

Insurance Policy Assessment Application



LINCOLN
UNIVERSITY
TE WHARE WĀNAKA O AORAKI

All international students studying in New Zealand are required to be insured by a policy which is compliant with the guidelines in the Code of Practice for the Pastoral care of International students. The recommended policy, Studentsafe – University is fully compliant.

Enrolments

Student Administration

International Student Medical and Travel Insurance

Student name:

Student number:

Contact Email:

Name of Insurance Cover:

Name of Insurance Provider (the insurer):

Before you ask Lincoln University to check your policy, you must first check yourself that the insurance policy meets all of the minimum criteria – see assessment checklist on page 2.

1. I have completed my policy assessment on page 2 (overleaf) and my Cover meets ALL of the minimum requirements
 - Yes – go to question 2
 - No – your cover does not meet the requirements – you are required to purchase an alternative approved policy, refer to Lincoln’s website www.lincoln.ac.nz/insurance
2. I have attached proof of cover (including my details and cover dates) with this application
 - Yes – go to question 3
 - No – your insurance cover will not be assessed without this information
3. I have attached full policy wording in English with this application
 - Yes – go to question 4
 - No – your insurance cover will not be assessed without this information
4. I have sent this application for assessment at least two weeks before my enrolment commences.
 - Yes – go to question 5
 - No – late application may result in late enrolment (refer to key dates on our website www.lincoln.ac.nz)
5. I acknowledge that Lincoln University recommends students read the insurance policy wording carefully taking particular note of exclusions. Lincoln University takes no responsibility for misunderstanding over insurance content or conditions. The University reserves the right to alter the minimum requirements at any time.
 - Yes – please sign below and submit your application to the address below
 - No – your insurance cover will not be assessed

Signed (by student):

Date:

Submit this application with the attachments (see 2. and 3. above) and return to Enrolments:
Email: insurance@lincoln.ac.nz

Minimum Requirements for Studying in New Zealand



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The following table details the minimum insurance cover requirement for a travel and medical insurance policy.

	This applies to my insurance policy cover		Maximum claimable amount and currency in my insurance policy cover:
The insurance commences on the day the student begins their travel	Yes	No	
The insurance applies whilst the student is in transit	Yes	No	
The insurance applies 24 hours a day for the total period of travel overseas	Yes	No	
The insurer must provide emergency 24-hour, 7 day per week cover	Yes	No	
Any excess or co-insurance must not exceed NZ\$1000	Yes	No	
The insurer (or re-insurer) is a reputable and established company with substantial experience in the travel insurance business.	Yes	No	
The credit rating must be no lower than: - BBB from Standard and Poors; or - B+ from A M Best <i>Insurer without a credit rating will not be approved</i>	Yes	No	
The insurance covers the student for trips to other countries during the period of study in New Zealand (eg for an excursion to Australia or Fiji)	Yes	No	

Minimum Requirements for Studying in New Zealand:

The “sums insured” must be very high so that they will not be exceeded in any possible claim, namely:

*\$NZ Unlimited for medical and related expenses	Yes	No
NZ\$600,000 for medical rescue/repatriation should you becomes seriously ill or injured and need to be accompanied home with a medical professional	Yes	No
NZ\$15,000 for funeral expenses and repatriation of the body back home	Yes	No
NZ\$30,000 for accompanying relative cover. If you become seriously ill or die, cover is required to support a relative to accompany and support you. This should include the relative’s day-to-day accommodation, reasonable living costs and the cost of airfares	Yes	No
NZ\$20,000 to fly you home should a member of your immediate family become critically ill or die		
NZ\$20,000 for death or disability benefit	Yes	No
NZ\$1,000,000 for personal liability	Yes	No
NZ\$5,000 Loss or damage to baggage and other personal effects	Yes	No
NZ\$5,000 for travel delay and missed transport connection	Yes	No

Note: If an insurance company imposes additional restrictions, conditions or exclusions on the insurance cover offered by the master policy, the University reserves the right not to accept the insurance policy as a compliant policy.