

Insurance

International students are required to have suitable medical and travel insurance covering their stay in New Zealand.

The New Zealand Government requires international students to be covered by an NMIT-approved current medical and travel insurance. As an international student you are unlikely to be entitled to publically funded health services and as such you may be liable for the full cost of and treatment.

Full details on entitlements to publicly-funded health services are available from the [New Zealand Ministry of Health\(external link\)](#). The Accident Compensation Corporation provides accident insurance for temporary visitors to New Zealand but you may still be liable for all other medical and related costs. Further information can be viewed on the [ACC website\(external link\)](#).

Arranging insurance

Leave it to us

If you choose this option then we will arrange insurance coverage with our approved provider once your application to study has been accepted. The cost for this is in addition to your fees and is listed separately on your offer documentation.

About our insurance policy

Students enrolled in NMIT are automatically covered by the [Studentsafe Inbound Learners\(external link\)](#) Platinum policy as part of a group scheme once you have confirmed your enrolment. Any international student enrolling at NMIT is eligible for this insurance. You can also choose a plan to cover your partner or family. Conditions may apply.

Record of cover

You will be sent a Record of Cover once your student details have been confirmed and premium is paid and these are sent to Allianz Global Assistance. These will be emailed to you and we recommend that you keep them in a safe place.

NMIT insurance is arranged by Marsh Limited in association with Allianz Global Assistance.

Documentation

[Insurance Brochure\(external link\)](#)

[Policy wording\(external link\)](#)

[Learn more about making a claim\(external link\)](#)

[Download claim form\(external link\)](#)

Pre-existing medical conditions

The Studentsafe Inbound Learners policy does not automatically cover pre-existing medical conditions. A pre-existing condition is a medical or physical condition that you had before you enrolled in the plan and can extend to conditions you were aware of but did not seek treatment for. Cover can be arranged in certain circumstances by completing a medical assessment form. An additional premium will be charged if cover is approved.

[Download a Medical Assessment Form\(external link\)](#)

Specified High Value Items

For any baggage items that are worth more than the policy item limit of \$2,500 (Platinum) and \$2,000 (Essentials) you can extend the cover and specify the item on your policy. An additional premium will be charged to specify an item and you should insure it for the indemnity or current value of the item.

These items can be specified on your policy by downloading and supplying a [Specified High Value Items Form\(external link\)](#).

I already have insurance

You can choose to arrange your own insurance, however you are required to provide a copy of the **Certificate of Insurance and Schedule** (in English) to us when you apply to study. Your insurance details will be assessed by our provider to ensure it complies with the minimum standards of cover.

Your insurance policy must:

- Cover you from date of departure from your home apply while you are in transit and continue for the period of your enrolment/visa dates,
- Comply with the requirements set out in the [Code of Practice for the Pastoral Care of International Students\(external link\)](#).

Support

Frequently asked questions about **Insurance**

- [What if I become pregnant?](#)
- [How do I make an insurance claim?](#)
- [What medical and travel insurance do I need?](#)