

International Students: Medical and Travel Insurance Policy

Rationale:

Lincoln High School is committed to ensuring the safety and wellbeing of the students studying at Lincoln High School in compliance with the NZQA's Education (Pastoral Care of International Students) Code of Practice 2016

Guidelines:

1. All students or members of short term groups are required to have Medical and Travel Insurance, as specified in the Education (Pastoral Care of International Students) Code of Practice 2016, from the day of departure and arrival from/to their country of origin, and for the duration of their planned study.
2. Lincoln High School will advise all prospective students/groups of the standard wording as set out in the Education (Pastoral Care of International Students) Code of Practice 2016 and provide information on our provider's medical and travel insurance requirements.
3. Insurance may be purchased in the student's country of origin or through Lincoln High School's provider. A copy of an insurance policy recommended by the school will be sent to the student or group organiser. The policy will be in the student's/group's first language. **Note: If a group is in NZ for less than two weeks and does not purchase insurance from a Lincoln High School provider, the school holds no responsibility for any costs incurred by a member of the group should their insurance cover not meet the costs incurred in the case of any personal losses accident, illness or death.**
4. Groups may have combined Medical and Travel Insurance on one policy, however separate policies are permitted.
5. If the insurance is purchased in the student's/group's country of origin, a copy of the insurance policy purchased must be forwarded to Lincoln High School prior to the arrival of the group. This copy must be in English.
6. Students/Groups purchasing insurance through Lincoln High School's provider should purchase insurance cover at the time of fee payment and before they travel to Lincoln High School.
7. Where insurance is provided through Lincoln High School's provider, details will be provided in the student's/group's first language.

- 8.** If a student/group arrives without insurance, Lincoln High School will undertake to purchase insurance which meets with the Education (Pastoral Care of International Students) Code of Practice 2016 Guidelines, the cost of the insurance will be met by the student/group.
- 9.** The International Administrator will be responsible for sighting and copying all insurance policies. For each student/group the International Administrator will record the name of the insured, policy number, and policy start and end dates.
- 10.** The Director of International Students will be responsible for verifying the insurance policy and ensuring that:
 - The insurer is a reputable and established company and has a credit rating of no lower than A from Standard and Poor, or B+ from A M best.
 - The insurer is able to provide emergency 24-hour care, seven-day per week cover.
 - Students have a certificate of currency and policy wording from the Insurance Company stating that the student has purchased the cover for the duration of the planned period of study. The certificate and policy wording must also detail medical sums insured, including repatriation benefits and must meet the requirements of the code.

Approved: 27 February 2017

Date of review: February 2022