



**INTERNATIONAL STUDENT  
 MEDICAL AND TRAVEL INSURANCE CHECKLIST**

Medical and travel insurance is compulsory for all international students studying in New Zealand. The following checklist will help you to assess an insurance policy and decide if it will meet the Massey University requirements. Please do not purchase a policy until you are satisfied that it is acceptable. Remember that you can arrange your insurance through the University, if you choose to.

The following benefits are required in order for travel and medical insurance policies to be accepted by Massey University.	Massey MINIMUM requirements and MINIMUM Sums Insured (NZ\$)	Assessed Policy
The insurance commences on the day you begin travel to New Zealand	Yes	
The insurance applies whilst you are in transit to and from New Zealand	Yes	
The insurance applies whilst you are in New Zealand during your period of study	Yes	
The insurance applies for trips out of New Zealand during the period of study. NB If an existing policy does not apply for trips out of New Zealand you may purchase an additional medical and travel insurance policy that meets Massey University's minimum requirements in this regard.	Yes	
The insurer/re-insurer is a reputable and established company with substantial experience in the travel insurance business, and has an excellent credit rating. AAA is the highest rating. The credit rating should be no lower than BBB from Standard and Poors, or B+ from A M Best	Yes	
The insurer is able to provide you with emergency 24 hour, 7 day per week Cover	Yes	
Medical benefits must include, but are not limited to: <ul style="list-style-type: none"> <li>• General practitioner visits</li> <li>• Prescriptions</li> <li>• Hospitalisation (public and private)</li> <li>• Optical cover</li> <li>• Emergency dental cover</li> </ul>	Yes Yes Yes Yes Yes	
There is no excess applied to medical claims, the insurance covers 100% of the cost.	Yes	
The insurance covers the costs of repatriation, specifically the cost for medical professionals to accompany you to your home country if you become seriously ill, or you are seriously injured or killed during your period of study in New Zealand.	Unlimited	
If you become seriously ill or die in New Zealand, the insurance covers the costs for: <ul style="list-style-type: none"> <li>• two parents/relatives/guardians to fly to New Zealand on the first available flight and return to their home country.</li> <li>• day-to-day accommodation and reasonable living costs in New Zealand for the parents/relatives/guardian.</li> </ul>	Yes  \$100,000 in total	

<b>The following benefits are required in order for travel and medical insurance policies to be accepted by Massey University.</b>	<b>Massey MINIMUM requirements and MINIMUM Sums Insured (NZ\$)</b>	<b>Assessed Policy</b>
The insurance covers the costs of repatriation of body	Yes \$100,000	
The insurance covers funeral costs if repatriation of body is not required	Yes \$100,000	
The insurance covers costs of flying you to your country of origin and back to New Zealand to complete study if members of your immediate family living in your country of origin become critically ill or die.	Yes \$100,000	
The insurance provides personal liability cover in case of accidental damage to property.	Yes \$2,500,000	
The insurance covers the costs of consultations with a medical professional in relation to mental illness.	Yes \$20,000	
The insurance covers educational fees lost due to unforeseen events and not recoverable from any other source.	Yes \$100,000	
The insurance covers baggage, personal effects including household items brought with you to New Zealand, or purchased in New Zealand, including items like expensive musical instruments, lap top computers and sporting equipment. Personal effects must be covered while travelling to and from New Zealand, while travelling and while resident in New Zealand during the period of study.	Yes \$2,500	
The insurance covers costs incurred by travel delay.	Yes \$25,000	
The insurance covers costs incurred by missed transport connection.	Yes \$25,000	
The insurance provides cash benefits to you, if you are hospitalised in New Zealand during the period of study.	Yes \$100 per day \$2,000 in total	

<b>The following additional components are recommended but are not required in order for a policy to be accepted by Massey University.</b>	<b>Assessed Policy</b>
The insurance covers the cost of expatriation, which means the cost of returning you to New Zealand, following repatriation, in order to continue your studies.	
The insurance provides additional cover to that listed above in the event of serious illness, disablement by injury or death.	
The insurance provides continuation of medical treatment after you return home intending to stay permanently.	
The insurance provides cover for rental vehicle excess payments.	
The insurance provides cover for the return of rental vehicles in case of emergency	
The insurance covers the costs incurred by false arrest, kidnap and ransom or hijack	

**Disclaimer:**

*Massey University recommends students read the insurance policy wording carefully, taking particular note of exclusions. Massey University takes no responsibility for misunderstandings over insurance content or conditions. While this information is correct at the date of publication, Massey University reserves the right to alter minimum insurance requirements should the need arise.*