

I have included brief notes outlining insurance coverage offered through the University's preferred provider and standards that need to be met for an international student's insurance policy to be compliant with New Zealand requirements. This is only an overview pertaining to the areas we are most concerned with in assessing insurance offered by our Exchange partners, for additional information please contact us by email or visit:

[www.studentassist.co.nz](http://www.studentassist.co.nz).

### **1.) Compulsory Insurance Coverage for International Students**

All international students studying in New Zealand are required, by the "Code of Practice for the Pastoral Care of International Students", to have medical and travel insurance for the duration of their study. The University of Otago's preferred insurance provider is Studentsafe-University, although coverage with Studentsafe-University is not required if students elect to carry comparable insurance with another provider.

### **2.) Insurance Policy Coverage Period**

The Studentsafe-University insurance policy covers students while enrolled at University of Otago. For students travelling to New Zealand, cover starts 31 days prior to the start of their course and ends the day the student returns to their home country or 9 days after the end of the period of insurance detailed on the policy (for part year students). For international students studying in New Zealand, it is deemed that an appropriate insurance policy should:

- Commence the minute the student leaves home for the airport on their way to New Zealand
- Apply while in transit
- Apply while the student is in New Zealand
- Cover the student for any holidays back to their home country during the period of study

### **3.) Travel Insurance Policy Components**

As noted above, international students studying in New Zealand are required to carry both travel and medical insurance. Generally, students should have combined travel and medical insurance. It is advised that where students have separate travel and medical insurance policies, the travel insurance policy should cover:

- Loss of baggage and other personal effects
- Accident and injury
- Disruption of travel plans
- Cost of medical care in any "stopover" countries

### **4.) High Sums Insured and Medical Benefits**

For International Students studying in New Zealand, it is imperative that the sums insured (money available in the event of a claim) are very high so they will not be exceeded in any possible claim. Sums insured of one million dollars plus are suggested. Studentsafe-University provides unlimited policy benefits for medical and related expenses, with the exception of sub-limits as outlined in the policy. Pre-existing conditions are not covered for students under Studentsafe-University; however additional coverage can be arranged.

Please feel free to visit: [http://www.studentassist.co.nz/pdf/sf-uni\\_wording.pdf](http://www.studentassist.co.nz/pdf/sf-uni_wording.pdf) for full information of benefits.

### **5.) Emergency Evacuation/Repatriation**

This benefit may cover the costs incurred should student become seriously ill or injured and need to be accompanied home with medical professionals; or if a member of the student's immediate family living overseas become critically ill or die. Ideally, it is felt that the policy should have "unlimited cover" as very large sums can be incurred in these situations. Studentsafe-university will cover all reasonable costs of an emergency evacuation or repatriation of a student to their Country of Origin.

## **6.) Accompanying Relative Cover**

If an overseas student in New Zealand becomes seriously ill or dies, the policy shall pay for parents to fly to New Zealand on the first available flight. The day-to-day accommodation and reasonable living costs in New Zealand for the parents should be met, as should the cost of their airfares home.

## **7.) Personal Effects**

Insurance for international students should cover personal effects and limits should be realistic but able to be increased to represent the actual value of particular items. Studentsafe-University will indemnify students in the instance of accidental loss or damage to personal property, money, travel documents, or luggage.

## **8.) Personal Liability Cover**

International Students studying in New Zealand should have personal liability cover included in their insurance policy. While persons affected could claim on their insurance company, they should be provided with details of the student's insurance to recover costs from the student's insurance in the event of an incident.