

**Appropriate Minimum Content for Insurance Policies** **for international students studying at Glen Eden Intermediate School**

**General**

* Insurance company must have excellent credit rating- no lower than A from Standard and Poors, or B+ from A M Best
* Insurer is able to provide emergency 24-hour, 7 days/week cover
* If insurer is an overseas company, policy details in English must be provided in advance to school to ensure policy meets requirements
* Any pre-existing conditions must have been disclosed

**Period of Cover**

* Must commence when student leaves home for the airport on the way to New Zealand
* Apply while in transit
* Apply while student is in New Zealand and until return to their home country
* Cover student for any trips to other countries during the period of study
* Cover the student for any holidays back to their home country during period of study

**Travel**

* Loss of baggage and other personal effects
* Accident and injury
* Disruption to travel plans
* Cost of medical care in any ‘stop over’ countries

**Sums Insured**

* Sums insured must be high enough to cover any and every claim

**Medical Benefits- no excess**

* General practitioner visits
* Prescriptions
* Hospitalization
* Optical
* Emergency dental

**Emergency evacuation/repatriation – unlimited cover**

* If student becomes seriously ill/injured, needs to be accompanied home (either alive or deceased) with medical professionals
* If members of student’s immediate family living overseas become critically ill or die, student must be covered to return home and then back again to New Zealand to complete studies.
* If student becomes seriously ill or dies, policy should pay for parents return flights to/from New Zealand on first available flight, day to day accommodation/living costs in New Zealand

**Personal Effects – realistic and flexible**

* All student’s personal effects, including expensive items

**Personal liability**

* Student should be covered for accidental damage to property at an educational institution or homestay

**Desirable Additional Policy Components**

* Loss of fees due to emergencies
* Mental illness
* Continuation of policy if student needs to return home to country because of illness or injury during policy period- student is able to use policy for on-going treatment until the policy has expired.