



# Minimum Requirements for Study

The following table details the minimum insurance cover requirement for students. These requirements are valid from 1 June 2006

The insurance commences on the day the student begins their travel

The insurance applies whilst the student is in transit

The insurance applies 24 hours a day for the total period of travel overseas

The insurer must provide emergency 24-hour, 7 day per week cover

Any excess or co-insurance must not exceed NZ\$1000

The insurer (or re-insurer) is a reputable and established company with substantial experience in the travel insurance business.

The credit rating must be no lower than:

- BBB from Standard and Poors; or
- B+ from A M Best

Insurer without a credit rating will not be approved

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)