

# IMPORTANT INFORMATION ABOUT INSURANCE



## All international students at Victoria University of Wellington must have approved medical and travel insurance

Victoria University requires all international students to have appropriate health and travel insurance while they study. Insurance must comply with the guidelines set out in the *Code of Practice for the Pastoral Care of International Students (The Code)*, and you will not be able to enrol without it.

Most international students are not entitled to publicly-funded health care in New Zealand, so if you get sick or have an accident you may have to pay the full cost of treatment. This can get very expensive, especially if you have to go to hospital or return home, so you must have insurance to cover it. You also need to be insured against loss or theft of your personal property, unexpected travel delays, and unintentional damage you cause to someone else's property.

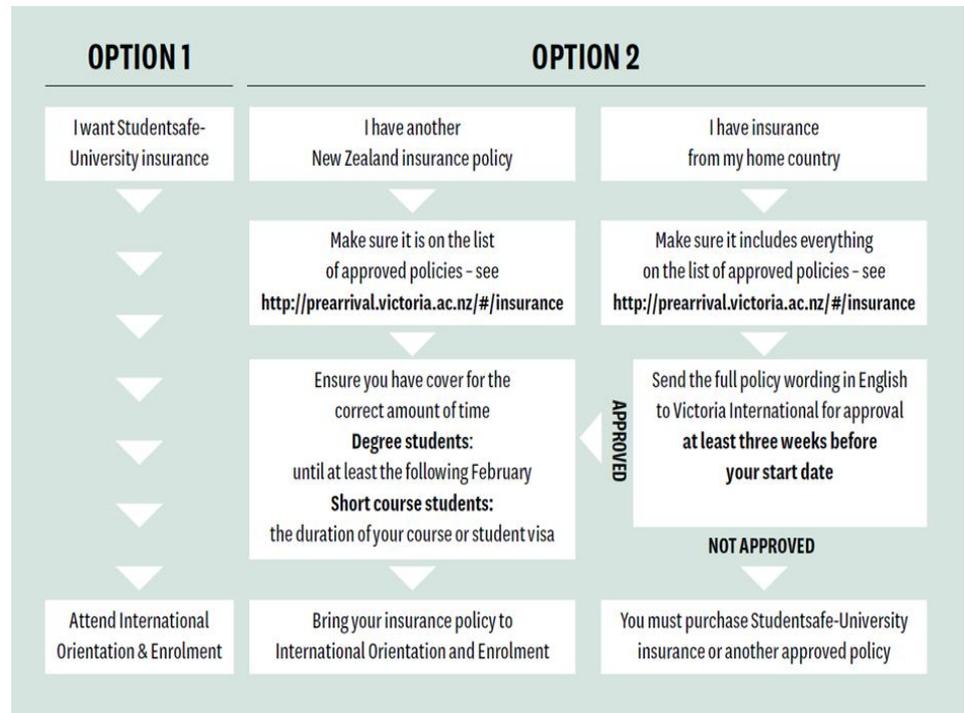
### OPTION 1: Purchase Studentsafe-University insurance through Victoria

All international students are automatically signed up to Studentsafe-University insurance when they enrol at Victoria. Studentsafe-University is specially designed for international students studying in New Zealand, and meets all the requirements of *The Code* at an economical price. You are covered for your travel to New Zealand and time spent in New Zealand before you start your study, up to 31 days before the start of your course, even if you don't pay the insurance fee until you get here.

In 2011 the cost of a 12-month Studentsafe-University policy may be between NZ\$560 (confirmation in October 2009). Special rates are available for short course or Study Abroad/Exchange students, and for family policies. The insurance fee is added to your tuition fees at the beginning of your enrolment each year.

Victoria International will keep your policy up-to-date, but you must tell us if you complete your studies mid-year, or decide to take a break from university. We can also help with claims, and answer any questions you have about the policy. This is the easiest, fastest and safest way to be insured during your studies at Victoria.

For more information, see <http://www.victoria.ac.nz/international/current-students/insurance.aspx>



### OPTION 2: Purchase approved alternative insurance

If you already have appropriate medical and travel insurance, or you wish to purchase an alternative policy, you may choose not to be on Studentsafe, but only if we agree that your insurance meets the requirements of *The Code*. It is very important to have this checked **before** you arrive, so please read the following instructions on how to get approval carefully. Note that you must get approval from Victoria International – approval from your agent or Study Abroad/exchange provider is not enough.

**If you do not have Studentsafe-University insurance, you are responsible for keeping your policy up-to-date.**

**OTHER NEW ZEALAND POLICIES:** Some other New Zealand insurance policies are fully compliant with the requirements of *The Code*. You will find a list of approved policies on the insurance page of the Victoria International website. If you choose to purchase one of these policies **you must bring a copy of your insurance certificate with you when you enrol**. Degree students must have insurance valid at least until February of the following year. Students on courses of one year or less must have insurance for the duration of

**OVERSEAS POLICIES:** If you already have medical and travel insurance in your home country you must check with us to see if this meets the requirements of *The Code*. First check the list of requirements on the insurance section of the Victoria International website. If you think your policy meets all these criteria, send a copy of **the full policy wording in English** to Victoria International **at least three weeks before your intended start date**. We will have it assessed by an external assessor. If your policy does not meet the requirements, you will have to purchase Studentsafe-University insurance, or another compliant policy.

**IMPORTANT NOTE: Very few overseas policies meet all the requirements of *The Code*.**

#### How to find out more

For more answers to your questions, see the insurance section of the Victoria International website, or type a question at the top of the page at [www.victoria-international.ac.nz](http://www.victoria-international.ac.nz)

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Website

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