



Why choose KidSmart?

KidSmart is Accuro's product made especially for babies and children. We are the only health insurer that offers a health insurance product designed specifically for their needs.

This product allows a guardian to take out health insurance for their children, grandchildren or dependants without having to take out cover for themselves.

Combine quality products, fast claims turnaround, and our knowledgeable customer service team and it's no wonder we are New Zealand's best little health insurer.

Benefit summary*

✓ General surgery	\$500,000
✓ Oral surgery (including wisdom teeth removal)	\$300,000
✓ Non-PHARMAC subsidised drugs	\$500,000
✓ Cancer treatment	\$300,000

Add-on module option

Specialist Plan

Specialist consultations	\$5,000
Diagnostic tests	\$5,000
Mental health consultations (Included under Specialist consultations)	\$1,000

* For full limits and terms and conditions, please refer to the policy document.

What Accuro does better

Children can stay on this policy at child pricing until their 25th birthday (four years more than other insurers).

All children have access to the Accuro Virtual Clinic, which includes expert medical opinions from the world's leading medical specialists, at no extra cost.

Your child is covered for specialist consultations and diagnostic procedures for two years either side of surgery (18 months more on either side than other insurers).

We cover conditions you've had from birth (congenital), if they're diagnosed after 3 months of age.*

We have loyalty benefits that are designed specifically for children to use (tongue/lip tie release, orthodontic treatment).

You can choose your child's specialist.

You can claim \$150 per year towards exercise based activities such as your child's sports fees, swimming and dance lessons.*