

**AON**

# Student Accident Protection Plan

Gold



# Overview

This information relates to an insurance plan the school has in place to provide financial benefits to students and their families in the event of accidental injury. The coverage 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
- Providing clothing, hospitalisation and other out-of-pocket expenses that relate to an accident

This document outlines the benefits paid as a result of accidents, explains how to make a claim should your child be injured and describes potential additional benefits — as well as what is not covered.

## What is Covered

Essentially, any accident resulting in the injuries listed below is covered.

Insured Events	Payment
<b>Section 1 – Accidental Death</b>	
1. Death as a result of injury	\$50,000
<b>Section 1 – Permanent Disabilities</b>	
2. Quadriplegia or paraplegia	\$750,000
3. Loss of mental powers	\$750,000
4. Loss of total sight of both eyes	\$350,000
5. Loss of total sight of one eye	\$150,000
6. Up to 35% partial loss of sight of one or both eyes	\$20,000
7. Between 36% and 65% partial loss of sight of one or both eyes	\$40,000
8. More than 66% partial loss of sight of one or both eyes	\$65,000
9. Loss of use of two limbs	\$300,000
10. Loss of use of one limb	\$150,000
11. Loss of speech	\$100,000
12. Loss of hearing in both ears	\$150,000
13. Loss of hearing in one ear	\$50,000
14. Up to 35% partial loss of hearing of one or both ears	\$5,000
15. Between 36% and 65% partial loss of hearing of one or both ears	\$10,000
16. More than 66% partial loss of hearing of one or both ears	\$15,000
17. Total loss of use of either hand	\$80,000
18. Loss of use of four fingers of either hand	\$50,000
19. Loss of use of one thumb of either hand	\$30,000
20. Loss of use of fingers of either hand	\$50,000
21. Total loss of use of the toes of either foot	\$20,000

Insured Events	Payment
22. Permanent disability not provided for above	Insurer's Discretion (up to \$75,000)
<p>We will pay such a percentage of the benefit shown, which corresponds to the percentage reduction in whole bodily function as certified by the Covered Person's treating Doctor and a Doctor appointed by Us. If the Doctor chosen by Us forms a contrary opinion to that of the Covered Person's treating Doctor, We will seek the opinion of a third independent Doctor, who will be appointed by mutual agreement between the parties and paid for by Us. In the event of a disagreement between all three (3) Doctors, the percentage reduction in whole bodily function will be the average of the three (3) opinions.</p>	
<b>Section 1 – Broken or Fractured Bones</b>	
23. Finger, thumb, toe, hand, foot or rib	\$200
24. Arm, elbow, wrist, leg, ankle or knee	\$500
25. Neck, skull, spine, pelvis or hip	\$3,000
26. All other breaks	\$500
27. Fractured leg or patella with established non-union	\$20,000
28. Shortening of the leg by at least five centimetres	\$10,000
The maximum amount payable for any one injury under broken or fractured bones	\$75,000
<b>Section 1 – Dislocation</b>	
29. Hip	\$500
30. Knee, elbow, shoulder blade, collarbone or jaw	\$250
31. All others	\$150
<b>Section 1 – Serious Sprain, Strain and/or Tear of a Ligament</b>	
32. Ligament – knee, ankle, hip, spine, neck, shoulder	\$2,000
33. All other ligament damage which has required surgery to repair	\$2,000
<p>We will only pay Event 32 or Event 33 once per injured site. For example, if you injure both your anterior cruciate ligament (ACL) and medial collateral ligament (MCL) in your knee in the same bodily injury, only one lump benefit under Event 32 is payable.</p>	
<b>Section 1 – Organ Damage</b>	
34. Organ – spleen, kidney, liver, lung, heart	\$2,000
<p>We will only pay Event 34 once per instance of bodily injury. For example, if you injure both your spleen and kidney in the same bodily injury, only one lump benefit under Event 34 is payable.</p>	
The maximum amount payable for any one injury under serious sprain, strain and/or tear of a ligament and organ damage	\$25,000
<b>Section 1 – Dental</b>	
35. Loss of permanent or second teeth (per tooth)	\$300
36. Loss of milk or first teeth (per tooth)	\$100
37. Crowning of damaged teeth (per tooth)	\$300
38. Other damage (per tooth)	\$50
The maximum amount payable for any one injury under Dental	\$5,000
<b>Section 1 – Burns</b>	
39. 40% of the entire body or greater	\$320,000
40. Between 20% and 40% of the entire body	\$100,000

Insured Events	Payment
<b>Section 1 – Other Benefits</b>	
41. Fee relief (accidental death only)	Up to \$15,000
42. Non-Medicare medical expenses (Institution and organised sporting activities only)	100% up to \$7,500
43. Bed care patient expenses	Up to \$750 per week; maximum 52 weeks
44. Emergency transport rescue expense	Up to \$7,500 per student, per accident
45. Clothing, educational and / or sporting	Up to \$500 per student, per accident
46. Parent / guardian visitation	Up to \$2,500
47. Air or road rage benefit	Up to \$2,500
48. Carjacking assault benefit	Up to \$2,500
49. Transport expenses	Up to \$2,500
50. Out-of-pocket expenses	Up to \$1,000
51. Emergency home help	\$250 per week, per benefit; max 52 weeks
52. Student tutorial costs	\$250 per week, per benefit; max 52 weeks
53. Independent financial advice	\$15,000
54. Concussion benefit	\$1,000
<b>Section 2</b>	
Kidnap, ransom, extortion and personal assets	Up to \$300,000
<b>Section 3</b>	
Trauma counselling benefit	Up to \$20,000

# More to Know

## 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
- 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
- Pregnancy, childbirth or miscarriage
- The student engaging in professional sport
- Deliberately self-inflicted injury
- Suicide

## What about 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'.

## What if I need more information?

This document 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 for parents. If you would like more information, the school can provide you with a copy of our policy or give you the name of a person at Aon you can call.

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

While your first priority is your family, this plan offers 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
- Send both forms to the addresses shown on the forms

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



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



## About Aon

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