

**CRITERIA REQUIRED FOR APPROPRIATE MEDICAL AND TRAVEL INSURANCE**

**Education (Pastoral care of International Students)**

**CODE OF PRACTICE**

**Period of Cover**

Insurance must include cover for students' travel to and from New Zealand and within and outside New Zealand for the duration of time that the students is enrolled.

*It is also advised that students continue with adequate insurance to cover them for any extended travel they plan to take in New Zealand before and after their enrolment ends.*

**Medical Expenses**

Insurance must cover medical care in New Zealand (or in - transit to), including diagnosis, prescription, surgery and hospitalisation.

*Eg: General Practitioner visits and prescriptions, optical cover, emergency dental cover, mental illness, medical care in " stopover country".*

**Repatriation or Expatriation**

Insurance must cover repatriation or expatriation of the student as a result of serious illness or injury, including cover of travel costs incurred by family members assisting (or medical team required to assist)

**Death of student**

Cover must include:

- (i) travel costs of family members to and from New Zealand
- (ii) costs of repatriation or expatriation of the body
- (iii) funeral expenses.

**Sums Insured**

Sums must be high so that they protect students from significant financial costs arising from incidents.

Health cover should be unlimited sum insured.

**Insurer reputation**

The insurer is a reputable and established company with substantial experience in the travel insurance business, and has an excellent credit rating (AAA being is the highest credit rating), no lower than A from standard and poors, or B+ from A M Best.

**24/7 Insurance Services**

The insurer is able to provide services 24-hours a day ,7 days a week.