

## INTERNATIONAL STUDENT INSURANCE COVER POLICY

<b>Section</b>	International
<b>Contact</b>	International Relations Office
<b>Last Review</b>	July 2018
<b>Next Review</b>	July 2023
<b>Approval</b>	SLT 19/04/55

### Purpose:

This policy outlines the University's commitment to ensure that all international students studying at Massey University have an appropriate and current Medical and Travel insurance policy, covering the activities they will undertake as a part of their course for the duration of their planned period of study in New Zealand.

Medical and Travel insurance cover for International Students is required under the New Zealand Qualification Authority's Education (Pastoral Care of International Students) Code of Practice 2016 "the Code" and the current Immigration New Zealand student visa policy.

### Policy:

Massey University will ensure that all enrolling international students have appropriate and current Medical and Travel insurance for the duration of their planned period of study.

Under the Code the student must ensure that they have appropriate and current Medical and Travel insurance for the planned period of their study.

Although International PhD students pay domestic fees and are not covered by the Code, for the purpose of this policy International PhD students are required to have appropriate and current medical and travel insurance.

International Short Course Students on Individual or Group Visitor Visas are required to have appropriate and current medical and travel insurance for the planned period of their study.

Massey University may elect to meet the Code requirement to ensure all International students have appropriate and compliant travel insurance through the negotiation of a group policy. This would operate as a default scheme of Medical and Travel Insurance in the form of a mandatory charge to all enrolling or enrolled international students who have not provided evidence of approved and appropriate alternative applying cover.

Such insurance will meet two primary objectives:-

- To insure the student against loss or harm
- To insure the University against legal liability arising as a consequence of an International student not being appropriately insured as required under the Code.

The following principles will apply:-

**Transparency:** The requirement to have appropriate and adequate Medical and Travel insurance will be included in all promotional material, prospectus, and admission materials issued to International students. Full detail of current criteria and requirements will be posted on the Massey Website and referenced to International students.

A key factor in choosing a group policy provider will be the transparency of the scheme and the provider's willingness to disclose details of claims received, payment history, and financial details.

**Choice:** Students will retain the option to choose their own Medical and Travel insurance provider where the policy meets the requirements of permitted insurance under this policy and the Code. Alternative provider policies that have been assessed by the University will be referenced on the Massey Website.

The University may appoint an agent with appropriate expertise to assess any alternative policies presented for consideration.

**Cost Effectiveness:** As students retain free choice in provider provision, the focus for an appropriate group policy / default scheme of insurance, under this policy will be to ensure flexibility of cover to protect the University against uninsured students, and the cost effectiveness of the scheme for the University to administer.

When choosing a group policy provider, the cost effectiveness of the scheme will not be evaluated on the basis of premium alone, but will be balanced with the provider's track record in paying on claims.

### **Definitions:**

**International Student:** An International Student is a student who as an individual enrolment or as a participant of a group course or programme; is not a New Zealand Citizen; a Permanent Resident, or an Australian Student who is entitled to enrol as a domestic student, and covered by a reciprocal care agreement. Although International PhD students pay domestic fees, International PhD students are considered International Students in respect of this policy. International Short Course students on either individual or group visitor visas are treated as International Students in respect of this policy.

**Enrolling Student:** An enrolling student is one who applies for admission to the university, gains entrance, and enrolls in a programme and courses. Enrolling students are issued with a Confirmation of Place by the University in accordance with the University's enrolment regulations. Some international short course students and group students are managed separately through PaCE.

**Enrolled Student:** Having satisfied the requirements for admission following an Enrolment Application, the becoming or continuing to be a student of the University by the University receiving acceptance of an Offer of Place and by the University issuing a Confirmation of Enrolment for a programme at the University. "Enrolment" also means the student was, by implication, admitted to study at the University whether admission was subject to a different application or following the Enrolment Application. For Insurance purposes, students enrolled in Distance papers and who are based outside of New Zealand, are not covered by this policy.

**Age Limit:** Cover for students' families and students' over the age of 60 is not automatic under the StudentSafe-University Master policy for their study course. Students aged 60 and over or students' with family members who accompany them during their period of study aged 60 or over must complete a Medical Risk Assessment form and submit to the University's default Insurance provider before cover can be accepted.

**Appropriate Medical and Travel Insurance:** Insurance that satisfies the terms of the International Student Insurance Cover Policy and is in accordance with the Guidelines to the Code will be posted on the Massey University website and referenced to International Students.

**Pre-existing Medical Conditions**

Students are not automatically covered for pre-existing medical conditions. These are medical conditions or physical conditions that the student had prior to enrolment. The student must complete a Medical Risk Assessment form and submit it to the University's default Insurance Provider.

**Current Medical and Travel Insurance:** Insurance that provides cover for the duration of the planned period of study and student visa including any en-route pre-arrival travel and en-route travel post-departure.

**Planned Period of Study:** The period for which the student is enrolled. For non-semesterised programmes, the planned period of study may be calculated on a monthly or annual basis.

**Audience:**

This policy will be relevant to all international students and any staff responsible for their admission and ongoing support, in particular:

International Students  
International Admissions Staff, Student Administration  
International Relations Office Staff  
International Student Support Staff  
Professional and Continuing Education Staff.  
International Marketing and Recruitment Staff, External Relations

**Relevant legislation:**

Education (Pastoral Care of International Students) Code of Practice 2016 – New Zealand Qualifications Authority

**Legal compliance:**

Massey University is a signatory to the Education (Pastoral Care of International Students) Code of Practice 2016 and as such is bound by its requirements.  
Immigration New Zealand: Student Visa Requirements

**Related procedures / documents:**

International Student Insurance Cover Operational Procedures  
Insurance System Manual  
Agreement and Policy as negotiated with the default Insurance Provider from time to time (StudentSafe University Travel Insurance)

**Document Management Control:**

Prepared by: International Relations Office  
Authorised by: AVC Operations, International, and University Registrar  
Approved by: Senior Leadership Team  
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