

- 1. Why do I have to pay for insurance?**
All international students are required by the Code of Practice to have compliant health and travel insurance for the duration of their study period, it is also a condition of your enrolment.
- 2. I'm coming with my family. Can I cover them with the same insurance?**
Yes
- 3. How do I insure my family under my policy?**
You need to complete a family application form (from our website) and submit it to international student centre or insurance administration office.
- 4. When can I submit my family application?**
Family applications are processed within the month of your registration start date, which must coincide with your enrolment. E.g.) starts July – family policy must start July as well.
- 5. My family are coming later on the year; can I still insure them under my policy?**
No, but you can insure them under Visitsafe Express. This is because family cover should coincide with your enrolment start date. You can apply for cover with Visitsafe for the time being and enrol them on Studentsafe on the anniversary of your registration start date.
- 6. I paid the premium for the whole year for my spouse but she/he's going back home. Can I get my money back?**
No.
- 7. I have a Scholarship. Does it cover the premium or do I have to pay for the scholarship?**
If you have a UoA scholarship, the premium is paid by the scholarship.
If you have an HEC scholarship, the premium is paid by the scholarship. However if your family is with you, you will have to pay for their premium.
If you have a CSC scholarship, you have to pay for the premium from your stipend.
- 8. What happens if I pay for the full year and then I complete my PhD early and go back home? Do I get the unused part of my insurance premium?**
Provided you have not lodged a claim for the year, premium will be adjusted according to your enrolment and refund will be considered.
- 9. Why am I being charged insurance when I'm not in NZ?**
As long as you are enrolled as an international student you will be charged for insurance as it is also a condition of your enrolment. If you are studying but not in NZ you can apply to have the insurance fee waived. (Please complete a waiver application form)
- 10. What if I'm studying from my home country, can I have the insurance fee cancelled?**
If you are studying from your home country or overseas and not in NZ you can apply to have insurance fee waived. You need to have your supervisor or HOD to send us written confirmation that you are enrolled but studying from your home country. (Please complete a waiver application form)

- 11. Where do I pay my insurance?**
Your insurance fee is payable at the Cashier office in the Clock Tower or by direct credit online, contact: fees@auckland.ac.nz
- 12. What happens if I stay in New Zealand after my maximum submission date?**
If you remain in NZ but are no longer enrolled, you can purchase another policy called Visitsafe for the remaining period of your student visa.
- 13. How do I get a copy of a Health Insurance Certificate?**
You can request your insurance certificate by emailing our helpdesk on help@studentassist.co.nz
- 14. Does the insurance cover my flight back to my home country, if my parents are very sick?**
Yes, if your parent is under 76 years of age and the medical condition is not pre-existing and is a serious or life threatening condition
- 15. Am I covered if I go to a conference/research/ field work outside of New Zealand and who do I contact for more information?**
You will be covered automatically by the University's travel insurance if the University or a research grant is paying for your trip and your total travel time is less than 90 days. The travel insurance guidelines apply. For travel over 90 days you will need to arrange your own travel insurance for the entire period. One of the insurance options for travel exceeding 90 days is 'StudentSafe Offshore'.
For more information, please contact Marc Kaemper (m.kaemper@auckland.ac.nz) on Ext. 87979"
- 16. Am I covered if I spend more than 31 days overseas?**
No, you must arrange for a top up or purchase extra policy called Studentsafe Offshore, www.studentassist.co.nz > Offshore policy. This will be discounted for Studentsafe policy holders.
- 17. Can I cancel my insurance while going overseas**
If you are travelling overseas for field trip etc, you can suspend your cover for up to 180 days to preserve your insurance record. If you **cancel** your Studentsafe cover while travelling then any medical treatment received while overseas will not be covered by your new policy
- 18. Can I cancel the University insurance policy and use my own insurance policy?**
You can cancel the University policy if you have a compliant or accepted insurance policy to use for the duration of your study.
You can check compliant list for policies that are currently accepted by the University of Auckland.

- 19. Am I covered by StudentSafe policy when I am overseas travelling?**
You are covered for 31 days for visits to Australia, Bali, Lombok and the Islands of the South Pacific and return to New Zealand during the period of insurance.
- 20. What is the procedure to cancel the University insurance policy?**
If your policy is on the accepted list, you must bring your original certificate of insurance (English) to the Insurance Administration office within the timeframe allowed for a full waiver.
- 21. Where can I get insurance information from?**
Insurance webpage, www.auckland.ac.nz/intlstudent-insurance
- 22. Who do I need to contact regarding claims and other insurance queries.**
You can either contact insurance company by phone: 0800 486 004 or email; help@studentassist.co.nz or claims@studentassist.co.nz
- 23. I have a problem about insurance, what can I do?**
You can either come by our office or email your query at insurance@auckland.ac.nz