

# St John's Anglican College

## Homestay Insurance Guidelines



Your home and contents insurance policy may not cover international students staying in your home, so please check this with your insurance provider.

Some providers offer homestay host insurance as an additional option to your cover.

Students and their families are responsible for insuring any valuable items they bring with them or buy in Australia.

All international students travelling on a student visa must have Overseas Student Health Cover (OSHC) for the duration of their stay here. When accessing medical treatment the student pays for the service and then applies for a refund for all or part of this expense depending on the service provided. It is important to note that not all medical expenses are covered by OSHC.

There are two types of insurances that affect international students in homestay:

- Public Liability Insurance
- Contents Insurance

A student in the home should be referred to as a 'non related resident'. When speaking with their Insurance Company the homestay host should ask to speak to a Supervisor or Team Leader (Home Underwriter Division) and record the person's name, time and date of the call. Please check with your insurer for the policy that best suits your situation.

St John's Anglican College requires that homestay hosts request a Certificate of Currency from their insurer to verify coverage for homestay risk management purposes. This Certificate must be provided to the Homestay Coordinator for attaching to the school's homestay provider file.

A copy of this policy must be provided annually, when renewed, and when making changes to existing policies.

### **Public Liability Insurance**

#### **Owner Occupied**

- All non-related residents are covered for public liability insurance. This is a compulsory part of any mortgage on a property and is a standard provision.
- If the homestay host owns their property outright they need to check that there is current home insurance cover.

#### **Rental Property**

As a tenant homestay host, there is an obligation to advise the landlord who will reside in the home.

If this is not done, then the landlord's insurance provider may not cover students for public liability.

If a student is injured and it is the fault of the homestay family - (e.g. fell through floorboards, slipped on wet floor left by homestay family) - the family is considered negligent and the student is fully covered.

If a student is careless, for example, electrocuted whilst changing a light bulb, the homestay family has no liability obligation and the student is still covered for public liability insurance.

It is the responsibility of international students and their families to insure any valuable items the student might bring with them to Australia. This can be arranged by taking out travel insurance for the duration of their travel to and from their home country. Particular items of value may need to be specified separately.

### **Contents Insurance**

- **Owner Occupied**

Students can ask their host to ascertain if they can be covered for theft of their belongings. Some insurance companies will do this under the following conditions;

When the name of the student is listed on the home contents policy, it can mean a higher premium in some circumstances depending upon the insurance company involved. Each time a student moves out and another student moves in, the policy has to be changed.

- **Rental Property**

There is no cover unless the homestay host has a contents policy and has listed their student's name on the contents policy of the home.

If the insurance company is unsure when referring to contents insurance for students, ask about their Shared House Contents Insurance Policy. This is advice from the Insurance Ombudsman of Australia.

If your insurance company does not cover you for Homestay for International Insurance, HomestayHost Insurance-plus are one company that offer policies for Homestay. Please visit their website at [www.homestayhostinsuranceplus.com](http://www.homestayhostinsuranceplus.com).

***Please note that the College has no affiliation with this company.***