

International Learner Insurance

This policy outlines how Ruawai College meets the requirements of Code Outcome 15, clauses 62.1.g and 65.

It is important that international learners get the right advice about insurance and have insurance in place to protect them against significant financial costs arising from any incidents. We provide learners and their families with information about insurance requirements before entering into a contract.

- International school learners should purchase insurance before they leave their home country.
- If the insurance is provided by a New Zealand company, policy details should be provided in the learner's first language where possible.
- If the insurance is provided by a company in the learner's home country, policy details should be provided to the school in English. If an English version is not provided, the parents can be asked to declare in writing that the insurance meets Code requirements.

Our international director is responsible for ensuring that international learners have all required insurance documentation (as listed under "Appropriate insurance" below).

Appropriate insurance

The Code of Practice specifies that signatories, as far as practicable, must ensure that all international learners enrolled for two weeks or longer must have appropriate insurance that

covers  **travel** and  **health**. Assessment of insurance cover forms part of the **offer of place** process and is clearly communicated to learners and their

parents/guardians. Also see  **Why is health insurance required?**

Checking that insurance is appropriate

In addition to checking that learner insurance meets the minimum requirements as specified in the Code, we:

- ask if the learner has any pre-existing conditions
- take steps to check if an additional premium can and should be paid if a pre-existing condition is disclosed
- advise learners (and their parents/guardians) of the limitations of their policy

- make learners (and their parents/guardians) aware that they will be responsible for any costs not covered by insurance.

Exclusions

A learner with an exclusion on their medical insurance for a pre-existing condition may be enrolled at our discretion. In making this decision, we assess whether the learner will be adequately supported and able to study. If we decide to enrol the learner, we ensure that:

- the learner and their parents/legal guardians are made aware they must cover any costs arising from the excluded condition
- the learning programme is appropriate for the learner
- the parents/legal guardian have provided written agreement about any decisions affecting the learner
- the school still meets the standard Code requirements for international learners, including taking all reasonable steps to protect learner safety and wellbeing.

Also see [International Learners at Risk or with Additional Needs](#).

Recording and monitoring policy details

We take a copy of each international learner's insurance policies (thus retaining a record of the insurer's name, the policy number, and the policy start and end dates) and keep this in the **learner's file**. For each learner, Ruawai College monitors the expiry date of insurance policies, and issues a reminder advising that policy renewal must be completed.

Resources

- NZQA | Mana Tohu Matauranga o Aotearoa: [Insurance for international learners](#) ☐
- Ministry of Health | Manatū Hauora: [Guide to eligibility for public health services](#) ☐
- ACC: [Injuries we cover](#) ☐

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