



## **MEDICAL AND TRAVEL INSURANCE POLICY FOR INTERNATIONAL STUDENTS**

**NAG 6**

### **Purpose**

To ensure the safety and well-being of international students studying at St Heliers School and to ensure compliance with the Education (Pastoral Care of International Students) Code of Practice 2016, including the Amendments 2019.

### **Guidelines**

1. All international students are required to have appropriate and current medical and travel insurance while in New Zealand if enrolled for two weeks or longer, 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 on the Offer of Place.
  - The requirements for medical and travel insurance are stated on the Enrolment and Apply Now pages of the International Student menu of the school website, with links to the Medical and Travel Insurance Policy.
3. Medical and travel insurance must cover:
  - The student's travel –
    - to and from New Zealand
    - students must be insured for travel to and from their country of origin or citizenship before their educational instruction begins and after it ends (which may be outside of the enrolment period)
    - within New Zealand; and
    - if the travel is part of the educational instruction, 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. Students will not be required to have insurance if they leave New Zealand.
5. 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

6. 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 educational instruction at St Heliers School.
7. Prior to commencement of educational instruction, 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 as specified in Part 4 (16) of the Code.
  - 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.
8. 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.
9. Students will not be permitted to commence study at St Heliers School without the insurance requirements set out in the Code.
10. For each student St Heliers School shall ensure that proper documentation is kept for international students under the age of 18 years, and provided to the international students' parents or legal guardians, and where appropriate, to designated caregivers.
  - Name of the Insurer.
  - Policy number.
  - Policy start and end dates.
11. 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.
12. This policy will be reviewed annually.