



Aon's Student Accident Protection Plan Gold

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 – Accidental Death	
1. Death as a result of injury	50,000
Section 1- Permanent Disabilities	
2. Quadriplegia / Paraplegia	750,000
3. Loss of Mental Powers	750,000
4. Loss of Sight of both eyes	350,000
5. Loss of 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
22. Permanent disability not provided for above	Insurer's Discretion (up to 75,000)
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	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 5 centimetres	10,000
The maximum amount payable for any one injury under Broken or Fractured Bones	75,000
Section 1- Dislocation	
29. Hip	500
30. Knee, Elbow, Shoulder Blade, Collarbone or Jaw	250
31. All others	150
Section 1- Serious Sprain, Strain and or Tear of a Ligament	
32. Ligament – knee, ankle, hip, spine, neck, shoulder -	2,000
33. All other ligament damage which has required surgery to repair	1,000

Insured Events	Payment
Section 1- Organ Damage	
34. Organ – spleen, kidney, liver, lung, heart	2,000
The maximum amount payable for any one injury under Serious Sprain, Strain and or Tear of a Ligament and Organ Damage	25,000
Section 1- Dental	
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
Section 1- Burns	
39. 40% of the entire body or greater	320,000
40. Between 20% and 40% of the entire body	100,000

Insured Events	Payment
Section 1- Other Benefits	
41. Fee Relief 4 terms for Accidental Death 2 terms for Death by Sickness	Up to 15,000
42. Non-Medicare Medical expenses, including overseas medical expenses, percentage of Incurred 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 equipment Expenses	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 Expense	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. Accidental HIV Infection Benefit	30,000
Section 2	
Kidnap, Ransom, Extortion and Personal Assets	Up to 300,000
Section 3	
Trauma Counselling Benefit	Up to 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
- 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.

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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