



## Overseas Student Health Cover Policy

**POLICY NUMBER:** NC18-PP031

**RESPONSIBILITY:** MANAGING DIRECTOR

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#### 1. Purpose

All overseas students are required by law to have Overseas Student Health Cover (OSHC) prior to approval of their Australian student visa application. Students are required to obtain this cover prior to entry into Australia and are to be covered from the day they arrive in Australia until the end of the issued VISA.

#### 2. Scope

This policy applies to all Students who are making application to, or commencing study with, West Australian Institute of Further Studies Pty Ltd (WAIFS) apart from the exceptions noted below.

#### 3. Policy Statement

As a condition of an international student visa in Australia, the Australian Government requires students to have Overseas Student Health Cover (OSHC).

OSHC provides medical and hospital insurance in Australia. Students must not arrive in Australia before their OSHC starts. If an international student is in Australia and does not have adequate health insurance, they are in breach of [visa condition 8501](#).

International students need OSHC coverage for the duration of their visa. To find out the length of coverage required, refer to student <https://immi.homeaffairs.gov.au/visas/getting-a-visa/visa-listing/student-500/length-of-stay>.

##### 3.1 WAIFS ARRANGED HEALTH COVER

*OSHC is a requirement of the Australian government for all international student visa holders. There are a limited number of suppliers of OSHC to international students in Australia and all are approved by the Australian Government to do so.*

WAIFS does not warrant the services of any OSHC provider and does not guarantee the quality of service or value for money of any OSHC provider. WAIFS is simply assisting students to obtain their OSHC in a streamlined manner at enrolment. WAIFS has no responsibility whatsoever, howsoever arising in relation to OSHC to the student and or their dependents.

As part of the application for enrolment at WAIFS, students are required to indicate whether they request WAIFS to arrange OSHC on their behalf.

WAIFS is able to provide OSHC through Allianz at a student's request, and will provide details of the associated fees and charges on the Letter of Offer.

Students are able to arrange OSHC for themselves and there are alternative OSHC providers to Allianz.

Students who request WAIFS to arrange OSHC on their behalf confirm that they understand and accept that WAIFS is not the provider of the OSHC and is not responsible for any matters related to the OSHC, howsoever arising. This includes, but is not limited to, any refunds/concerns/complaints/claims/issues of any kind relating to the OSHC provided by the OSHC provider to the student and or their dependants.



## West Australian Institute of Further Studies

If WAIFS arranges a student's OSHC coverage, WAIFS will provide the student with the following details:

- (i) the name of the health insurance provider
- (ii) the date that the OSHC policy starts and finishes
- (iii) the OSHC policy number
- (iv) The type of cover arranged (single/couple/family)

The student must ensure they are aware of the terms and conditions associated with their policy.

The student is responsible for ensuring all details of their OSHC are correct and WAIFS bears no liability for any errors contained therein. The student should pay attention to all details, including (but not limited to):

- (i) The names of the people covered by the OSHC (all names should be checked for accuracy)
- (ii) The dates of birth of all people covered by the OSHC
- (iii) The type of insurance selected – single/couple/family
- (v) The dates of the insurance i.e. the date it starts and the date it ends.
- (vi) Contact details for the student.

Any other details which are important for the student, their OSHC and their visa application.

Further details on Allianz OSHC can be found at: <https://allianzassistancehealth.com.au/en/student-visa-oshc/>

If, after visiting the website, a student still has queries/questions in relation to OSHC with Allianz, they should refer to the help centre at <https://allianzassistancehealth.com.au/en/student-visa-oshc/help-centre/> or call Allianz directly on 13 6742 from within Australia or +61 7 3305 8841 from overseas. You can also email Allianz at <https://allianzassistancehealth.com.au/en/helpcentre/contact-us/>

If a student is studying at more than one educational provider and both are arranging OSHC, the student must ensure that there is no gap between OSHC policies. This means that as one policy expires the next commences immediately.

If a student has a child born after their arrival in Australia - and they only have a single or couple's OSHC policy, the student must change their OSHC to a family policy at additional cost to ensure the child is covered by OSHC. If family members join a student in Australia after the student's initial arrival in Australia, the student must have OSHC to insure both themselves and the family member/s for the duration of all of their stays in Australia.

Students will not be able to obtain a valid Student VISA, if they do not have proof of OSHC.

### 3.2 STUDENT ARRANGED HEALTH COVER

As part of the Application for Enrolment students are required to indicate whether they will arrange their own OSHC cover. If the student is to arrange cover, they are required to provide WAIFS with all details in order to validate a Confirmation of Enrolment.

Students will not be able to obtain a valid Student VISA, if they do not have proof of OSHC.

## 4. Exceptions- No OSHC Required

An international student does not need OSHC if they are:

- a Norwegian student covered by the Norwegian National Insurance Scheme
- a Swedish student covered by Kammarkollegiet
- Belgian student covered under the Reciprocal Health Care Agreement with Australia.