Policy title	Category
International Student Insurance Requirement	Academic Affairs Business Office Student Life
Owner Office of Global Engagement	**Approved by** Ad Council

Purpose of this policy

All international students with F-1 or J-1 student visas registered for classes at NWU are required to have health insurance that includes the benefits (*) below.? The NWU Office of Global Engagement must receive proof of student's health insurance and its benefit information?at least 30 days prior to the program start date.?

Policy statement

**Required Insurance Benefits*

- Medical benefits of at least $100,000 per accident or illness; and
- Repatriation of remains in the amount of $25,000; and
- Expenses associated with medical evacuation of the international student to his or her home country in the amount of $50,000; and
- A deductible not to exceed $500 per accident or illness.

Furthermore, the insurance corporation underwriting the insurance policy must meet or exceed the following ratings:

1. an A.M. Best rating of 'A-'; OR
2. an Insurance Solvency International, Ltd. (ISI) rating of 'A-'; OR
3. a Standard & Poor's claims-paying ability rating of 'A-'; OR
4. a Weiss Research, Inc. rating of 'B+'

Insurance coverage backed by the full faith and credit of the student's home country's government meets this requirement.

An insurance policy secured to fulfill the requirements of this section:

- May require a waiting period for pre-existing conditions that is reasonable as determined by current industry standards;
- May include provisions for co-insurance under the terms of which the international student may be required to pay up to 25% of the covered benefits per accident or illness; and?
- Must not unreasonably exclude coverage for perils inherent to the activities of the NWU programs in which the international student participates.

Last revised date