

INSURANCE

It would be nice to think that you will never get sick, never have an accident and never break or lose something valuable. Sadly, life is not quite like that. Accidents do happen and people, even young, healthy people like you, can get sick.

All International Students must have appropriate insurance which covers medical costs and personal property. You or your parents may wish to purchase insurance before you leave home. If you do so, you must provide the school with details in English of the insurance cover you have.



However, the school can arrange insurance for you. The cost of insurance will be included in the fees invoice you will be sent when you apply to enrol at William Colenso College. The insurance company the school uses is Uni-Care. You can check out details of the cover on the company website:

www.uni-care.org

If the school is not informed that insurance has already been arranged then a Uni-Care policy will be purchased before you arrive in New Zealand. It will cover you while you travel from your home country to New Zealand and also while you are on the return journey.

You will be covered for most medical expenses. Some conditions you may have had before you left home will not be covered. The company website mentioned above will have all the details.

To find out more about New Zealand's public health services, you can check out their website: www.health.govt.nz

If you have an accident while you are in New Zealand most of the medical costs will be covered by the Accident Compensation Corporation (ACC). Your own insurance should cover any further medical costs caused by the accident. For more information about ACC go to their website: www.acc.co.nz



Personal items such as computers, cameras, cell phones, etc. will also be covered for loss or breakage. It is a good idea to bring 'proof of ownership' of such items with you – a receipt or the original box might do.

If you purchase items like this in New Zealand, keep the receipt in a safe place. It will make lodging a claim if you lose the item much easier. You can discuss any insurance matters with the International Director or International Dean.