



Insurance:

Parents/Legal guardians of students under 18 are responsible for understanding the limitations of their insurance policy. With ALL insurance policies there are some things that the policy will not cover (regardless of whether there is a pre-existing condition). It is therefore extremely important that parents/legal guardians of students under 18 read their policy wording and understand that they will be responsible for any costs not covered by their insurance. If you are not sure, you should contact your insurance company directly.

- International students may not be entitled to publicly funded health services while in New Zealand, so may be liable for the full cost of any treatment. Appropriate insurance is, therefore, required in order to meet any health costs that may arise.
- Northcross Intermediate School must confirm that the student has appropriate insurance as per Outcome 3- Offers, enrolment and contracts, section 16(5)(a-d) of New Zealand's Education (Pastoral Care of International Students) 2019.
- Northcross Intermediate will only accept a policy that has 100% medical/hospital/evacuation coverage. Pre-existing illness MUST be disclosed, as pre-existing illnesses are NOT automatically covered.
- Students and families are able to provide their own insurance cover, however, in this situation details of the cover available under those policies **should be provided in English** to ensure the policy meets the requirements set out in the Code and Northcross Intermediate's own Insurance requirements.
- Northcross may also purchase insurance on behalf of students through New Zealand-based insurance providers: Southern Cross or Orbit Protect.
- Full details on entitlements to publicly funded health services are available through the Ministry of Health at www.health.govt.nz.
- The Accident Compensation Corporation provides accident insurance for all New Zealand citizens, residents, and temporary visitors to New Zealand, but international students may still be liable for all other medical and related costs. For more information, go to www.acc.co.nz.



International Student Minimum Insurance Requirements:

All International Students studying in New Zealand are required by law to hold appropriate travel insurance. Insurance policies for International Students studying in New Zealand must cover:

Period of insurance:

Insurance must cover the whole period of an international student's study in New Zealand from departure date from home country until arrival back in home country.

This includes: - the student's travel to, from and within New Zealand
- any travel out of New Zealand within the visa time period.

Medical Expenses (Unlimited Sum Insured):

Coverage must include but is not limited to:

- Diagnosis
- Prescriptions
- Surgery
- Hospitalisation
- Emergency dental treatment

Medical evacuation (Unlimited Sum Insured):

Related to serious illness and injuries.

Repatriation, Search and Rescue:

- In the event a student has to return home following an injury or illness which interrupts their study plans.
- Travel costs incurred by family members assisting repatriation or expatriation
- Search and rescue operation to locate the insured.

Personal liability:

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

Death:

In the event of the death of the student, insurance needs to be held that includes cover for:

- Travel costs of family members to and from New Zealand
- Costs of repatriation or expatriation of the body
- Search and rescue operation to locate the insured
- Funeral expenses