



# Parent Boost Insurance

Bringing families together in New Zealand

 Orbit  
Protect



# Whether you're here for a short visit, or an extended stay with loved ones, OrbitProtect's Parent Boost Insurance is specifically designed to meet Immigration New Zealand's health insurance requirements under the Parent Boost Visa

This special visa was created to strengthen family connections while easing the demand on New Zealand's public health system. As part of the visa conditions, all holders must have eligible health insurance and that's where we come in.

## Why choose Parent Boost?

- **Tailored for the Parent Boost Visa**  
Fully compliant with Immigration New Zealand's requirements
- **Protection when it matters most**  
Covers unexpected or emergency medical treatment, including hospitalisation or surgery
- **Peace of mind for you and your family**  
Includes coverage for ongoing cancer treatment initiated in New Zealand, repatriation, and return of remains

**Please note:** Parent Boost does not cover routine medical care such as GP visits for minor or non-urgent conditions like coughs and colds.

With OrbitProtect, you're not just meeting visa requirements, you're stepping into New Zealand with the assurance that your health is protected when it matters most.

All our plans are underwritten by nib nz limited.

## Benefits Summary

The below table provides a summary of your cover, while you're in New Zealand. The limits apply to the policyholder and are based on a 365 day period from the policy start date.

Benefits	Benefit Limits (NZD)
<b>Unexpected or Emergency Medical Treatment</b>	
Hospital medical expenses Out of hospital service that relate to an approved, unexpected treatment or emergency events including: <ul style="list-style-type: none"> <li>▪ Specialist appointments</li> <li>▪ Diagnostic investigations</li> <li>▪ Follow up GP care for after 6 months following an approved hospital claim</li> </ul>	Up to \$250,000
<b>Unexpected or Emergency Cancer Treatment</b>	
Hospital medical expenses, including chemotherapy, immunotherapy, brachytherapy and radiotherapy treatment in New Zealand Out of hospital service that relate to an approved, unexpected treatment or emergency events including: <ul style="list-style-type: none"> <li>▪ Specialist appointments</li> <li>▪ Diagnostic investigations</li> <li>▪ Follow up GP care for after 6 months following an approved hospital claim</li> </ul>	Up to the remaining Unexpected or Emergency Medical Treatment benefit limit (above)
<b>Ongoing Cancer Treatment</b>	
Chemotherapy, immunotherapy, brachytherapy and radiotherapy treatment in New Zealand	Up to \$100,000
Follow up physiotherapy for 6 months following your final cycle of treatment	Up to \$750
<b>Repatriation Cover</b>	
Returning you home if you no longer meet the acceptable standard of health, including travel expenses for an accompanying family member	Up to \$250,000
<b>Bereavement Cover</b>	
Returning your body home after bereavement, including travel expenses for an accompanying family member <b>OR</b>	Up to \$50,000
Funeral Cover Support in New Zealand	Up to \$5,000

**IMPORTANT:** The limits are based on a policy year from the policy start date. These limits apply regardless of how long your actual period of insurance is and how many separate policies you take out with us in a policy year. If you buy multiple short-term policies within a year, for example three policies for four months each, your benefit limit applies to the full 365-day period/policy year, not separately for each policy.



## Your Benefits

### Unexpected or Emergency Medical Treatment

If you need medical treatment for an unexpected or emergency medical event (excluding cancer), we'll cover your hospital related costs while you're admitted to hospital. This includes your hospital stay, any required surgeries, specialist consultations, anaesthesiology fees, tests and medications.

After a hospital stay, we will also cover you for GP or nurse practitioner follow ups, and lab tests for up to six months.

We also cover your related out-of-hospital medical expenses including specialist consultations, diagnostic investigations and ambulance transfers.

**Please note:** For injuries that happen in New Zealand, you'll need to first lodge a claim with the Accident Compensation Corporation (ACC).

### Unexpected or Emergency Cancer Treatment

If you need unexpected or emergency cancer treatment, we'll cover your cancer related costs. This includes your hospital stay, any required surgeries, chemotherapy, immunotherapy, radiotherapy, brachytherapy, specialist consultations, anaesthesiology fees, tests and medications.

After your initial treatment is complete and your condition is stable, you can choose to either remain in New Zealand for continuing cancer treatment or if you no longer meet Immigration New Zealand Acceptable Standard of Health, we will pay for your repatriation.

## Ongoing Cancer Treatment

If you're diagnosed with cancer while in New Zealand, you may prefer to continue treatment here. We'll keep supporting you by covering cancer-related costs, plus physiotherapy after your treatment to help you recover.

## Repatriation Cover

If you no longer meet the Acceptable Standard of Health (the standard you met to get the Parent Boost Visa), and you are fit to return to your home country we will pay your repatriation expenses.

You can nominate a family member to accompany you and we will pay for their return economy ticket, up to 10 nights of accommodation and reasonable meal expenses.

## Bereavement Cover

In the unfortunate event that you pass away while in New Zealand, OrbitProtect offers compassionate support to help your loved ones during a difficult time.

We provide two options to honour you and your family's wishes:

### **1. Returning your remains to your home country**

If your sponsoring child chooses to return your remains home, we'll cover the cost of repatriation.

This includes:

- Transportation of your remains.
- A return economy ticket for a nominated family member and up to five nights' accommodation and reasonable meal expenses.

**OR**

### **2. Funeral cover in New Zealand**

If your sponsoring child prefers for you to be laid to rest in New Zealand, we'll contribute towards the funeral, cremation, or burial expenses.

## Pre-Existing Medical Conditions

Pre-existing medical conditions aren't automatically covered under emergency or cancer-related claims – but you can apply to have them considered.

### Here's how it works:

- Pay a one-time, non-refundable assessment fee of NZ\$45.00
- We'll review your medical history
- If approved, your cover will be confirmed in writing on your certificate of insurance after payment of any additional premium

Pre-existing conditions are defined as: conditions that exist prior to your policy start date. This includes any sign, symptom, or condition:

- that the policyholder is aware of; or
- that the policyholder is taking ongoing medication for; or
- medical attention or treatment has been sought or given; or
- that a reasonable person in the same circumstances would be expected to be aware of, even if no formal diagnosis or treatment has yet occurred.

If any new medical conditions arise while you're covered under the Parent Boost plan, they won't be automatically included in future OrbitProtect policies.

To ensure continued coverage, these conditions must be:

- Fully re-disclosed to us; and
- If approved, your cover will be confirmed in writing on your certificate of insurance after payment of any additional premium.

## 14-day free look period

If you change your mind within 14 days of purchase and haven't made a claim, you're entitled to a full refund – no questions asked.

## How do you apply for cover?

To apply for cover, you can either:

- Contact your agent or
- Visit us at **www.orbitprotect.com**

## Online claims submission

For a quick outcome, submit your claim online!

At **www.orbitprotect.com**, click on the link to our online claims system. You only need to register once. After which, you simply have to log in anytime you need to make a claim.

## How can you contact us?

If you need further information or assistance with claims, please call us on our toll free numbers below or visit us at **www.orbitprotect.com**

Within New Zealand

**0800 478 833**

From outside New Zealand

**+64 3 434 8151**

Email

**service@orbitprotect.com**

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