

INTERNATIONAL STUDENT INSURANCE OPERATIONAL PROCEDURES

Section	International
Contact	Student Registry
Last Review	August 2025
Next Review	August 2028
Approval	Deputy Vice-Chancellor Students and Global Engagement
Effective Date	20 August 2025

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 Education (Pastoral Care of Tertiary and International Learners) Code of Practice 2021 and Immigration New Zealand Student Visa requirements.
2. Such reference will direct the prospective International Student to the criteria for 'appropriate, compliant and adequate' insurance. These criteria will be posted on the University website and will be available to students in written form upon request.

ON APPLICATION

Alternate Insurance

1. As part of the Application process for Admission to the University for International Students, Admissions staff will provide opportunity for the student to provide evidence of appropriate and compliant 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.
2. If the student provides evidence of an approved alternate Medical and Travel insurance policy 4 weeks prior to the course start date the default insurance cover will be refunded. A copy of their insurance materials will be sent to Student Registry and loaded onto the Student Management System. If they submit the alternative cover late, the alternative cover can be implemented for the following semester.
3. If the student provides evidence of a policy that has not been assessed as being compliant, it will be sent to our insurance broker (MercerMarshBenefits) for an assessment 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.

4. 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

1. 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

1. Students taking the default Medical and Travel insurance who declare a pre-existing medical condition are asked to complete a Medical Risk Assessment form. This is sent to the default insurer for assessment.
2. 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 while they are in New Zealand.
3. 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

1. All International students, including International Short Course 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

4. For returning international students, Step 4 will apply.
2. Students who provide evidence of acceptable and compliant alternative insurance, will have the details of their policy entered in Student Management System (SMS) and no default insurance will be charged.
3. 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 Massey University College English language or International Short Course students, will be given the option of extending the said insurance or being charged the default insurance. Evidence of extension of alternative insurance must be shown 4 weeks prior to the start of their course.
4. If the student does not have appropriate alternative Medical and Travel insurance for the planned period of study, or full enrolment period for Massey University College English language or International Short Course students, they will be charged the default insurance premium in line with their enrolment via the automatic charging facility on the Student Management System.

CHARGING INSURANCE

1. Insurance is provided on an annual basis per year (Semester One, Semester 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 – will be covered by the Semester One policy. (An extension of the start date will be recorded in the Student Management System).
 - 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 census date without making a claim (-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 census date who have made a claim (ISS staff will 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 census 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 the Visa Team to the relevant immigration authorities, to ensure they are no longer regarded as students of the University.
 - When an International student presents their New Zealand Resident visa, they will be charged insurance equivalent to the single semester rate for the semester in which they became a NZ resident. Cover provided under Section 1 Medical and Related Expenses will cease 21 days after any international student insured under this policy is granted a New Zealand Resident visa but the other coverage remains.
2. Only selected courses such as the Massey University College 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.
3. 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 their course start date 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 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.

INSURANCE RECONCILIATION

1. The Manager, Fees and Compliance, Student Registry Office team, 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 Te Tumu Whakatipu and are therefore not included in the central insurance reconciliation. In these cases the insurance charges are managed by Te Tumu Whakatipu directly with the default insurance broker firm. The insurance broker invoices Te Tumu Whakatipu directly.
2. A report is run from the Student Management System Insurance module field and is compared with the General Ledger budget code to which the insurance funds have been deposited.
3. Most insurance is automatically added to the International student fees accounts, but on occasions manual entries will be made to the Student Management System Insurance module. The General Ledger should match with the Insurance register produced by the Student Management System Insurance module, but some manual entries will not show and this is checked as part of the reconciliation.
4. The initial reconciliation should be conducted as soon as practicable after the Census date for each semester with a concluding reconciliation carried out at the end of the academic year.
5. As part of the reconciliation, the commission paid to the University for administering the insurance register, is also calculated.
6. All transactions recorded in the General Ledger budget code is GST exclusive, but it is GST inclusive when charged to the student fee account.

APPEALS

1. 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.
2. In the first instance all insurance queries should be managed by the Fees and Compliance team. 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.
3. If a student wishes to make a complaint that the staff member feels they need to escalate it should be referred to the Manager, Fees and Compliance in the first instance.
4. The Head of Student Registry has delegation to consider the final right of appeal within the University.
5. If students wish to escalate the matter further, they will need to refer to the University [Student Complaints and Grievance Procedures.pdf](#).

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 qualification and courses. 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 Te Tumu Whakatipu.

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

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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 offshore (not in New Zealand), are not required to have insurance as stipulated in this policy or procedures.

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 qualifications 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:

Student Registry
Deputy Vice-Chancellor Students and Global Engagement Office Staff
Massey University College staff
Te Tumu Whakatipu Staff
Finance Staff

Relevant Legislation:

Education (Pastoral Care of Tertiary and International Learners) Code of Practice 2021– New Zealand Qualifications Authority
Immigration New Zealand: Student Visa Requirements

Legal Compliance:

Massey University is a signatory to the Education (Pastoral Care of Tertiary and International Learners) Code of Practice 2021 and as such is bound by its requirements.

Immigration New Zealand: Student Visa 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
Insurance System Manual
Agreement and Policy as negotiated with the default Insurance Provider from time to time (StudentSafe University Travel Insurance)

Document Management Control:

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Authorised by:	Deputy Vice-Chancellor Students and Global Engagement
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