



## PROCEDURE FOR MEDICAL AND TRAVEL INSURANCE

### Rationale:

Howick College has developed a Medical and Travel Insurance Procedure:

- To ensure the safety, well-being of the students studying at Howick College.
- To ensure compliance with the Ministry of Education's Code of Practice for the Pastoral Care of International Students (2016)

### Procedure:

1. All students are required to have appropriate Medical and Travel Insurance as specified in The Code of Practice.
2. The College shall advise all prospective students about Medical and Travel Insurance requirements in the standard wording in the Application for Enrolment.
3. Students purchasing insurance via the College through a NZ insurer will have their policy purchased when fee payment and flight details are confirmed, to commence before they are due to depart their home country and to expire after they return to their home country.
4. Where insurance is provided via the College through a NZ company policy details will be provided to students on request.
5. In the case of overseas policy providers, students must provide the College with the policy details in English before the student is issued with a Receipt.

### Verification of Policies:

The College must verify students are in receipt of an acceptable Medical and Travel Insurance policy in accordance with Procedure No.5.

Verification policies will be undertaken by the Administration Manager and International Assistant Director to ensure that:

- The insurer/re-insurer is a reputable and established company with substantial experience in the Travel Insurance business, and has a credit rating no lower than an A from Standard and Poor's (S&P), or B+ from A M Best.
- The insurer can provide emergency 24-hour, 7 days per week cover.
- Students have a 'certificate of currency' and policy wording from the Insurance Company, stating that the student has purchased the cover for the duration of the planned period of student. The certificate and policy wording must also detail medical sums insured, repatriation benefits etc.
- A schedule of Benefits equal or greater to:
  - a. Travel insurance covering loss of baggage and personal effects, accident and injury, disruption to travel plans, cost of medical care in stopover countries;
  - b. Medical benefits which include general practitioner visits and prescriptions through to major hospitalisation (public and private), optical and emergency dental procedures, with no excess. Sums insured must be very high ie NZD\$1,000,000 plus;
  - c. Emergency evacuation/repatriation with unlimited cover;

- d. Accompanying relative cover in the event of serious illness or death of the student;
- e. Personal effects; and
- f. Personal Liability cover
- g. Where a student is not in possession of an appropriate and current medical and travel insurance policy the College undertakes to:
  - Advise the student of the medical and travel insurance requirement
  - Provide the student with a default policy which meets the requirements of the Code of Practice Guidelines. The cost of the insurance will be met by the student.

**Recording of Policy Details:**

For each student, the College shall record the:

- a. Name of the Insurer
- b. Policy Number
- c. Policy start and end dates