



## **MEDICAL AND TRAVEL INSURANCE FOR INTERNATIONAL STUDENTS**

### **RATIONALE:**

To ensure that each international school learner who is enrolled at Fairfield Intermediate School for a duration of two weeks or longer has appropriate insurance covering travel, medical care, repatriation or death of the learner.

Travel and medical insurance is a requirement of Immigration New Zealand in the granting of a student visa and to ensure compliance with the Ministry of Education's Code of Practice for the Pastoral Care of International Students (2021). Apart from that it serves to save considerable financial cost in the event of illness, accident or need for repatriation to their homeland due to the result of the above.

### **PURPOSE:**

Fairfield Intermediate School has developed a Medical and Travel Insurance Procedure:

- to ensure the safety and well-being of the students studying at Fairfield Intermediate School
- to ensure the best available care is available to a student in an emergency (medical/accident)
- to ensure that if repatriation is necessary as the result of an emergency, then appropriate funds are available for the student and any caregivers necessary.

### **GUIDELINES:**

1. All students are required to have appropriate and current medical and travel insurance for the duration of their student visa/ permit.
2. Fairfield Intermediate will advise all prospective students of the standard wording as set out in the Code of Practice and provide information on its medical and travel insurance requirements.
3. Students may purchase insurance through a New Zealand Insurer or they may purchase insurance from their own country, however, the insurance must have a 24 hour help line and the insurance procedure must be available with an English translation.

4. Prospective students must indicate clearly on the enrolment form whether they wish Fairfield Intermediate to provide the insurance and from which company, or whether they will provide the insurance themselves.
5. In the event of buying insurance from a New Zealand company, procedure details should be provided in the student's first language where possible.
6. As part of the verification process, Fairfield Intermediate School shall ensure that:
  - i) The insurer/reinsurer is a reputable and established company with substantial experience in the Travel Insurance business and has a credit rating no lower than A from Standard and Poor's, or B+ from A M Best.
  - ii) The Insurer is able to provide emergency 24/ 7 cover.
  - iii) Students must have a "certificate of currency" and procedure wording from the Insurance Company stating that the student has purchased a policy for the duration of the visa. The certificate and policy wording must also detail all medical procedures and sums insured, repatriation benefits etc.
7. Where a student is not in possession of an appropriate and current medical and travel insurance policy Fairfield Intermediate School undertakes to:
  - i) advise the student of the medical and travel insurance requirement
  - ii) 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.**
8. Recording of Policy Details  
For each student Fairfield Intermediate School shall record the:
  - i) Name of the Insurer
  - ii) Policy number
  - iii) Policy start-and-end dates.
9. For each student, prior to the expiry of their medical and travel insurance policy, Fairfield Intermediate School shall inform the student either in person or by a written reminder that the policy renewal must be completed.

### **CONCLUSION:**

It is a legal requirement for International Students to have current and appropriate medical and travel insurance. Fairfield Intermediate offers a range of insurers from which students can select their insurer if they choose Fairfield Intermediate to arrange insurance.

Approved Date: June 2023

Review Date: June 2024

Signature: (Director of International Students).....

Signature (Principal).....

Signature (Board of Trustees Chairperson ) .....