## Riding the Dragon: Failing to Manage Risk in Homestay Accommodation

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Homestay accommodation is intended to provide a safe, secure and cost effective form of accommodation for international students. Homestay is positioned as a cultural exchange between a local host individual or family and a visiting international student. The student lives as a guest in the host's family home. Unlike other accommodation options, Homestay students don't need to pay a bond, sign a lease or search for a property themselves. In return for a weekly fee, students are provided with a furnished room to study and rest in, as well as a supportive family environment and home to live in.

Despite the appeal of Homestay, the number of international students opting for this form of accommodation is unknown. There is no specific legislative framework to govern the industry or ensure minimum standards for Homestay providers or hosts. The management of risk and insurance protection for education providers, Homestay providers, hosts and students is little researched and often misunderstood. As is applicable in any form of business, the Homestay provider should have in place relevant insurances. An education services provider who hires or contracts a Homestay provider should ensure the Homestay provider is adequately covered by insurance.

This paper presents the findings of recent research into current insurance practice in Homestay. Results of a survey of education and Homestay service providers in New South Wales reveals that few, if any, adequately appreciate or manage Homestay insurance risk. The findings offer an interpretative frame for assessing and managing insurance risk in Homestay accommodation. In practice, education and Homestay providers, and hosts, need to work in concert to manage this risk.

## **Key Words**

compliance consumer satisfaction Homestay insurance international students student support

## **Speaker Biography**

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