

## International Student Health and Travel Insurance Waiver Checklist

New Zealand law requires that all foreign students have insurance while enrolled at a New Zealand learning institution. The insurance has to comply with guidelines established by the Government and adopted by each learning institution to its own minimum standards. In relation to the standards adopted by the University of Auckland the following elements of cover are required if you wish to have an existing insurance policy approved, and a waiver authorised.

If you intend to buy insurance, avoid the risk of losing your premium deposit by using this check - list to gain our approval, **before you pay for the policy**

**The full policy wording must be in English and attached to this application. This information will be sent to the University of Auckland's broker to be assessed for approval in advance of your travel to New Zealand. (Do not send brochures or schedules of cover)**

### SUMMARY CHECKLIST

1. The insurer must have a credit rating as per the standard below
2. Name of provider & name of policy

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 3. Address of insurer

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| If you cannot complete this form then please ask your existing insurance supplier to complete in full this preliminary checklist for you before you send any policy wording to the University of Auckland  | <b>Does policy cover</b><br>Yes/ No | <b>Maximum claimable amount</b><br>(please specify the currency) |
| <b>New Zealand Medical and Travel Insurance Requirements:</b>  |                                     |  |
| The insurance must commence on the day the student leaves home and begins travel to New Zealand  |                                     |  |
| The insurance applies whilst the student is in transit to and from New Zealand   |                                     |  |
| The insurance applies whilst the student is in New Zealand   |                                     |  |
| The insurance covers the student for trips to their home country and other countries during the period of study in New Zealand (e.g. for an excursion or holiday to Australia or to other South Pacific Countries)   |                                     |  |
| The insurer/re-insurer is a reputable and established company with substantial experience in the travel insurance business.<br>The credit rating should be no lower than:<br><b>A</b> from Standard and Poors,<br><b>B+</b> from A M Best<br><br><b>Companies without a credit rating will <u>not</u> be approved.</b><br><b>If the parent company of a policy issuer has a credit rating, then a financial guarantee must be give to the subsidiary insurer issuing the policy. If this financial guarantee is not given then the subsidiary's policy will not be approved.</b> |                                     |  |
|  | <b>Does policy cover</b>            | <b>Maximum claimable amount</b>                                  |

|  | Yes/ No | (please specify the currency) |
|--|---------|-------------------------------|
| The insurer is able to provide emergency 24 hour, 7 day per week cover   |         |                               |
| The “sums insured” must be high to cover most situations<br><br>NZ\$1,000,000 to “unlimited cover”.<br>No dollar sub limits or durational limits for care<br>Medical benefits must be included, but not be limited to:<br>General practitioner visits<br>Prescriptions<br>Hospitalisation (both public and private)<br>Optical cover<br>Emergency dental cover<br>There should be no excess applied to medical claims and the insurance should cover 100% of incurred costs. |         |                               |
| <b>Emergency Evacuation and Repatriation from New Zealand or other places</b>  |         |                               |
| The insurance must adequately cover the cost of repatriation in the event of serious illness or injury.  |         |                               |
| The Evacuation benefit must work two ways:   |         |                               |
| 1. If the student becomes seriously ill or injured and needs to be accompanied home (either alive or deceased) with medical professionals these costs are met by the insurance   |         |                               |
| 2. If members of the student’s immediate family living overseas become critically ill or die, the policy will fly the student home, and then back to New Zealand to complete their studies. Adequate policy limits are required  |         |                               |
| Accompanying relative cover should also be available in the event the student becomes seriously ill or dies the policy should pay for parents travel to NZ and return as well as accommodation   |         |                               |
| Travel insurance Policy Components   |         |                               |
| Loss of baggage and other personal effects   |         |                               |
| Accident and injury cover  |         |                               |
| Disruption to travel plans   |         |                               |
| Cost of medical care in stopover countries   |         |                               |
| Personal effects including items like musical instruments lap top computers, and sporting equipment, money and travel documents  |         |                               |
| The insurance provides personal liability cover in the case of accidental damage to the property of third parties  |         |                               |
| <b>It is also desirable, but not mandatory, that the insurance cover:</b>  |         |                               |
| Mental illness   |         |                               |
| Fees lost due to unforeseen events and not recoverable from any other source   |         |                               |
| <b>Notes:</b>  |         |                               |
| 1. Please ensure that <b>the full policy wording for your intended policy</b> is sent with   |         |                               |

this completed form. Often qualifying terms and conditions are recorded in the body of the policy wording, but not recorded in advertising brochures, or in a policy schedule.

2. If you send a policy wording that is not in English then the policy will be rejected.
3. All foreign policies are adjudicated for us by an expert third party and their decision is final.
4. If you plan to have two policies, one for travel and one for medical, send both.
5. As insurers frequently change the terms of their policies, we may ask for further evidence when you renew cover.

If your insurance does not meet all criteria it will be rejected and alternative cover will need to be obtained

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