



Aon's Student Accident Protection Plan Gold Plus

This information relates to an insurance plan that the school has in place to provide financial benefits to students and their family in the event of accidental injury. The cover is for any time the student is engaged in school or organised sporting activities, including travel to and from such activities.

Aon's Student Accident Protection Plan is an insurance arrangement that pays benefits for specific scenarios and incidents that may occur, such as quadriplegia and broken bones. It also offers additional benefits such as:

- Covering a child's tuition for four terms in the event of their parent or guardian's accidental death,
- Financial support for tutoring, should a student be absent from school for a prolonged period, and
- Providing clothing, hospitalisation and other out-of-pocket expenses that relate to an accident.

This sheet outlines the benefits paid as a result of accidents that may occur, it tells you how to make a claim should your child be injured and provides some explanation around additional benefits you may be entitled to, as well as what is not covered.

Over and above providing a quality education, your school is protecting your child's quality of life.



What is covered?

Essentially any accident resulting in the injuries set out below is covered.

| Insured events | Payment (\$) |
|---|---------------------------------------|
| SECTION 1 | |
| Permanent disabilities – In each case injury must be permanent | |
| Quadriplegia/paraplegia | 1,000,000 |
| Loss of mental powers | 1,000,000 |
| Sight of both eyes | 500,000 |
| Sight of one eye | 250,000 |
| Partial loss of sight of one or both eyes | 120,000 |
| Use of two limbs | 500,000 |
| Use of one limb | 300,000 |
| Loss of speech | 100,000 |
| Hearing in both ears | 400,000 |
| Hearing in one ear | 100,000 |
| Partial loss of hearing in one or both ears | 30,000 |
| Total loss of use of either hand | 125,000 |
| Loss of use of four fingers of either hand | 75,000 |
| Loss of use of one thumb of either hand | 50,000 |
| Loss of use of fingers of either hand | 50,000 |
| Total loss of use of the toes of either foot | 50,000 |
| ermanent disability not provided for above | insurer's discretion up to 75,000 |
| Broken or fractured bones | |
| Finger, toe, hand, foot or rib | 200 |
| Arm, elbow, wrist, leg, ankle or knee | 500 |
| Neck, skull, spine, pelvis or hip | 3,500 |
| All other breaks | 500 |
| Fractured leg or patella with established non-union | 20,000 |
| Shortening of the leg by at least 5 centimetres | 15,000 |
| The maximum amount payable for any one injury | 100,000 |
| Dislocation | |
| Hip | 500 |
| Knee, shoulder blade, collarbone or jaw | 250 |
| All other dislocations | 250 |
| Ligament and organ damage | |
| Ligament – knee, ankle, hip, spine, neck, shoulder | 3,000 |
| Organ – spleen, kidney, liver, lung, heart | 3,000 |
| Death | |
| Death as a result of injury | 50,000 |
| Dental | |
| Permanent or second teeth (per tooth) | 300 |
| Milk or first teeth (per tooth) | 100 |
| Crowning of damaged teeth (per tooth) | 300 |
| Other damage (per tooth) | 50 |
| Maximum amount payable for any one accident | 5,000 |
| Burns | |
| 40% of the entire body or greater | 500,000 |
| Between 20% and 40% of the entire body | 175,000 |
| Out of pocket expenses | |
| Home help, Student home tutorial, Extra travel | 450 per week per benefit |
| Other benefits | |
| Fee relief | 20,000 |
| Non-Medicare expenses | 100% of incurred expenses up to 8,000 |
| Bed care patient | 750 per week |
| Emergency rescue | 7,500 per accident per student |
| Clothing, educational and/or sporting equipment | 500 per accident per student |
| Parent/guardian visitation | 2,500 |
| SECTION 2 | |
| Kidnap and ransom/extortion and personal assets | 300,000 |
| SECTION 3 | |
| Psychological trauma counselling | 20,000 |

Are there exclusions?

Like all insurance contracts, this one has some exclusions. In summary, these are:

- War, civil war, invasion, insurrection, revolution, use of military power or usurpation of government or military power
- Intentional use of military force to intercept, prevent, or mitigate any known or suspected terrorist act
- Any terrorist act
- The student being a pilot or crew member of any aircraft, or engaging in any aerial activity except as a passenger in any properly licensed aircraft
- Deliberately self-inflicted injury
- Sexually transmitted disease, or Acquired Immune Deficiency Syndrome (A.I.D.S.) disease or Human Immunodeficiency Virus (H.I.V.) infection
- The student engaging in professional sport
- Suicide
- Pregnancy, childbirth or miscarriage

Medicare medical expenses

Student Accident policies and other types of general insurance are not permitted by law to cover medical expenses that fall under Medicare nor the difference between the actual expense incurred and the Medicare rebate (commonly known as the 'Medicare Gap').

Medical expenses that do not fall under Medicare are likely to be claimable. Please see the first page of the Claim Form under 'Claims Procedure' for more information.

Should an accident occur, how do I make a claim?

While your first priority is your family, this Plan provides you the reassurance that other matters, such as the financial implications, are not an added burden. Should the need arise to make a claim you should:

- Complete the School Student Accident Claim Form and have the school's principal or registrar complete the bottom section
- Have a doctor complete the Medical Practitioner's Statement, then
- Send both forms to the addresses shown on the forms.

[Student Accident Medical Practitioners Statement](#)

[Student Accident Claim Form](#)

Should you have questions while the claim is being reviewed, your school can provide you a contact at Aon.

Please be aware that this sheet is written expressly for parents and guardians of students enrolled and attending our school. Insurance policies are complex legal contracts and this information is only intended as a ready reference to parents. If you would like more information, the school can provide you with a copy of our policy or alternatively, give you the name of a person at Aon who you can call.

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