

Policy title International Student Insurance Requirement Policy	Category 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.

