Halfway Bush School

International Student Insurance Policy

Policy Statement

Halfway Bush School is committed to ensuring that all international learners have appropriate insurance cover for the duration of their enrolment, as required by the Education (Pastoral Care of Tertiary and International Learners) Code of Practice 2021.

Appropriate insurance helps protect learners and their families from unexpected costs associated with medical treatment, travel disruptions, personal belongings, and other unforeseen events while studying in New Zealand.

Purpose

The purpose of this policy is to ensure that:

- All international learners hold appropriate insurance before commencing study.
- Insurance remains valid for the entire period of enrolment.
- Parents and caregivers understand their responsibility for maintaining insurance.
- The school meets its obligations under the Code of Practice.

Scope

This policy applies to:

- All fee-paying international learners.
- Exchange students.
- Any other international learners who are required to hold insurance under New Zealand immigration or education requirements.

Insurance Requirements

Before a learner begins attending Halfway Bush School, parents or legal guardians must provide evidence that the learner has current insurance which includes, where appropriate:

- Medical and hospital expenses.
- Emergency dental treatment.
- Prescription medication.
- Emergency medical evacuation.
- Repatriation to the learner's home country.
- Travel to and from New Zealand.
- Personal liability cover.
- Loss or theft of personal belongings.
- Cancellation or interruption of travel (where applicable).

The insurance policy must comply with the minimum standards outlined in the Education (Pastoral Care of Tertiary and International Learners) Code of Practice 2021.

Verification Process

Prior to enrolment the school will:

- Obtain a copy of the learner's insurance certificate or policy schedule.
- Confirm that the insurance is valid for the entire enrolment period.
- Record the policy details in the student's file.
- Request updated documentation if the insurance expires during the learner's enrolment.

A learner will not begin attending school until suitable evidence of insurance has been received.

Parent and Caregiver Responsibilities

Parents or legal guardians are responsible for:

- Purchasing and maintaining appropriate insurance.
- Providing proof of insurance before enrolment.
- Advising the school immediately of any changes to insurance coverage.
- Renewing insurance before it expires.
- Meeting any excess or costs not covered by the insurance provider.

School Responsibilities

Halfway Bush School will:

- Inform prospective families of the insurance requirements before enrolment.
- Verify that suitable insurance is in place.
- Keep copies of insurance documentation securely.
- Assist families in accessing emergency medical care where required.
- Support families with insurance claims by providing attendance records or incident information if requested.

The school does not recommend or sell insurance policies and is not responsible for decisions made by insurance providers.

Medical Emergencies

If an international learner requires urgent medical treatment:

- The school will follow its normal emergency procedures.
- Parents or emergency contacts will be notified as soon as practicable.
- Emergency services will be contacted where necessary.
- Families remain responsible for any costs not covered by insurance.

Monitoring

The Office Manager is responsible for monitoring insurance documentation and ensuring insurance remains current throughout the learner's enrolment.

Non-Compliance

If appropriate insurance is not provided or lapses during enrolment:

- Parents will be contacted immediately.
- The learner may be unable to attend school until valid insurance is reinstated.
- Continued failure to maintain insurance may result in the enrolment being reviewed in accordance with the school's International Student Enrolment Agreement and the Education (Pastoral Care of Tertiary and International Learners) Code of Practice 2021.

Privacy

Insurance information will be collected, stored, and managed in accordance with the Privacy Act 2020. Information will only be accessed by authorised staff and used for purposes related to the learner's enrolment, wellbeing, and legal obligations.

Policy Review

This policy will be reviewed every two years, or earlier if legislative or Code of Practice requirements change.

Policy Owner: Principal

Approved By: Board of Trustees

Review Cycle: Biennial

Next Review Date: July 2029