



NORTHCROSS
I N T E R M E D I A T E

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International Student Insurance:

Parents/Legal guardians of students under 18 are responsible for understanding the limitations of their insurance policy. With ALL insurance policies there are some things that the policy will not cover (regardless of whether there is a pre-existing condition). It is therefore extremely important that parents/legal guardians of students under 18 read their policy wording and understand that they will be responsible for any costs not covered by their insurance. If you are not sure, you should contact your insurance company directly.

International students may not be entitled to publicly funded health services while in New Zealand, so may be liable for the full cost of any treatment. Appropriate insurance is therefore, required, in order to meet any health costs that may arise.

Northcross Intermediate School must confirm that the student has appropriate insurance as per Outcome 15-Offers, enrolment, contracts, Visas & Insurance (section 44 Process: 5) of the New Zealand's (Pastoral Care of Tertiary and International Learners) Code of Practice 2021.

What are the ***minimum code requirements*** relating to insurance?

Students staying longer than two weeks must have cover for the following:

- Travel to and from NZ, while in NZ and outside NZ on a school activity.
- Medical care in NZ (surgery, diagnosis, prescriptions, hospitalisation)
- NZ costs, repatriation and travel costs of family assisting in the event of an emergency
- Death and funeral of a student including the cost of family to assist in repatriation of a body.

Pre-existing illness' MUST be disclosed, as pre-existing illnesses are NOT automatically covered.

Students and families are able to provide their own insurance cover, however, in this situation details of the cover available under those policies **should be provided in English** to ensure the policy meets the requirements set out in the Code and Northcross Intermediate's own Insurance requirements.

Northcross may also purchase insurance on behalf of students through New Zealand-based insurance provider: [Orbit Protect](#) or [Student Safe](#)

Full details on entitlements to publicly funded health services are available through the Ministry of Health at <https://www.tewhatuora.govt.nz/corporate-information/our-health-system/eligibility-for-publicly-funded-health-services/guide-to-eligibility-for-public-health-services/>

The Accident Compensation Corporation provides accident insurance for all New Zealand citizens, residents, and temporary visitors to New Zealand, but international students may still be liable for all other medical and related costs. For more information, go to www.acc.co.nz.