

## **Guidelines on what “appropriate insurance” means under the Code**

### **The nature of the insurance required**

“Appropriate insurance” as required by the Code and immigration policy refers to private insurance policy. This is in addition to ACC which provides cover for everyone in New Zealand for accidents and injuries.

### **Period to be covered by the insurance**

It is recommended the insurance should cover the whole period of an international student’s study in New Zealand until the expiry of their visa obtained for the study unless they depart New Zealand earlier.

It is considered necessary for student insurance to cover their trips into and out of New Zealand at the beginning and/or the end of their study, and/or during any holiday breaks of the study, because ACC does not cover injuries and accidents happening overseas, and the risk associated with these trips are therefore higher than when in New Zealand.

### **Recommended minimal cover of the insurance**

The insurance policy should cover a number of key aspects and meet certain standards for the purpose of managing the key risks. This is not meant to manage all risks, because students as consumers should have options to determine different levels of cover based on their different personal needs and potential risks.

It is recommended that international students should hold insurance covering all the following aspects:

#### **Health cover while in New Zealand**

- Medical expenses incurred for the treatment of illness and/or injury (in excess of ACC cover) that requires surgery and/or hospitalisation – unlimited sum insured
- Medical evacuation related to serious illness and injuries – unlimited sum insured
- Emergency dental treatment
- Costs for family members’ travel in the event that the student suffers a serious illness or injury.

#### **Repatriation, search and rescue**

- Repatriation and expatriation in the event a student has to return home following an injury or illness which interrupts their study plans
- Return of mortal remains/funeral expenses - including travel costs for family members, repatriation of remains, and funeral costs
- Search and rescue operation to locate the insured.

#### **Travel into and out of New Zealand**

- Missed flights or delays for travels into and out of New Zealand
- Medical expenses incurred for the treatment of an illness and injury incurred during the travel.

#### **Personal liability**

- Negligence causing bodily injury (including death) of another person or loss of or damage to property
- False arrest and wrongful detention.

#### **Covid-19 related cover**

Please ensure you have insurance for Covid-19 related cover.

It is recommended that Schools get written attestation from the insurance suppliers that the insurance policy offered meets the minimum standards recommended by the guidelines.

An acceptable insurance company to be one that is:

- a reputable and established insurer with a credit rating no lower than ‘A’ from Standard and Poors, or B+ from A M Best, and
- able to provide services 24 hours a day and 7 days a week.