

# UPPER HUTT COLLEGE



## WELLINGTON NEW ZEALAND

A high school  
surrounded by nature  
on the edge of the capital

**INSURANCE  
INFORMATION**

## Insurance Requirements

Most students are not entitled to publicly funded health services while in New Zealand. If you receive medical treatment during your visit, you may be liable for the full costs of that treatment. Full details on entitlements to publicly-funded health services are available through the Ministry of Health, and can be viewed on their website at [www.moh.govt.nz](http://www.moh.govt.nz).

We require that you have insurance that will cover the cost of medical treatment in New Zealand for the duration of your stay in New Zealand. We also require that you obtain insurance to cover your travel to and from New Zealand.

International students must have appropriate and current medical and travel insurance while studying in New Zealand. This is a requirement under The Code of Practice for the Pastoral Care of International Students. The College offers Uni-Care Insurance.

If International students wish to purchase their own insurance elsewhere, the College needs to be provided with a copy of the insurance certificate and policy wordings so we may determine whether the insurance provides sufficient cover for the student's medical, travel and potential repatriation needs.

It should be noted that costs such as medical treatment in New Zealand and medical evacuation or repatriation can be prohibitive. It is therefore imperative that sums insured for these benefits should be set at an appropriately high figure – ideally, this figure should be unlimited although the College will allow figures that it deems to be sufficiently high.

Below is the suggested minimum content for appropriate insurance policies according to the Code of Practice for Pastoral Care of International Students.

The policy should:

- (a) Commence when the student leaves home for the airport on their way to New Zealand.
- (b) Apply while in transit.
- (c) Apply while the student is in New Zealand.
- (d) Cover the student for any trips to other countries during the period of study.
- (e) Cover the student for any holidays back to their home country during the period of study.

### High sums insured and medical

"Sums insured" is the money available in the event of a claim. It is imperative that the sums insured are very high so that they will not be exceeded in any possible claim. Current policies range from \$600,000 to "unlimited cover". In order to "future proof" policies, sums insured of one million dollars plus are recommended.

### Emergency evacuation / repatriation

Repatriation represents the costs of getting the student home. The benefit works two ways.

- (1) If the student becomes seriously ill or injured and needs to be accompanied home (either alive or deceased) with medical professionals, these costs are met by the insurance.
- (2) If members of the student's immediate\* family living overseas become critically ill or die, the policy will fly the student home, and then back to New Zealand to complete their studies.  
(\*immediate family is the mother, father, brother or sister)

Ideally, the policy should have "unlimited cover" as very large sums can be incurred in these situations.

Insurance policies for International students should be obtained from companies with a credit rating no lower than A from Standard and Poors, or B+ from AM Best.

If the insurer is an overseas company, the College requires students to provide policy details in English so that it may ensure that all the necessary requirements are met.

If, prior to enrolment, it is decided that a student does not have adequate insurance, the student will be required to take out additional cover to meet the standards set out by the College.

### **Accident Insurance**

The Accident Compensation Corporation provides accident insurance for all New Zealand citizens, residents and temporary visitors to New Zealand, but you may still be liable for all other medical and related costs. Further information can be viewed on the ACC website at [www.acc.co.nz](http://www.acc.co.nz).

### **Uni-Care Insurance Website:**

<https://www.uni-care.org/>