

TRAVEL AND MEDICAL INSURANCE

It is a compulsory for international students to have full insurance cover throughout their time in New Zealand. Nayland College to ensure that the insurance is appropriate as prescribed by [The Education \(Pastoral Care of Tertiary and International Learners\) Code of Practice 2021](#)

Insurance must be arranged prior to departure.

Appropriate Insurance cover, must include:

1. the student's travel
 - a. to and from New Zealand; and
 - b. within New Zealand; and
 - c. if the travel is part of the course, outside New Zealand
2. medical care in New Zealand, including diagnosis, prescription, surgery, and hospitalisation;
3. repatriation or expatriation of the student as a result of serious illness or injury, including cover of travel costs incurred by family members assisting repatriation or expatriation;
4. death of the student, including cover of
 - a. travel costs of family members to and from New Zealand; and
 - b. costs of repatriation or expatriation of the body; and
 - c. funeral expenses.

Nayland College holds a Master Policy with Uni-Care International (see the student plan below) and we recommend that you allow us to arrange suitable cover under this policy <https://www.uni-care.org/Policy/NzStudentPlan>

Depending on the length of stay in New Zealand, the cost will range from NZ\$300 for 3 months – NZ\$800 for 12 months.

If you take out insurance in your home country, you will need to provide us with:

1. A copy of your policy in English,
2. Evidence of its validity
3. Evidence that the insurance policy covers all the above information
4. Insurance must be arranged and sent to the College before departure to ensure it is adequate.

MAXIMUM BENEFITS PAYABLE

(Summary only – see Certificate of Insurance)

The following table is a summary only of the maximum benefits and limits available. They apply per Insured Person and are based on a maximum period of insurance of 365 days from the **Policy Start Date**. They apply to **Your Policy** regardless of:

- whether **Your Period of Insurance** is a different period, and
- the number of policies **You** arrange with **Us** over those 365 days.

Please refer to each Policy section for specific conditions of cover and a detailed explanation of coverage under each section and the Schedule of Benefits in NZ\$ in the **Certificate of Insurance**.

Cover

Maximum over 12 months

SECTION 1: Medical and Related Expenses (Including Evacuation, Repatriation, and Cancellation)	Unlimited
<i>Sub-limits</i>	
Alternative Medical Treatment	\$500
Optical Cover*	\$300
Treatment of Mental illness and Counselling	\$20,000
Sexual Health Consultation	\$250
Medical Expenses for temporary return to Country of Origin	\$200,000
Continuing Treatment in Country of Origin	\$20,000
Loss of Deposits	\$100,000
Repatriation due to Mental illness, Suicide & Drugs/Alcohol	\$10,000
Resumption of Travel	\$30,000
Accompanying Relatives (Includes cover for Pregnancy, Suicide and Drugs/Alcohol)	\$100,000
In Hospital Personal Cash	\$10,000 (\$100 per day)
Funeral Expenses	\$100,000
False Arrest	\$10,000
Hijack Cash	\$10,000 (\$100 per day)
Rental Vehicle Return	\$1,000
Travel Delay	\$10,000
Search and Rescue	\$10,000
Denial of boarding due to suspicion of contracting Covid-19	\$1,400 (\$200 per day)
SECTION 2: LUGGAGE AND PERSONAL EFFECTS	\$15,000
<i>Sub-limits</i>	
Deprivation of Luggage	\$1,000
Replacement Travel Documents	\$3,000
Unauthorised use of Travel Documents	\$5,000
Money lost or stolen	\$1,000
Fire Damage	\$12,000
Maximum Individual Item Value (unless specified and additional premium paid)	\$2,500
SECTION 3: MISSED TRANSPORT CONNECTION	\$25,000
SECTION 4: DEATH OR DISABLEMENT BY INJURY	\$50,000
Death for under 16 years of age	\$10,000
SECTION 5: PERSONAL LIABILITY	\$2,500,000
SECTION 6: KIDNAP AND RANSOM	\$250,000
SECTION 7: RENTAL VEHICLE EXCESS	\$5,000

*only applicable to policies issued for 6 months or longer

For family policies, the maximum limits available are two times the limit shown in this table (unless something else is provided in the remainder of this Policy or **Your Certificate of Insurance**) and the limits are shared between all family members on a Policy.