

## **Policy No. 49 Medical and Travel Insurance (International Students)**

*The Lord also will be a refuge for the oppressed, a refuge in times of trouble.*

*Psalm 9:9*

### **Rationale**

This policy is aligned with the Education (the Pastoral Care of International Students) Code of Practice 2016.

### **Requirements**

1. All students are required to have appropriate medical and travel insurance as specified in the Code, clause 16; 5 a-d.
2. The school shall advise all prospective students about medical and travel insurance requirements in the standard wording in the prospectus and with the Offer of Place letter.
3. Student/s purchasing travel insurance through a New Zealand insurer must purchase insurance cover at the time of fee payment and before they travel to study at Westminster Christian School.
4. Where insurance is provided from a New Zealand company policy details should be provided in the student's first language where possible.
5. In the case of overseas policy providers, student/s must provide Westminster Christian School with the policy details in English at least one month prior to the student/s arrival at Westminster Christian School.
6. Each signatory must ensure that, as far as practicable, while an international student is enrolled with a signatory for education instruction the student must have appropriate insurance covering; (Outcome 3: Clause 16:5 a - d):
  - a. The student/s travel
    - i. to and from New Zealand;
    - ii. within New Zealand;
    - iii. if the travel is part of the course, outside New Zealand
    - iv. extra travel before or after the agreed enrolment dates
  - b. Medical care in New Zealand, including diagnosis, prescription, surgery, and hospitalisation;
  - c. Repatriation or expatriation of a student as a result of serious illness or injury, including cover of travel costs incurred by family members assisting repatriation or expatriation;
  - d. Travel to another country outside of the course and travel itinerary; and
  - e. Death of the student, including cover of
  - f. travel costs of family members to and from New Zealand
  - g. cost of repatriation or expatriation of the body;
  - h. funeral expenses.

## **Verification of Policies**

Westminster Christian School must verify groups are in receipt of an acceptable Medical and Travel Insurance policy. Verification of policies will be undertaken by the Principal, Office, and /or International Coordinators prior to enrolment. As part of the verification process, Westminster Christian School shall ensure that:

1. The insurer/re-insurer is a reputable and established company with substantial experience in the Travel Insurance business, and has a credit rating no lower than "A" from Standard & Poor's, or "B+" from A M Best.
2. The Insurer is able to provide emergency 24-hour, 7-day per week cover.
3. Students have a "certificate of currency" and policy wording from the Insurance Company stating that the student has purchased the cover for the duration of the planned period of study. The certificate and policy wording must also detail medical sums insured, repatriation benefits etc.

## **Eligibility for Health Services**

Most international students are not entitled to publicly funded health services while in New Zealand. If you receive medical treatment during your visit, you may be liable for the full costs of that treatment. Full details on entitlements to publicly funded health services are available through the Ministry of Health, and can be viewed on their website at [www.moh.govt.nz](http://www.moh.govt.nz).

## **Accident Compensation Corporation (ACC)**

ACC provides accident insurance for all New Zealand citizens, residents, and temporary visitors to New Zealand, but you may still be liable for all other medical and related costs. Further information can be viewed on the ACC website at [www.acc.co.nz](http://www.acc.co.nz).

## **Medical and Travel Insurance**

International students (including group students) must have appropriate and current medical and travel insurance while in New Zealand.

## **Recording of Policy Details**

For each student group Westminster Christian School shall record the:

1. Name of the Insurer
2. Policy number
3. Policy start and end dates
4. Coverage details

## **Policy Renewals**

Prior to the expiry of a student/s medical and travel insurance policy, the Principal or Office Manager shall issue a written reminder to the student/s advising that their policy is up for renewal. A copy of the renewal policy must be presented to the Principal or Office Manager prior to its expiry date.

## **Conclusion**

All International Student related policies will be reviewed annually.

Chairman: \_\_\_\_\_

Date Revised: 16 May 2019

Review Date: 2017  
November 2020  
June 2021