

International Student Overseas Medical and Travel Insurance Policy Checklist



New Zealand law requires all international students to have appropriate travel and medical insurance whilst enrolled at a New Zealand institution.

For students enrolled at University of Otago insurance policies must comply with the guidelines set out in the Code of Practice for the Pastoral Care of International Students, and, at a minimum, also include cover for personal effects, mental illness, optical, and loss of baggage and other personal effects. Our preferred insurance policy, StudentSafe-University, meets the University's requirements. All other New Zealand universities also offer StudentSafe-University as their preferred insurance.

In accordance with the University's requirement, international students must have an insurance policy that meets the minimum criteria set out below. If you choose to be covered by an insurance policy other than the Studentsafe you must have your policy approved. We recommend you seek approval before you purchase the policy.

Below is a list of the cover your alternative policy needs to include:

University of Otago Medical and Travel insurance requirements	Your Policy Yes/ No
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: A from Standard and Poors; or B+ from A M Best.	
The insurance commences on the day the student leaves home and begins travel to New Zealand.	
The insurance applies whilst the student is in transit to and from New Zealand.	
The student is covered by the insurance for trips to and from his or her home country and trips to other countries during the period of study in New Zealand (e.g. a holiday to Australia or Pacific countries).	
The insurance applies whilst the student is in New Zealand.	
The insurer is able to provide emergency cover 24 hours/7 days a week.	
The 'sums insured' must be high enough to cover most situations (recommended NZ\$1,000,000 to unlimited cover).	
There are no dollar sub-limits or durational limits for care.	
Medical benefits must include, but not be limited to: <ul style="list-style-type: none"> • General practitioner visits • Prescription costs • Hospitalisation (public and private) • Optical treatment • Emergency dental treatment 	

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There is no excess on medical claims and insurance will cover 100% of incurred costs.	
<p>The insurance covers the cost of emergency travel or repatriation from New Zealand or another country in the event of serious illness, injury or death:</p> <ul style="list-style-type: none"> a) Repatriation of the student, accompanied by medical professionals if necessary, in the event of serious injury, illness, or death; b) Return flights to the student's home country in the event of critical illness, injury, or death of a member of the student's immediate family; c) Return flights to New Zealand and accommodation in New Zealand for members of the student's immediate family in the event of serious illness, injury or death of the student. 	
<p>Travel benefits must include, but not be limited to:</p> <ul style="list-style-type: none"> • Loss of baggage and personal effects during travel and throughout the student's stay in New Zealand • Loss of money and travel documents • Disruption to travel plans • Accident and injury cover whilst travelling • Medical costs incurred in stopover countries • Personal effects including items like musical instruments lap top computers, and sporting equipment, money and travel documents 	
<p>The insurance provides cover for personal liability in the event of the student causing accidental damage to property belonging to a third party.</p>	
<p>It is also desirable, but not mandatory, that the insurance cover:</p> <ul style="list-style-type: none"> • Mental illness; • Fees lost due to unforeseen events and not recoverable from any other source. 	