

## SCHOOL STUDENT ACCIDENT INSURANCE POLICY SUMMARY AND CLAIM PROCEDURES



**INSURER:** AIG Australia Limited

**POLICY NO:** 2300107235 (*ISV Members*)

**PERIOD OF INSURANCE:** **From: 4.00pm 31st October 2015 to 4.00pm 31st October 2016**  
Both Local Standard Time



**INSURED PERSONS:** All registered full time Students of Cornish 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\* (except where restricted by Law) against Injury (as defined by the policy) – a physical injury caused by violent, external and visible means which occurs fortuitously whilst this insurance is in force and which results solely and directly and independently of any pre-existing conditions or other cause.

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 33 - **Non-Medicare Medical Expenses**.

### What does this mean?

The policy only responds to Non-Medicare Medical Expenses. This means any Medicare expense for which you receive full or partial Medicare rebate, is not covered by the policy due to Legislation. Medicare expenses can be identified with the Medicare Item Number.

Coverage provided for Non-Medicare Medical Expenses (i.e. Physiotherapy) are also restricted by Legislation (Private Health Insurance Act 2007) and means insurers can only reimburse expenses which are:

- incurred as a result of organised / supervised school activities, organised sporting and official youth activities.
- not recoverable by you or by an insured person from any other source, insurance scheme or plan, nor
- 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 CLAIM PROCEDURE

Student Accident Claims are managed by the insurer AIG Australia Limited. Claims forms can be obtained from your School or from the website below.

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](mailto:WillisPA@aig.com)

### WEBSITE WITH FAQ

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

[www.willis.com.au/studentaccident](http://www.willis.com.au/studentaccident)



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

- ✓ 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. All Medicare items will be identified by an Item Number. **Medicare Expenses should not be submitted as part of your claim.**
- ✓ Before returning the completed claim form with attachments all **Non-Medicare Medical Expenses** and invoices must be presented to your Private Health Fund, or other applicable insurance (Registered Club or Association) before you present the invoices to the Student Accident insurer, AIG.
- ✓ 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:
  - Taking part in organised sporting and official youth activities
  - Participating in organised / supervised school activities
- ✓ 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

The Events - Injury as defined, resulting in:		Compensation each insured person –
		Option 1
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:	
	(a) to more than 20% of the entire body	250,000
	(b) 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	550 pw and part there of – pro rata

The Events - Injury as defined, resulting in:		Compensation each insured person –
		Option 1
22	<p>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.</p> <p>Elimination period is 7 days per Injury.</p> <p>Aggregate period for this benefit is up to 52 weeks.</p>	Up to 350pw
23	<p>Injury as defined resulting broken and/or fractured bones of the</p> <p>(a) Finger or toe (each) 200</p> <p>(b) Hand or foot 200</p> <p>(c) Arm, elbow, wrist, leg, ankle or knee</p> <p>(i) simple fractures 500</p> <p>(ii) compound or complicated factures 1,000</p> <p>(d) Collarbone 500</p> <p>(e) Breastbone 500</p> <p>(f) Rib (each) 200</p> <p>(g) Shoulder, cheekbone or nose 500</p> <p>(h) Jaw 500</p> <p>(i) Skull, pelvis, hip, vertebrae of the neck or spine 3,000</p> <p>The maximum amount payable any one Injury is 75,000</p>	
24	<p>Internal Injuries</p> <p>(a) Torn ligament or ruptured internal organ 2,000</p> <p>(b) Knee reconstruction 2,500</p>	
25	<p>Injury as defined resulting in a dislocation of the:</p> <p>(a) Hip 500</p> <p>(b) Knee 250</p> <p>(c) Shoulder blade 250</p> <p>(d) Collarbone or jaw 250</p> <p>(e) Ankle, elbow or wrist 150</p>	
26	<p>Injury not covered elsewhere in this policy resulting directly in a surgical procedure for treatment of the injury</p>	1,500
27	<p>a) Dental Expenses Benefit – Second Teeth (except where such payment is prohibited by law) 100% of the actual costs 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)</p> <p>b) Dental Cash Benefit for Second Teeth - whereby cover cannot be legally provided under 27(a) Dental Expenses Benefit</p> <p>(i) Injury resulting in loss of teeth or crowning of damaged teeth with cast metal or porcelain or similar restorations \$300 per tooth</p> <p>(ii) Injury resulting in chipped or broken teeth \$150 per tooth</p> <p>Compensation is only payable under one of events 27(a) or 27(b) per Injury.</p> <p>Where we can legally provide Dental Expenses Benefit – Second Teeth claims will be assessed under this benefit.</p>	<p>Up to 5,000</p> <p>up to a maximum of \$5,000</p>
28	<p>Dental cash benefit – milk teeth</p> <p>Lump sum payment, provided the Event occurs within 24 calendar months from the date of Injury to milk or first teeth</p>	100 per tooth
29	<p>Student tutoring expenses benefits</p> <p>Elimination period is 7 days per injury</p>	Up to 350pw

The Events - Injury as defined, resulting in:		Compensation each insured person –
		Option 1
	Aggregate period for this benefit is up to 52 weeks	
30	Fee Relief - Following death by injury of the insured person's parent, guardian or benefactor, we will pay the insured person's school tuition fees up to \$3,750 for Option 1 and \$5,000 for Option 2, per term for a maximum of four (4) consecutive terms while the insured person remains enrolled in a school between early learning and year 12 inclusive (Student Only)	15,000 maximum
31	Overseas medical expenses benefit Excess each and every loss is \$Nil	7,500
32	Emergency transport benefit (due to injury or illness)	5,000 maximum per injury or illness
33	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 27 for dental expenses benefit	7,500 maximum per injury
34	Clothing including spectacles and/or Sports Equipment. We will pay for clothing 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
35	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.	20,000 Any one event
36	Kidnap, ransom and extortion	300,000
37	Parent / Guardian Visitation - Insured Person is hospitalized for at least 24 hours due to an Injury	2,500
38	We will pay for the actual loss of Income of an Insured Person's parent or legal guardian who, on the advice of a registered medical professional, is required to care for the Insured Person following a covered Injury. Cover is only available for one parent/legal guardian per event. Elimination period is 14 days per injury	100% to up 1,500 per week for a maximum of 10 weeks

#### New South Wales

Level 16  
123 Pitt Street  
SYDNEY NSW 2000  
Tel: +61 2 9285 4000

#### Victoria

Level 4  
555 Bourke Street  
MELBOURNE VIC  
3000  
Tel: +61 3 8681 9800

#### Queensland

Level 1  
10 Eagle Street  
BRISBANE QLD 4000  
Tel: +61 7 3167 8500

#### South Australia

Level 1  
190 Flinders Street  
ADELAIDE SA 5000  
Tel: +61 8 8223 1200

#### Western Australia

Level 8  
191 St Georges Terrace  
PERTH WA 6000  
Tel: +61 8 9481 4455

#### Tasmania

Ground Floor  
85 Macquarie Street  
HOBART TAS 7000  
Tel: +61 3 6235 8500