



Be the school of choice for parents
with Aon's Student Accident
Protection Plan –
Gold and Gold Plus

Only \$3.45 Extra per student provides an additional \$250,000 in benefits

Gold Plus delivers all the features of Gold, plus increased benefits across most of the insured permanent disabilities including:

- Quadriplegia/paraplegia cover increased from \$750,000 to \$1 million
- Partial loss of sight from \$65,000 to \$120,000
- Loss of hearing in both ears from \$150,000 to \$400,000

Other increased benefits include burns to 40 per cent of the body from \$320,000 to \$500,000 and fee relief from \$15,000 to \$20,000.

Parents choosing a school for their child are often overloaded with information about potential choices. With Aon's Student Accident Protection you can assure parents that over and above providing a quality education, your school is helping to protect a student's quality of life.

Student accidents do happen

Aon's claims statistics show that student accidents are not just a possibility but a reality. Last year more than 1,500 claims were paid by our insurer.

While the most common claims are for broken or fractured bones, it is claims for life-changing injuries, including quadriplegia, paraplegia, blindness and major burns, where having Student Accident insurance really makes a difference. Unfortunately, the statistics also show that these terrible injuries do occur, year after year.

Your school looks after students and families in their time of need.

Legal liability claims for personal injury to students can take more than a decade to settle, with ongoing expenses for treatment, rehabilitation and day-to-day care, possibly for the rest of the child's life.

For an annual fee from as little as \$8.50 per student, your school can respond effectively to an accident by providing monetary relief to assist parents with hospital fees, and other expenses related to the accident.

Features of Aon's Student Accident Protection Plan

Top disability benefits where the money is needed

Aon has designed our Student Accident Protection Plan to provide major benefits where the money is needed most. For example, the benefit payable for quadriplegia/paraplegia is \$1.25 million under the Platinum level of cover, \$1 million under Gold Plus and \$750,000 for Gold.

Cover includes one term before or after enrolment

Sometimes a child participates in an activity before or after they are an official student of a school e.g. an orientation camp, or a year 12 student who has officially left the school may compete in a final sporting event. To provide for these situations, Aon covers students for one term at either end of their enrolment with a school, while they are participating in school activities.

When are students covered?

Students are covered while they are engaged in school or organised sporting activities, including travel to and from such activities. The exception is death cover which applies all the time.

Cover is automatically provided for exchange students without the need to notify the insurer or pay an additional premium.

Benefit for psychological trauma¹

Aon's trauma benefit provides up to \$20,000 per student to cover the cost of trauma counselling for students.

Benefits for burns to 20 per cent or more of the body

Most policies carry a burns benefit, but only for burns to at least 40 per cent of the body. Aon covers burns affecting from 20 per cent of the body.

Wide-ranging benefits

In addition to providing financial benefits for specific accidents, Aon's Student Accident Protection Plan provides:

- Cover for 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 away from school for a prolonged period
- Clothing, confinement to a bed and other out-of-pocket expenses that relate to an accident

100 per cent reimbursement of non-Medicare expenses incurred more than 12 months after the accident

Under most accident policies, non-Medicare medical expenses have to be incurred within 12 months of sustaining the injury to be covered. Our insurer will reimburse 100 per cent of non-Medicare medical expenses that occur 12 months or more after the accident (up to \$8,000 for Gold Plus); provided that a medical practitioner recommends the delay and the insurer is notified.

1. Covers the cost of counselling for students who suffer psychological trauma as a result of witnessing or being victim of a criminal act. This benefit is \$10,000 under the Gold plan and \$20,000 under Gold Plus.

Benefits comparison table

INSURED EVENTS	COVER TYPE-BENEFITS		
	Gold	Gold Plus	Platinum
SECTION 1 – ACCIDENTAL DEATH			
1. Death as a result of injury	\$50,000	\$50,000	\$50,000
SECTION 1 – PERMANENT DISABILITIES			
2. Quad-Paraplegia	\$750,000	\$1,000,000	\$1,250,000
3. Loss of Mental Powers	\$750,000	\$1,000,000	\$1,250,000
4. Sight of Both Eyes	\$350,000	\$500,000	\$1,000,000
5. Sight of One Eye	\$150,000	\$250,000	\$500,000
6. Up to 35 % Partial Loss of Sight of one or both eyes	\$20,000	\$40,000	\$65,000
7. Between 36% and 65% Partial Loss of Sight of one or both eyes	\$40,000	\$80,000	\$130,000
8. More than 66% Partial Loss of Sight of one or both eyes	\$65,000	\$120,000	\$200,000
9. Loss of use of 2 limbs	\$300,000	\$500,000	\$1,000,000
10. Loss of use of 1 limb	\$150,000	\$300,000	\$500,000
11. Loss of Speech	\$100,000	\$100,000	\$150,000
12. Loss of Hearing in both ears	\$150,000	\$400,000	\$750,000
13. Loss of Hearing in one ear	\$50,000	\$100,000	\$150,000
14. Up to 35 % Partial Loss of Hearing of one or both ears	\$5,000	\$10,000	\$32,500
15. Between 36% and 65% Partial Loss of hearing of one or both ears	\$10,000	\$15,000	\$65,000
16. More than 66% Partial Loss of hearing of one or both ears	\$15,000	\$30,000	\$100,000
17. Total Loss of use of either hand	\$80,000	\$125,000	\$250,000
18. Loss of use of 4 fingers of either hand	\$50,000	\$75,000	\$100,000
19. Loss of use of 1 thumb of either hand	\$30,000	\$50,000	\$100,000
20. Loss of use of fingers of either hand	\$50,000	\$50,000	\$50,000
21. Total loss of use of the toes of either foot	\$20,000	\$50,000	\$75,000
22. Permanent Disability not provided for above	Such percentage of \$75,000 as We in Our absolute discretion shall determine and being in Our opinion not inconsistent with the compensation provided under Permanent Disabilities		
SECTION 1 – BROKEN OR FRACTURED BONES			
23. Finger, Thumb, Toe, Hand, Foot or Rib	\$200	\$200	\$200
24. Arm, Elbow, Wrist, Leg, Ankle or Knee	\$500	\$500	\$500
25. Neck, Skull, Spine, Pelvis or Hip	\$3,000	\$3,500	\$5000
26. All other Breaks	\$500	\$500	\$550
27. Fractured Leg or patella with established Non union	\$20,000	\$20,000	\$20,000
28. Shortening of leg by at least 5cms	\$10,000	\$15,000	\$15,000
The maximum amount payable for any one injury under Broken bones	\$75,000	\$100,000	\$100,000
SECTION 1 – DISLOCATION			
29. Hip	\$500	\$500	\$500
30. Knee, Elbow, Shoulder blade, collarbone or Jaw	\$250	\$250	\$250
31. All other dislocations	\$150	\$250	\$250

INSURED EVENTS

COVER TYPE-BENEFITS

	Gold	Gold Plus	Platinum
SECTION 1 – LIGAMENT AND ORGAN DAMAGE			
32. Ligament – knee, ankle, hip, spine, neck, shoulder	\$2,000	\$3,000	\$3,000
33. All other ligament damage which has required surgery to repair	\$2,000	\$2,000	\$2,000
34. Organ – spleen, kidney, liver, lung, heart	\$2,000	\$3,000	\$3,000
The maximum amount payable for any one injury under ligament and organ damage	\$25,000	\$50,000	\$50,000
SECTION 1 – DENTAL			
35. Permanent or second teeth (per tooth)	\$300	\$300	\$350
36. Milk or first teeth (per tooth)	\$100	\$100	\$100
37. Crowning of damaged teeth (per tooth)	\$300	\$300	\$300
38. Other damage (per tooth)	\$50	\$50	\$150
Maximum amount payable under Dental for any one accident	\$5,000	\$5,000	\$5,000
SECTION 1 – BURNS			
39. 40% of the entire body or greater	\$320,000	\$500,000	\$800,000
40. Between 20% and 40% of the entire body	\$100,000	\$175,000	\$250,000
SECTION 1 – OTHERS			
41. Fee relief Up to	\$15,000	Up to \$20,000	Up to \$20,000
42. Non-Medicare expenses (including overseas medical expenses)	100% of incurred expenses up to \$7,500	100% of incurred expenses up to \$8,000	100% of incurred expenses up to \$10,000
43. Bed care patient expenses	Up to 750 per week maximum 52 weeks	Up to 750 per week maximum 52 weeks	Up to 750 per week maximum 52 weeks
44. Emergency Transport Rescue Expense	Up to 7,500 per accident per student	Up to 7,500 per accident per student	Up to 7,500 per accident per student
45. Clothing, educational and / or sporting equipment Expenses	Up to \$500 per accident per student	Up to \$500 per accident per student	Up to \$500 per accident per student
46. Parent / guardian visitation	Up to \$2,500	Up to \$2,500	Up to \$2,500
47. Air or Road Rage benefit	Up to \$2,500	Up to \$2,500	Up to \$2,500
48. Carjacking assault benefit	Up to \$2,500	Up to \$2,500	Up to \$2,500
49. Transport Expense	Up to \$2,500	Up to \$2,500	Up to \$2,500
50. Out of pocket expenses	Up to \$1,000	Up to \$1,000	Up to \$1,000
51. Emergency Home Help	250 per week per benefit max 52 weeks	250 per week per benefit max 52 weeks	250 per week per benefit max 52 weeks
52. Student Tutorial Costs	250 per week per benefit max 52 weeks	250 per week per benefit max 52 weeks	250 per week per benefit max 52 weeks
53. Independent Financial Advice	\$15,000	\$15,000	\$15,000
54. Accidental HIV Infection Benefit	\$30,000	\$30,000	\$30,000
SECTION 2			
Kidnap and ransom/extortion and personal assets	Up to \$300,000	Up To \$300,000	Up to \$400,000
SECTION 3			
Trauma Counselling benefit	Up to \$20,000	Up to \$20,000	Up to \$20,000