



MEDICAL AND TRAVEL INSURANCE POLICY FOR INTERNATIONAL STUDENTS

NAG 6

Purpose

To ensure the safety, well-being of the international students studying at St Heliers School and to ensure compliance with the Education (Pastoral Care of International Students) Code of Practice 2016.

Guidelines

1. All students are required to have appropriate and current medical and travel insurance for the duration of their planned study in New Zealand, as specified in Part 4 (16) of the Code.
2. St Heliers School shall advise all prospective students of the insurance requirements. The requirement for Medical and Travel insurance is stated at the bottom of the Offer of Place for each student. This information is set out on the International Student pages of the school website in the 'Enrolment' and 'Apply Now' sections and includes the necessary wording as set out in the Code.
3. Medical and travel insurance must cover:
 - The student's travel -
 - to and from New Zealand and
 - Within New Zealand; and
 - If the travel is part of the course, outside New Zealand; and
 - Medical care in New Zealand, including diagnosis, prescription, surgery, and hospitalisation; and
 - Repatriation or expatriation of the student as a result of serious illness or injury, including cover of travel costs incurred by family members assisting repatriation or expatriation; and
 - Death of the student, including cover of –
 - Travel costs of family members to and from New Zealand; and
 - Costs of repatriation or expatriation of the body; and
 - Funeral expenses
4. Parents will be given a list of reputable New Zealand providers of International Student Medical and Travel Insurance, whom we know provide the level of cover required in order to comply with the Code requirements.
 - Southern Cross Healthcare International Student Insurance
 - OrbitProtect International Student Insurance
 - Unicare International Student Insurance

5. In the case of overseas medical and travel insurance providers, St Heliers School must be given the policy details in English before the commencement of the student's studies at St Heliers School.
6. Prior to commencement of study, students' medical and travel Insurance policies will be verified in accordance with the Code to ensure:
 - They have appropriate and current medical and travel insurance for the duration of their planned period of study.
 - The 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 and Poors, or B+ from A M Best.
 - The Insurer is able to provide emergency 24-hour, 7 day per week cover.
 - The student has 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 and all other requirements outlined in Guideline 3 of this policy.
7. Where a student is not in possession of an appropriate and current medical and travel insurance policy St Heliers School undertakes to:
 - Advise the student's parents or agent of the medical and travel insurance requirement.
 - Advise the student's parents or agent that the student will not be able to attend St Heliers School unless they are able to provide the required medical and travel insurance certificate of cover.
8. Students will not be permitted to commence study at St Heliers School without the insurance requirements set out in the Code.
9. For each student St Heliers School shall record the following:
 - Name of the Insurer.
 - Policy number.
 - Policy start and end dates.
10. For each student, prior to the expiry of their medical and travel insurance policy, St Heliers School shall issue a written reminder to the student's parents or agent advising that the policy must be renewed before the expiry date.
11. This policy will be reviewed annually.