

# INTERNATIONAL STUDENT INSURANCE

## Frequently Asked Questions for doctoral students

**1. Why do I have to purchase insurance?**

Having an approved insurance policy is a condition of enrolment. All enrolled international students are required to have health and travel insurance that is compliant with the New Zealand *Code of Practice for the Pastoral Care of International Students*, for the duration of their study period.

**2. I'm coming to Auckland with my family. Can I insure them on the same policy?**

Yes – you can apply to add your family to your University policy. Complete a Studentsafe Family application form and apply online [www.auckland.ac.nz/is-insurance](http://www.auckland.ac.nz/is-insurance)

**3. When should I submit my family application?**

Family application must be submitted on the 2<sup>nd</sup> Friday of your programme start date. Eg, If your enrolment starts in July your family application must be submitted by 2<sup>nd</sup> Friday of July.

**4. My family are joining me at a later date, can I add them to my policy when they arrive?**

No. Your family policy start date must coincide with the month of your enrolment (ie, you must all go on the policy at the same time). You can insure your family under Workersafe Inbound or Explorersafe Inbound from [www.insurancesafenz.com](http://www.insurancesafenz.com) until your policy renewal date, your policy will be renewed every 12 months on the anniversary of your enrolment start date.

**5. Do I need to renew my family application every year?**

Yes, within the 2<sup>nd</sup> Friday of your programme anniversary month/programme start date.

**6. I paid the insurance premium for the whole year for my family but they are returning home. Can I get a refund?**

Yes, provided no claims lodged and insurance fees and refund will be calculated on pro rata basis. Cancellation and refund must be applied before departing New Zealand. No refund accepted after departing New Zealand.

**7. I have a scholarship. Does it cover the insurance premium or do I have to pay it?**

Some scholarship covers insurance fee. You should check the terms and conditions of your scholarship in your scholarship agreement/contract. You are required to pay if scholarship does not cover insurance cost.

**8. In my last year of study, I will pay for a full year of insurance. If I complete my PhD and return home before the 12 months are finished, will I get a refund for the unused part of my insurance premium?**

If you have not lodged an insurance claim during the year, the premium and cover may be adjusted according to your enrolment end date. Therefore, you must purchase a medical and travel policy before you return to your home country and apply for refund before you depart New Zealand. You must apply for a refund before the policy expires. No refund accepted if the application is received after the policy expires or after you depart New Zealand.

- 9. Can I get an insurance refund if my enrolment is terminated?**  
Provided that you have not made any claims, you can request to cancel or refund the unused part of the premium. Calculations will be calculated on a pro rata basis. Please see the cancellation conditions in the policy wording.
- 10. How do I apply for a refund of my unused insurance premium?**  
Complete a refund fee form, Go to [www.auckland.ac.nz](http://www.auckland.ac.nz) and search for fees refund.
- 11. Why am I being charged insurance while I am not in New Zealand?**  
It is a condition of enrolment for all enrolled international students to have approved insurance policy regardless of where you are OR the type of visa you hold. If you are not in New Zealand you may be eligible for an insurance waiver. Please see insurance waiver requirements on website.
- 12. I'm studying from my home country, can I have the insurance fee waived?**  
We recommend not to waive your policy if you are studying from your home country or from overseas as it will affect the continuity of your policy.  
You may be eligible for an insurance waiver, please see insurance waiver requirements on website.
- 13. What is insurance waiver deadline and when are the deadlines?**  
An insurance waiver deadline is the last date to apply for an insurance waiver. Deadline or due dates are 2<sup>nd</sup> Friday of your programme start date.  
Eg, If your programme starts in July, waiver must be submitted on 2<sup>nd</sup> Friday of July
- 14. Can I cancel my insurance when I go overseas**  
The International Office recommend not to cancel your insurance policy if you are going overseas as it will impact the continuity of your medical cover.  
Please check information on website and apply for insurance waiver if required.
- 15. Am I covered by insurance while on suspension?**  
Yes, if you are on a three-month suspension and you have been charged for insurance, then your policy remains active. Suspension of more than three months will affect your student visa therefore you must check your insurance policy with your International Adviser to confirm your cover dates.  
If you are on a scholarship, you will be required to cover the cost of insurance during the suspension period if the scholarship does not cover the cost.
- 16. Can I cancel the University insurance and use my own insurance policy?**  
Yes, you may apply for an insurance waiver, provided your alternative policy is approved by the University as compliant with the *Code of Practice for the Pastoral Care of International Students*. If your alternative policy appears on the compliant list of policies you can apply for an insurance waiver before the deadline. Please see a compliant list of policies and waiver submission deadlines at [www.auckland.ac.nz/is-insurance](http://www.auckland.ac.nz/is-insurance)
- 17. If I submit my thesis early, is my insurance still valid?**  
Your enrolment will end when you submit your thesis, however you can remain insured under your policy until the original expiry date if you have used/lodged claims, OR you can request to remain/continue your policy after you submitted your thesis provided your student visa is still valid. Please contact your Adviser at the International office to validate your insurance cover [isinsurance@auckland.ac.nz](mailto:isinsurance@auckland.ac.nz)

**18. What happens if I stay in New Zealand after my maximum thesis submission date?**

If you remain in New Zealand and are no longer enrolled we recommend you purchase an appropriate insurance policy. Workersafe Inbound or Explorersafe Inbound are other types of policies available to you if you remain in New Zealand after your enrolment has ended, [www.insurancesafenz.com](http://www.insurancesafenz.com)

**19. How do I get a copy of my Health Insurance Certificate?**

You can request a copy of your insurance certificate by emailing your request with your student ID number to our helpdesk on [help@insurancesafenz.co.nz](mailto:help@insurancesafenz.co.nz)

**20. Does my insurance policy cover travel for conference/research/field work outside of New Zealand?**

You may be covered by the University's co-operate travel insurance, if University is funding your trip/research or field trip. You are not eligible for the University co-operate travel insurance cover, if your research is not paid by a University grant or not funded by a University.

**Please check co-operate or staff travel policy information before you leave New Zealand.**

<https://www.auckland.ac.nz/en/students/forms-policies-and-guidelines/student-policies-and-guidelines/student-travel-guidelines.html>

**21. Does my Studentsafe Inbound insurance policy cover me when I am overseas on holiday?** You are covered for up to 31 days only for visits to Australia, Bali, Lombok and the Islands of the South Pacific if you return to New Zealand after your holiday to continue your studies. The policy does not cover you for holidays to any other countries. You must purchase an appropriate policy from, [www.insurancesafenz.com](http://www.insurancesafenz.com)

**22. Where do I pay my insurance?**

Insurance fee can be paid online by login in to student services online.

**23. I have discontinued or withdrawn from my doctoral studies half way through the year. Do I need to pay for the whole year's insurance premium?**

Insurance fee is added from your initial enrolment and therefore charges depends on the initial enrolment dates. (Eg, if enrolment is April to March, insurance fee is for the full year, if April to December, insurance fee is nine months)

If your programme is withdrawn or terminated you may be eligible for a partial refund, provided you have not made any claims on your initial enrolment.

If you have made claims, then you will not be eligible for a refund.

If you have not had any claims a refund will be calculated from when we receive the discontinuation or withdrawn confirmation email from the Graduate Centre.

**24. If my visa period is longer than my enrolment period, will I be covered after my enrolment ends?**

Insurance is charged according to your enrolment. If your enrolment ends before your visa expires, you must purchase an additional appropriate policy to cover the length of your student visa if you are staying in New Zealand.

**25. Who should I contact regarding claims and other insurance enquiries,**

For insurance enquiries contact insurance helpdesk [help@insurancesafenz.co.nz](mailto:help@insurancesafenz.co.nz), or insurance claim enquiries you can contact [claims@insurancesafenz.co.nz](mailto:claims@insurancesafenz.co.nz)

0800 486 004

## **26. I have a problem related to insurance fees, what can I do?**

You can email or book an appointment with your International Adviser. Please check who your International Adviser is on our website page [www.auckland.ac.nz/is-insurance](http://www.auckland.ac.nz/is-insurance)

Alternatively you can visit Ask Auckland Central (Monday to Friday, 9am-5pm)

### **Important note::**

#### **Pre-existing medical conditions**

You are not covered for pre-existing medical conditions. However, in certain circumstances cover may be considered. If you have a pre-existing medical condition or have had a medical procedure in the past, it is strongly recommended that you complete and submit a medical risk assessment form to [help@insurancesafenz.co.nz](mailto:help@insurancesafenz.co.nz)

#### **Length of insurance policy**

Cover under the Studentsafe Inbound University policy applies while you are enrolled at the University of Auckland until the end of your student visa, provided you have paid the appropriate premium.

We recommend that you purchase additional appropriate insurance if you are travelling to New Zealand or are in New Zealand prior to the commencement of your Studentsafe Inbound insurance policy.

If you are staying in New Zealand after your enrolment at the University of Auckland has ended additional appropriate insurance is also advised.

**Please note:** Studentsafe Inbound will only cover transit en-route to and from New Zealand (please refer to the policy wording for full terms and conditions)

#### **Policy cancellation while on leave, suspension or overseas**

Any decision to cancel your insurance policy while on Exchange, PhD suspension or studying/researching overseas should be discussed with the Insurance Administrator.

If you apply to cancel your policy while on leave/suspension/overseas or going on exchange, you would need to take out a new policy and be subject to a new medical assessment, when you return/re-enrol to your programme. This means that any medical conditions you have been receiving treatment for under your original policy, will be considered pre-existing medical conditions and will no longer be covered.

For more information contact [help@insurancesafenz.co.nz](mailto:help@insurancesafenz.co.nz)

#### **Travelling overseas**

The Studentsafe Inbound insurance policy has limited cover for travel outside New Zealand. We strongly advise that you purchase additional appropriate insurance to cover your travel plans. Explorersafe Outbound or Workersafe Outbound policies are available for travel that is not covered by Studentsafe Inbound policy or the Co-operate/Staff University policy