

## Insurance Requirements for Students studying at Unique New Zealand

Dear Partners

As you know we require each student that studies at Unique and lives in one of our homestays to have adequate travel and medical insurance. The requirements as to what is considered adequate are set out in the [Education \(Pastoral Care of International Students\) Code of Practice 2016](#) that Unique must follow. These are compulsory requirements for all International Students studying in New Zealand.

Below are the minimum requirements for students' travel and medical insurance while they are at Unique. Their insurance must cover:

- (a) the student's travel—
  - (i) to and from New Zealand; and
  - (ii) within New Zealand; and
  - (iii) if the travel is part of the course, outside New Zealand; and
- (b) medical care in New Zealand, including diagnosis, prescription, surgery, and hospitalisation; and (we recommend that the cover sum is unlimited)
- (c) 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; and
- (d) death of the student, including cover of—
  - (i) travel costs of family members to and from New Zealand; and
  - (ii) costs of repatriation or expatriation of the body; and
  - (iii) funeral expenses.

Unique New Zealand also requires that there is some personal liability cover included in each student's insurance policy.

Please let your clients know about these requirements and ask them to review their policies. If any of the policies do not match those requirements they will need to upgrade it or buy another policy. The insurance company that Unique uses meets those requirements and you are more than welcome to contact us for a quote. If a policy does not meet these requirements the student might not be able to study at Unique.

Please also note that we will **not be able to accept any insurance policy issued through a credit card company** as these are usually not sufficient with regards to the above requirements.

If you are unsure if an insurance policy meets the above requirements, please send the policy wording to us and we will have a look at it.

Please to contact us if you have any further questions.

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Thank you for your understanding.

The Unique New Zealand Team