

INTERNATIONAL STUDENT INSURANCE OPERATIONAL PROCEDURES

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

Purpose:

These procedures outline how the University will enact the requirements of the International Student Insurance Cover Policy.

Procedures:

PROMOTIONAL MATERIAL

1. Where appropriate, promotional material provided to International students will outline the requirement for International students to have appropriate, compliant, and current Medical and Travel insurance for the planned period of their study, in accordance with the New Zealand Qualification Authority's Education (Pastoral Care of International Students) Code of Practice 2016 and the current Immigration New Zealand student visa policy.
2. Such reference will direct the prospective International Student to the criteria for 'appropriate, complaint and adequate' insurance. These criteria will be posted on the University website or will be available to students in written form upon request.

ON APPLICATION

Alternate Insurance

3. As part of the Application process for Admission to the University for International Students, the International Admissions staff will provide opportunity for the student to provide evidence of appropriate and complaint alternative Medical and Travel Insurance for the planned period of study, prior to issuing a Confirmation of Place. If an approved alternative cover is not presented the default insurance will be charged.
4. If the student provides evidence of an approved alternate Medical and Travel insurance policy prior to the WMAR date, and subject to the student not having made a claim to the default insurance provider, the default insurance cover will be refunded. A copy of their insurance materials will be sent to the International Student Support office on the relevant campus and loaded onto the Student Management System. If a student has made a claim prior to WMAR date, the default cover will remain in place until for the first semester of study. Following the first semester, the alternative cover can be implemented.
5. If the student provides evidence of a policy that has not been assessed it will be sent to the Senior Advisor, International Student Compliance and Policy, International Relations Office, to determine whether the policy meets the required criteria. The default cover will be charged while the assessment is undertaken. If the assessment is undertaken and the policy is deemed eligible before the student travels to New Zealand, then charges for the default cover will be reversed. If the student has already travelled to New Zealand prior to the assessment being undertaken, charges for the default cover will remain in place. If a student has made a claim

during the period of travelling to New Zealand and having the insurance assessment undertaken, the default insurance will remain in place for the first semester of study. Following the first semester, the alternative cover can be implemented, subject to approval. If no claims have been made, insurance charges for the default provider will remain and will be charged on a monthly basis, with a minimum of a two month charge. The remaining default provider insurance will be refunded from the date of approval by the Senior Advisor, Policy and Compliance, International Relations Office.

6. Should the alternative policy be deemed compliant as per the Code, step four will apply. Should it be ineligible step seven will apply.

Default Insurance

7. Students who provide evidence of a non-approved policy will be advised that it is not suitable and will be charged for the default University approved insurance.

Pre-existing Medical Conditions

8. Students taking the default Medical and Travel insurance who declare a pre-existing medical condition, they are asked to complete a Medical Risk Assessment form. This is sent to the default insurer for assessment.
9. If the default provider will not cover the pre-existing medical condition then the student must provide evidence from an alternative insurance policy confirming that the pre-existing medical condition will be covered.
10. If the pre-existing medical condition will not be covered by an alternative insurance policy then the student must provide one of the following documents which advises that all medical expenses related to the pre-existing medical conditions will be covered:
 - a letter from a scholarship provider if a scholarship student; or
 - a letter from their overseas university or institution; or
 - a letter from parents/guardian agreeing to meet all medical expenses related to the pre-existing medical condition; or
 - a signed indemnity document absolving Massey University from any expenses arising as a result of the medical conditions.

Appropriate Insurance

11. All International students, including International Short Course (ISC) students, must have an appropriate and a 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 (e.g. cover for aviation students or quad-biking for agriculture students).

RETURNING INTERNATIONAL STUDENTS

12. For returning international students, International Student Support (ISS) and Professional and Continuing Education (PaCE) staff at the relevant campus will check all students provide evidence of appropriate and compliant Medical and Travel Insurance for the planned period of study. Students will have until the WMAR date to provide such evidence.
13. Students who provide evidence of acceptable and compliant alternative insurance, will have the details of their policy will be entered in Student Management System (SMS) and no default insurance will be charged
14. Students who provide evidence of acceptable and compliant alternative insurance for a shorter period than the planned period of their study, or enrolment period for PaCE English language or ISC students, will be given the option of extending said insurance or being charged the default insurance. Evidence of extension of alternative insurance must be shown by the WMAR date.

15. If the student does not have appropriate alternative Medical and Travel insurance for the planned period of study, or full enrolment period for PaCE English language or ISC students, they will be charged the default insurance premium in line with their enrolment via the automatic charging facility on the SMS.

CHARGING INSURANCE

16. Insurance is provided on an annual basis per year (Semester One, Two, and Summer School, or until the end date of the visa – whichever is the earliest), or it can be charged per semester. This means:
- Students enrolling in one semester are only charged for that semester regardless of which semester it is.
 - Students enrolling in a full academic year (semesters one, two, and three; or semesters one and two only) will be charged a full insurance year fee. Students enrolled in semester two and semester three (summer school) will be charged a single semester insurance fee and will be covered for both semesters, as long as the student is returning the following academic year as a full time student. Students who first enrol in semester two and study through summer school, but do not return for the following academic year semester one, will be charged a semester fee plus a three month fee on a prorated basis.
 - Students whose semester date starts earlier than the standard semester start date of February – including Aviation Students who start in January and some Veterinary papers which start in December – will be covered by the Semester One policy. An extension of the start date will be recorded in SMS.
 - Returning students are covered by designated holiday periods e.g. between Semester Two and Semester One the following year - solely on the proviso they re-enrol in the following semester.
 - Students who withdraw prior to the WMAR date without making a claim (ISS staff will check with the insurers), will not be required to pay insurance as they are not considered to be enrolled students. However if the student is already in the country they will be charged for the period they have been in New Zealand.
 - Students who withdraw prior to the WMAR date who have made a claim (ISS staff should check with the insurers) will be charged insurance equivalent to the single semester rate for the semester in which they withdraw.
 - Students who withdraw subsequent to the WMAR date will be charged for the full semester, but should be advised that they will no longer be able to claim on the University's cover once they are no longer enrolled if staying in New Zealand.
 - Any International student withdrawing from the University must be promptly reported by ISSO to the relevant immigration authorities, to ensure they are no longer regarded as students of the University.
17. Only selected courses such as PaCE's General English Language and International Short Course students have the option of being charged insurance at a monthly rate. A minimum special premium applies to courses less than one month in duration.
18. Students whose period of study is outside semester terms will be charged as follows:
- a. PhD Students in the first year of their registration will be charged from the date they leave their home country until 31 December. This may include monthly prorated charges and/or a semesterised charge. Subsequent enrolled years, Doctoral students will be charged the annual rate. If ISS staff become aware of a PhD student who is actively engaged with the University, but not yet registered, they must bring the matter of insurance to the attention of the student and their supervisor with a view to prompting registration. Alternatively a monthly charge can be implemented manually where the student is engaged with the University prior to registration.
 - b. Study Abroad students on customised programmes will be charged for the duration of their course. This may include monthly prorated charges and/or a semesterised charge, with a minimum charge of two months.
19. International Student Support Staff should continue to run Insurance reports and make corrections as required and as outlined in the Insurance System Manual.

INSURANCE RECONCILIATION

20. The Senior Advisor, International Student Compliance and Policy, International Relations Office, is responsible for conducting an insurance reconciliation for all students enrolled through the Student Management System. Short course students and group students on study tours are managed by PaCE and are therefore not included in the insurance reconciliation. In these cases the insurance charges are managed by PaCE directly with the default insurance broker firm. The insurance broker invoices PaCE directly.
21. A report is run from SMS Insurance module field and is compared with the GL budget code to which the insurance funds have been deposited.
22. Most insurance is automatically added to the International student fees accounts, but on occasions manual entries will be made to the SMS Insurance module. The GL should match with the Insurance register produced by the SMS Insurance module, but some manual entries will not show and this is checked as part of the reconciliation.
23. The initial reconciliation should be conducted as soon as practicable after the WMAR date for each semester with a concluding reconciliation carried out at the end of the academic year.
24. As part of the reconciliation, the commission paid to the University for administering the insurance register, is also calculated.
25. All transactions recorded in the GL budget code is GST exclusive, but it is GST inclusive when charged to the student fee account.

APPEALS

26. Students have the right to appeal any concerns they have about insurance, and staff have the right to escalate matters if they are uncertain of the policy or procedures.
27. In the first instance all insurance queries should be managed by International Student Support Staff on each campus. It is anticipated that these staff should be able to respond to all queries and use the policy and procedures to explain insurance charging and their decisions.
28. If a student wishes to make a complaint that the International Student Support staff member feels they need to escalate it should be referred to the Senior Advisor, International Student Compliance and Policy in the first instance.
29. The Director International Relations Office has delegation to consider the final right of appeal within the University.
30. If students wish to escalate the matter further, they will need to refer to the University Academic Grievance Policy.

Definitions:

International Student: An International Student is a student who 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 these procedures. 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 papers. Enrolling students are issued with a Confirmation of Place by the University in accordance with University policy. 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.

Appropriate Medical and Travel Insurance: Insurance that satisfies the terms of the International Student Insurance Cover Policy (and as outlined in Schedule A) and is in accordance with the Guidelines to the Code.

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:

These procedures will be relevant to all staff responsible for the admission and ongoing support of international students, in particular:

International Students
International Admissions Staff, Student Administration
International Relations Office Staff
International Student Support Staff
Professional and Continuing Education Staff
Finance Staff

Relevant Legislations:

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

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.

Massey University has also entered into a contractual arrangement with an Insurance Broker to provide a group policy/ default scheme of insurance which provides cover to the University and its students. There are legal obligations arising under this contractual arrangement.

Related procedures / documents:

International Student Insurance Cover Policy
Agreement and Policy with default Insurance (StudentSafe University Travel Insurance).

Document Management Control:

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