

SCHOOL STUDENT ACCIDENT INSURANCE



INSURER: AIG Australia Limited

POLICY NO: 2300107234

PERIOD OF INSURANCE: From: 4.00pm **31st October 2013** to 4.00pm **31st October 2014**
Both Local Standard Time



INSURED PERSONS: All registered full time Students of **Cooloola Christian College**

SUMS INSURED: As per Schedule of Events and Compensation

AGGREGATE LIMITS: \$10,000,000

SCOPE OF COVER: 24 hours, 365 days per year



SITUATION: Worldwide

PRINCIPAL EXCLUSIONS:

- Intentional self-injury or suicide
- Criminal or intentional illegal acts
- Training or participation in professional sports
- Air travel except as passenger in properly licensed aircraft
- Deliberate exposure to exceptional danger
- Driving or riding in any kind of race in or on any motor powered conveyance
- Sickness, disease or any kind of infection (except for Emergency Transport benefit)
- Pregnancy, childbirth or miscarriage
- Sexually transmitted disease, AIDS or HIV infection
- Medical expenses prohibited by law and Medicare GAP expenses
- Non-Medicare Medical Expenses which are recoverable from other sources
- War/Nuclear Risks
- Radioactive contamination or radioactivity



POLICY WORDING

AIG Independent Schools Insurance Package Policy Wording

What can we claim for?

The policy has been designed to protect students Worldwide for 24 hours a day, 365 days a year, against Injury (as defined by the policy) – which means any injury to the body of an insured person caused by an accident which occurs during the period of insurance and which results in any of the events specified in the policy, but does not include any condition which is also a sickness or disease.

Benefits listed in the following Schedule of Events and Compensation have been designed to protect students against a broad range of exposures and situations.

An area that can sometimes cause some confusion relates to item 32 - Non-Medicare Medical Expenses.

What does this mean?

Non-Medicare Medical Expenses means expenses that are NOT:

- subject to any full or partial Medicare rebate, nor
- recoverable by you or by an insured person from any other source, nor
- prohibited by Law (Private Health Insurance Act 2007)

and are incurred within twenty four (24) calendar months of an insured person sustaining injury.

Any other aspects that require clarification should be referred to Willis Ed or by reference to the insurance policy document held by the school.

SCHOOL STUDENT ACCIDENT INSURANCE

Student Accident Claims are managed by the insurer AIG Australia Limited

Completed claim forms and supporting documentation should be submitted, **preferably by email**, to the following address – **Please keep a copy of documents submitted:**

Email: WillisPA@aig.com

WEBSITE WITH FAQ

Please refer to our website for additional information and FAQ's

www.willis.com.au/studentaccident



Please Note (in relation to Non Medicare Medical and Dental Expenses):

- ü Before returning the completed claim form with attachments all invoices must be presented to Medicare and/or Private Health Fund, or other applicable insurance (Registered Club or Association) before you present the invoices to the Student Accident insurer, AIG.
- ü Health Insurance Act (Cth) 1973 prevents insurers from paying medical expenses which are subject to full or partial rebate from Medicare, including the Medicare Gap.
- ü Legislation (Private Health Insurance Act 2007) means that insurers can only pay Non-Medicare Medical Expenses (including Dental Expenses) resulting from injuries to Students who are:
 - ü Taking part in organised sporting and youth activities
 - ü Participating in activities organised and supervised by the school
- ü The Policy provides cover for expenses incurred for a period of 24 months from the date of the accident / injury.

Please keep a copy of all documents submitted



SCHEDULE OF EVENTS AND COMPENSATION – OPTION 1

Please refer to Combined Product Disclosure Statement and Policy Wording for details		The Compensation Each Insured Person – Option 1
The Events Injury as defined, resulting in:		
1.	Permanent Quadriplegia	750,000
2.	Permanent Paraplegia	750,000
3.	Death	50,000
4.	Permanent Loss of Independent Existence	750,000
5.	Permanent Total Loss of Entire Sight of Both Eyes	350,000
6.	Permanent Total Loss of Entire Sight of One Eye	150,000
7.	Permanent Total Loss of use of two Limbs	300,000
8.	Permanent Total Loss of Speech	100,000
9.	Permanent Total Loss of use of one Limb	150,000
10.	Permanent Total Loss of Hearing in both Ears	150,000
11.	Permanent Total Loss of Hearing in one Ear	50,000
12.	Permanent Total Loss of use of four Fingers and Thumb of either Hand	80,000
13.	Permanent Total Loss of use of four Fingers of either Hand	50,000
14.	Permanent Total Loss of use of one Thumb of either Hand	
	14.1 Both Joints	30,000
	14.2 One Joint	15,000
15.	Permanent Total Loss of use of Fingers of either Hand	
	15.1 Three Joints	50,000
	15.2 Two Joints	20,000
	15.3 One Joint	10,000
16.	Permanent Total Loss of use of Toes of either Foot	
	16.1 All – one Foot	20,000
	16.2 Great – both Joints	15,000
	16.3 Great – one Joint	10,000
	16.4 Other than great, each Toe	5,000
17.	Shortening of Leg by at least 5cm	10,000
18.	Fractured Leg or Knee Cap with Established Non-Union	20,000
19.	Third degree burns and/or resultant disfigurement due to fire or chemical burns which extend to more than 40% of the entire body	350,000
20.	Permanent Partial Disability not otherwise provided for under Events 4-19 inclusive and 23-25 inclusive.	Such percentage of the maximum compensation which corresponds to the percentage reduction in whole bodily function as certified by not less than two (2) legally qualified medical practitioners one of whom shall be the insured persons' treating doctor and the other shall be nominated by us. In the event of a disagreement between them, a third legally qualified medical practitioner's opinion shall be obtained and the percentage awarded shall be the average of the three options
21.	Bed Care Patient benefit for a period of more than 24 hours as a result of Injury Aggregate Period of this Benefit is up to 52 weeks	550pw and part there of – pro rata
22.	Injury Assistance Benefit – In the event of an Insured Persons suffering Temporary Total Disablement, we will reimburse Domestic Help and Child Minding Services and/or Extra Public Transport Expenses certified as necessary by the Insured Persons' legally qualified and registered medical practitioner. Elimination Period is 7 days per Injury. Aggregate Period for this Benefit is up to 52 weeks.	Up to 350pw
23.	Injury as defined resulting broken and/or fractured bones of the	
	(a) Finger or Toe (each)	200
	(b) Hand or Foot	200
	(c) Arm, Elbow, Wrist, Leg, Ankle or Knee	
	(i) simple fractures	500
	(ii) compound or complicated factures	1,000
	(d) Collarbone	500
	(e) Breastbone	500
	(f) Rib (each)	200
	(g) Shoulder, Cheekbone or Nose	500
	(h) Jaw	500
(i) Skull, Pelvis, Hip, Vertebrae of the Neck or Spine	3,000	
	The maximum amount payable any one Injury is	75,000
24.	Internal Injuries	
	(a) Torn ligament or ruptured internal organ	2,000
	(b) Knee reconstruction	2,500

SCHEDULE OF EVENTS AND COMPENSATION – OPTION 1

The Events Injury as defined, resulting in:	The Compensation Each Insured Person – Option 1
25. Injury as defined resulting in a dislocation of the: (a) Hip (b) Knee (c) Shoulder Blade (d) Collarbone or Jaw (e) Ankle, Elbow or Wrist	500 250 250 250 150
26. Dental Expenses Benefit – Second Teeth (except where such payment is prohibited by law) 100% of the actual cost incurred for loss of teeth or crowning of damaged teeth with cast metal or porcelain or similar restorations, provided that this occurs within 24 calendar months from the date of Injury to permanent or second teeth (No cover is provided for milk or first teeth, dentures or fillings) The maximum amount payable for any one Injury is:	Up to 5,000
27. Dental Cash Benefit – Milk Teeth Lump sum payment, provided the Event occurs within 24 calendar months from the date of Injury to milk or first teeth	100 per tooth
28. Student Tutoring Expenses Benefits Elimination Period is 7 days per Injury Aggregate Period for this Benefit is up to 52 weeks	Up to 350pw
29. Fee Relief – Following the death by Injury of the Insured Persons' parent, guardian or Benefactor, we will pay lump sum Education Fund	15,000
30. Overseas Medical Expenses Benefit Excess each and every loss is \$Nil	7,500
31. Emergency Transport Benefit (due to Injury or illness)	5,000 maximum per Injury or Illness
32. Non-Medicare Medical Expenses, (except where such reimbursement is prohibited by law) 100% of the actual cost incurred after deduction of the Policy Excess to the maximum amount specified. Excess each and every loss is \$Nil. Please refer to Events 26 for Dental Expenses Benefit	7,500 maximum per Injury
33. Clothing (including spectacles and/or Sports Equipment. We will pay for clothing (including spectacles) worn and/or Sporting equipment being used by the Insured Person that has been lost or damaged in the course of an Injury or in the course of treating the Injury.	500 per Injury
34. Psychological Trauma Expenses We will pay for psychological trauma expenses incurred as a result of an Insured Person suffering a Temporary Total Disablement caused by a Traumatic Event provided: (a) the temporary total disablement occurs as a result of a sudden Traumatic Event; and (b) such Insured Person is under the continuous care of a legally qualified registered psychiatrist or psychologist who is not the insured person or his/her family member; and (c) such Insured Person have remained in Australia during the claim period.	10,000 Any one event
35. Kidnap, Ransom and Extortion	300,000