signs the claim form; AND**
- 3. You attach all the receipts, medical reports or proof of ownership (depending on the type of claim) to the claim form; AND**
- 4. You check your name and address details are correct.**

For legal and auditing reasons, you must provide original documents not photocopies (this does not apply to bank or credit card statements). Please keep a copy of all documents, receipts and other forms of written notification given to us for your own records as originals will not be returned.

If you require any help please call us on +64 (0)9 309 2119 or email us at [claims@studentcareinsurance.com](mailto:claims@studentcareinsurance.com).