



**You must have comprehensive travel and medical insurance which will:**

- Cover you from when you **leave home to when you return home.**
- Cover any additional trips while on exchange.
- Cover holidays back to New Zealand/your home country.
- Cover sports activities – if applicable

Recommended minimum provisions your insurance policy should cover:

- **Amount of cover – NZ\$ 1,000,000** or more (a sum that exceeds any possible claim)
- **Medical** – Cover should include GP visits and prescriptions, major hospitalization, optical cover, emergency dental cover - It is preferable that no excess is applied to medical claims; cover for treatment following an accident, and emergency services such as ambulance and paramedics.
- **Emergency evacuation/repatriation** - this should include travel for medical professionals and family members who may need to fly to the country of study to accompany you home. “unlimited cover” is ideal, as very large sums can be incurred in these situations.
- **Accompanying relative cover** - Should you become seriously ill during the period of exchange, the insurance policy should pay for your parents/guardian to fly to the host country on the first available flight. The accompanying relative cover should also include day to day accommodation and reasonable living costs in your country of study; travel home and back to your country of study for you if a member of your immediate family becomes ill or dies; mental illness (medical costs and repatriation)
- **Personal Effects** - realistic limit to cover actual value of particular personal items (i.e. laptop computer, expensive musical instruments, sporting equipment).
- **Personal Liability Cover** – NZ\$ 1,000,000 minimum to cover accidental damage you may cause to other people’s property while you are away.
- **Travel insurance should cover for:**
  - loss or damage to baggage and other personal effects
  - loss or theft of tickets, money and travel documents
  - accident and injury
  - disruption to travel plans
  - cost of medical care in any “stopover” countries

*Your insurance policy should be from a reputable and established company with substantial experience in the travel and medical insurance business, and who has an excellent credit rating, no lower than A from Standard and Poor’s, or B+ from AM Best.*