during the period of travelling to New Zealand and having the insurance assessment undertaken, the default insurance will remain in place for the first semester of study. Following the first semester, the alternative cover can be implemented, subject to approval. If no claims have been made, insurance charges for the default provider will remain and will be charged on a monthly basis, with a minimum of a two month charge. The remaining default provider insurance will be refunded from the date of approval by the Senior Advisor, Policy and Compliance, International Relations Office.

6. Should the alternative policy be deemed compliant as per the Code, step four will apply. Should it be ineligible step seven will apply.

Default Insurance

7. Students who provide evidence of a non-approved policy will be advised that it is not suitable and will be charged for the default University approved insurance.

Pre-existing Medical Conditions

8. Students taking the default Medical and Travel insurance who declare a pre-existing medical condition, they are asked to complete a Medical Risk Assessment form. This is sent to the default insurer for assessment.
9. If the default provider will not cover the pre-existing medical condition then the student must provide evidence from an alternative insurance policy confirming that the pre-existing medical condition will be covered.
10. If the pre-existing medical condition will not be covered by an alternative insurance policy then the student must provide one of the following documents which advises that all medical expenses related to the pre-existing medical conditions will be covered:
    a letter from a scholarship provider if a scholarship student; or
    a letter from their overseas university or institution; or
    a letter from parents/guardian agreeing to meet all medical expenses related to the pre-existing medical condition; or
    a signed indemnity document absolving Massey University from any expenses arising as a result of the medical conditions.

Appropriate Insurance

11. All International students, including International Short Course (ISC) students, must have an appropriate and a current Medical and Travel Insurance policy covering the activities they will undertake as a part of their course for the duration of their planned period of study (e.g. cover for aviation students or quad-biking for agriculture students).

RETURNING INTERNATIONAL STUDENTS

12. For returning international students, International Student Support (ISS) and Professional and Continuing Education (PaCE) staff at the relevant campus will check all students provide evidence of appropriate and compliant Medical and Travel Insurance for the planned period of study. Students will have until the WMAR date to provide such evidence.
13. Students who provide evidence of acceptable and compliant alternative insurance, will have the details of their policy will be entered in Student Management System (SMS) and no default insurance will be charged
14. Students who provide evidence of acceptable and compliant alternative insurance for a shorter period than the planned period of their study, or enrolment period for PaCE English language or ISC students, will be given the option of extending said insurance or being charged the default insurance. Evidence of extension of alternative insurance must be shown by the WMAR date.

15. If the student does not have appropriate alternative Medical and Travel insurance for the planned period of study, or full enrolment period for PaCE English language or ISC students, they will be charged the default insurance premium in line with their enrolment via the automatic charging facility on the SMS.

CHARGING INSURANCE

16. Insurance is provided on an

an

was, by implication, admitted to study at the University whether admission was subject to a different application or following the Enrolment Application. For Insurance purposes, students enrolled in Distance papers and who are based outside of New Zealand, are not covered by this policy.

Appropriate Medical and Travel Insurance: Insurance that satisfies the terms of the International Student Insurance Cover Policy (and as outlined in Schedule A) and is in accordance with the Guidelines to the Code.

Current Medical and Travel Insurance: Insurance that provides cover for the duration of the planned period of study and student visa including any en-route pre-arrival travel and en-route travel post-departure.

Planned Period of Study: The period for which the student is enrolled. For non-semesterised programmes, the planned period of study may be calculated on a monthly or annual basis.

Audience:

These procedures will be relevant to all staff responsible for the admission and ongoing support of international students, in particular:

International Students
International Admissions Staff, Student Administration
International Relations Office Staff
International Student Support Staff
Professional and Continuing Education Staff
Finance Staff

Relevant Legislations:

Education (Pastoral Care of International Students) Code of Practice 2016 – New Zealand Qualifications Authority and Immigration New Zealand

Legal Compliance:

Massey University is a signatory to the Education (Pastoral Care of International Students) Code of Practice 2016 and as such is bound by its requirements.

Massey University has also entered into a contractual arrangement with an Insurance Broker to provide a group policy/ default scheme of insurance which provides cover to the University and its students. There are legal obligations arising under this contractual arrangement.

Last review: July 2017
Next review: July 2022