

# Tower Insurance Climate Change Scholarship – 2026



THE UNIVERSITY OF  
**WAIKATO**  
*Te Whare Wānanga o Waikato*

The Tower Insurance Climate Change Scholarship was established in 2021 through the generous donation of Tower Insurance. In recent years, climate change has become an urgent issue impacting Tower's customers and their communities. To support climate action, Tower has aligned its business interests with wider community interests and taken a lead on informed dialogue about sustainability and the changing climate. Up to three \$5,000 scholarships will be awarded each year (2022-2027) to undergraduate students enrolled in the second year or above in the Bachelor of Climate Change. Tower may also offer learning opportunities for the successful students, including the potential for an internship.



## 1. Purpose

- 1.1. The Scholarship provides financial support and learning opportunities for Bachelor of Climate Change students with one of six majors who are in the second year or above of their degree-programme.

## 2. Eligibility and Selection Criteria

### 2.1. To be eligible for consideration, applicants must:

- 2.1.1. be enrolled full time (i.e., in 120 points) in a Bachelor of Climate Change at the University of Waikato and be majoring in one of the following subjects:
  - a) Data Analytics
  - b) Earth Sciences
  - c) Ecology and Biodiversity
  - d) Environmental Planning
  - e) Environmental Sciences
  - f) Strategic Management
- 2.1.2. have completed at least 120 points of study towards a Bachelor of Climate Change at the University of Waikato.
- 2.1.3. be eligible for domestic fees status (i.e., be a New Zealand Citizen, NZ Permanent Resident, NZ Resident Visa Holder, or Australian Citizen/Permanent Resident domiciled in NZ) **or** be an international student from any South Pacific nation as defined in the [UN Coastal States of the South Pacific](#) (excluding Australia).

- 2.2. Previous recipients of this Scholarship **are not eligible** to apply.

### 2.3. Selection is based on:

- 2.3.1. academic Merit.
- 2.3.2. the applicant's reasoning and ability to articulate what they think the impacts of climate change and sustainability is and will be on the insurance industry.
- 2.3.3. Preference may be given to domestic students of Māori and/or Pacific Island descent as well as international Pacific citizens of any South Pacific nation as defined in the [UN Coastal States of the South Pacific](#) (excluding Australia).

2.4. **To maintain eligibility** throughout the tenure of the scholarship recipients must:

2.4.1. remain enrolled as per clause 2.1.1.

2.4.2. achieve an A- grade-point-average (GPA) or above in A Trimester.

### 3. Value, Tenure and Awarding

3.1. The Scholarship has a value of **\$5,000** and will be paid in two equal instalments:

3.1.1. **\$2,500** will be paid directly to the recipient as soon as practicable after the acceptance of the scholarship or the withdrawal date of A Trimester (whichever is later).

3.1.2. **\$2,500** will be paid directly to the recipient after the withdrawal date of B Trimester, conditional on maintaining eligibility as per Clause 2.4..

3.2. Recipients who are enrolled in the third and final year of their Bachelor of Climate Change degree are expected to be part of the group hosted by Tower Insurance for CLIMT301 – Climate Change Mitigation: Multidisciplinary Group Project. This will be coordinated by the paper convenor for CLIMT301.

3.3. Recipients may be offered learning opportunities with Tower Insurance, subject to availability, and these will be offered directly by members of Tower Insurance.

3.4. The Scholarship has a tenure of one year.

3.5. The successful applicant will be advised of the offer of a Scholarship via their MyWaikato portal and must accept the offer by the prescribed date or the offer will lapse.

3.6. In accepting the Scholarship, the recipient will be deemed to have:

3.6.1. have read, understood, and accepted the conditions of the Scholarship, and the [Scholarships Policy](#).

3.6.2. agreed to participate in any publicity concerning the Scholarship arranged by the University of Waikato and/or the Donor.

3.6.3. agreed to be contacted directly by members of Tower Insurance and /or staff from the University of Waikato Development Office.

### 4. Application

4.1. The closing date for online applications is **1 April each year**

4.2. As part of the online application process, each applicant must provide information on the following within the online application form:

4.2.1. What they think the impact of climate change and sustainability is and will be on the insurance industry.

4.2.2. Their intention to use their degree in climate change upon graduation.

4.2.3. Any financial circumstances that are relevant.

4.2.4. Any other information that may be of relevance to the Selection Panel.

4.3. As part of the application process, the candidate must also:

**4.3.1.** upload an essay discussing, in at least 600 words, the various ways the insurance industry in Aotearoa will be affected by climate change.

**4.3.2.** request the submission of a confidential reference from someone who can attest to their character. **This may not be an immediate member of their family.**

## **5. Selection Panel**

- 5.1. The Selection Panel will comprise the Chair of the Scholarships Committee (or nominee) in the Chair, an academic staff member teaching in the Bachelor of Climate Change degree programme (appointed by the Chair of the Scholarships Committee), and a representative of Tower Insurance, nominated by the CEO of Tower Insurance.
- 5.2. The Selection Panel may refrain from making a decision if it finds no candidate of sufficient merit.
- 5.3. The Selection Panel's decisions are final and no further correspondence will be entered into following the selection meeting.

## **6. Other Conditions**

- 6.1. The Scholarship may be held in conjunction with any other scholarship, award or prize, unless the conditions of the other award preclude this.
- 6.2. If a recipient is in receipt of a student allowance, another scholarship, or any type of financial assistance, it is their responsibility to check their entitlement to other income and any tax implications.
- 6.3. Should a recipient withdraw from any papers without adding sufficient papers to maintain an overall enrolment in a minimum of 120-points for the academic year, the University may ask for the Scholarship to be repaid.
- 6.4. Through the School of Graduate Research, the University monitors recipients' performance and reserves the right to impose further conditions where a recipient's performance is unsatisfactory.
- 6.5. The Scholarships Committee may terminate this Scholarship at any time, and recoup any funds disbursed, if the holder withdraws from the University of Waikato, brings the Scholarship, University or Donor into disrepute<sup>1</sup>, or is otherwise not complying with the regulations governing the Scholarship and/or the University of Waikato. The holder of a Scholarship will have the right to appeal to the Scholarships Executive against any decision to terminate the award.  
Donor.
- 6.6. The Scholarships Committee has the power to amend or vary these regulations provided that there is no departure from the main purpose of the Scholarship.

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<sup>1</sup> See [Code of Student Conduct](#).