AON

# Student Accident Protection Plan

## Platinum+ Plan with 24-7 Coverage

# 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 24 hours a day, seven days a week.[1]

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 |
|---|---|
| **Section 1 — Accidental Death** | |
| 1. Death as a result of injury | $50,000 |
| **Section 1 — Permanent Disabilities** | |
| 2. Quadriplegia or paraplegia | $1,250,000 |
| 3. Permanent and incurable insanity | $1,250,000 |
| 4. Loss of sight of both eyes | $1,000,000 |
| 5. Loss of sight of one eye | $500,000 |
| 6. Up to 35% partial loss of sight of one or both eyes | $65,000 |
| 7. Between 36% and 65% partial loss of sight of one or both eyes | $130,000 |
| 8. More than 66% partial loss of sight of one or both eyes | $200,000 |
| 9. Loss of use of two limbs | $1,000,000 |
| 10. Loss of use of one limb | $500,000 |
| 11. Loss of speech | $150,000 |
| 12. Loss of hearing in both ears | $750,000 |
| 13. Loss of hearing in one ear | $150,000 |
| 14. Up to 35% partial loss of hearing of one or both ears | $32,500 |
| 15. Between 36% and 65% partial loss of hearing of one or both ears | $65,000 |
| 16. More than 66% partial loss of hearing of one or both ears | $100,000 |
| 17. Total loss of use of either hand | $250,000 |
| 18. Loss of use of four fingers of either hand | $100,000 |
| 19. Loss of use of one thumb of either hand | $100,000 |
| 20. Loss of use of fingers of either hand | $50,000 |
| 21. Total loss of use of the toes of either foot | $75,000 |

[1]Other than non-Medicare medical expenses and psychological trauma counselling, which are limited to school or organised sporting activities.

| Insured Events | Payment |
|---|---|
| 22. Permanent disability not provided for above | Insurer's Discretion (up to $75,000) |
| Such percentage of $75,000 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. | |
| **Section 1 — Broken or Fractured Bones** | |
| 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 | $5,000 |
| 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 | $15,000 |
| The maximum amount payable for any one injury under broken bones | $100,000 |
| **Section 1 — Dislocation** | |
| 29. Hip | $500 |
| 30. Knee, elbow, shoulder blade, collarbone or jaw | $250 |
| 31. All others | $250 |
| **Section 1 — Serious Sprain, Strain and/or Tear of a Ligament** | |
| 32. Ligament — knee, ankle, hip, spine, neck, shoulder | $3,000 |
| 33. All other ligament damage which has required surgery to repair | $2,000 |
| 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. | |
| **Section 1 — Organ Damage** | |
| 34. Organ — spleen, kidney, liver, lung, heart | $3,000 |
| 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. | |
| The maximum amount payable for any one injury under serious sprain, strain and/or tear of a ligament and organ damage | $50,000 |
| **Section 1 — Dental** | |
| 35. Loss of permanent or second teeth (per tooth) | $350 |
| 36. Loss of milk or first teeth (per tooth) | $100 |
| 37. Crowning of damaged teeth (per tooth) | $300 |
| 38. Other damage (per tooth) | $150 |
| Maximum amount payable under dental for any one accident | $5,000 |
| **Section 1 — Burns** | |
| 39. 40% of the entire body or greater | $800,000 |
| 40. Between 20% and 40% of the entire body | $250,000 |

| Insured Events | Payment |
|---|---|
| **Section 1 — Other Benefits** | |
| 41. Fee relief | Up to $20,000 |
| 42. Non-Medicare medical expenses | 100% up to $10,000 |
| 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 or sporting equipment expenses | Up to $500 per student, per accident |
| 46. Parent or guardian visitation | Up to $2,500 |
| 47. Air or road rage | Up to $2,500 |
| 48. Carjacking assault | 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 |
| **Section 2** | |
| Kidnap, ransom | Up to $400,000 |
| **Section 3** | |
| Trauma counselling | 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
- Sexually transmitted disease, Acquired Immune Deficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV)
- 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.

**Cover Reduction Notice**
As of 1 March 2022, benefit 41, "fee relief," is only payable upon the accidental death of a parent or guardian. Cover will no longer apply to the sickness of a parent or guardian.

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