



# Lincoln High School

Te Kura Tuarua o Waihora

## Guidelines for Minimum Cover for Insurance

### Start of Cover

The policy should:

- Start the minute the student leaves home for the airport on their way to New Zealand and is valid for at least two weeks after the student returns home, to cover any possible travel delays
- Apply while in transit
- Apply while the student is in New Zealand
- Cover the student for any trips back home or to other countries during the period of study

### High sums insured and medical benefits

- It is necessary that the sums insured are very high so that they will not be exceeded in any possible claim. (We suggest a minimum of NZ\$600,000 cover, but recommend that there is no dollar limit).
- Medical benefits generally range from general practitioner visits and prescriptions through to major hospitalisation (both public and private), optical cover and emergency dental cover.

### Emergency evacuation / repatriation

The benefit works both ways:

- If the student becomes seriously ill or injured and needs to be accompanied home with medical professionals these costs are met by insurance.
- 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.

### Accompanying relative cover

- If an overseas student in New Zealand becomes seriously ill or dies the policy should pay for parents to fly to New Zealand. Their day to day accommodation and reasonable living costs in New Zealand for the parents should be met, as should the cost of their airfares home.

### Personal effects

- Insurance should cover students' personal effects, including items like expensive musical instruments, lap top computers and sporting equipment.

### Personal liability cover

This benefit applies when a student causes accidental damage to property at an education provider or homestay.

#### NOTE:

- **The insurer / re-insurer must be a reputable and established company with experience in the travel insurance business and has an excellent credit rating. This rating should be no lower than A from Standard and Poors, or B+ from A M Best.**
- **The insurer is able to provide emergency 24 hours, 7 day per week cover.**

*The following are desirable policy components*

- Loss of fees due to emergencies. This benefit should cover fees that are lost due to unforeseen events that are insured and unrecoverable from any other source.
- Mental Illness
- Continuation Option. It a student needs to return home because of illness or injury during the policy period and is able to use the policy for on-going treatment until the policy has expired.