Overseas Student Health Cover (OSHC)

As an international student in Australia, you are required to have Overseas Student Health Cover (OSHC) for the entire duration of your study in Australia. There are also other types of insurance which you may find useful.

International students undertaking formal studies in Australia, and their dependents (for example, spouses and children under 18 years old), must obtain OSHC. It includes cover for visits to the doctor, some hospital treatment, ambulance cover and limited pharmaceuticals (medicines). OSHC insurers can provide a range of different OSHC products. These may range from a basic product which covers only the compulsory minimum services to comprehensive products which cover, in addition to the compulsory minimum services, extra services as specified under the particular policy. You can find more information, including a list of the providers and average costs, on the Department of Health website.


Remember, the Department of Immigration and Citizenship requires overseas students to maintain OSHC for the duration of time they are in Australia. For further information please visit the Department of Immigration & Border Protection website.

Travel insurance

Australia has a very reliable travel industry, but cancelled flights, lost luggage or other unplanned issues can arise. If you are travelling with valuables or are on a travel schedule you have to meet, travel insurance can help cover any mishaps or missed flights. You can arrange travel insurance through a range of providers including travel insurance companies, airlines and travel booking companies.