

AON

Student Accident Protection Plan

Protect Your Students' Quality of Life



Why is Student Accident Protection Important?

While no one likes to think about student accidents, Aon’s experience in the education sector shows that the majority of insurance claims by schools relate to injuries to students.

Typical causes of serious injury include rugby scrums, diving or falling into water, falling into campfires, striking objects while running and being hit by falling structures.

Injuries range from fractured fingers to quadriplegia, and the impact can resonate beyond the victim and their family, across the entire school community.

Stay Prepared for Accidents

One way your school can help look after students when they are injured is by investing in student accident insurance. This provides cash benefits for injuries ranging from broken bones to burns to permanent disabilities, as well as various out-of-pocket expenses related to an accident. The cost of the insurance is based on the level of benefits included and the number of students enrolled in your school.

Use a Small Investment to Make a Big Difference

When considering accident insurance, you need to look beyond the immediate cost of the accident to the ongoing expenses. 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.

With student accident insurance, 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.

From as little as \$17.50 per student, your school can make a difference to the effect an accident has on everyone – from the injured student and their immediate family to the broader school community.

Please see the benefits comparison table on page nine for a full listing of insured events and the benefits payable under each level of cover.

Built to Meet Your Needs

The Student Accident Protection Plan is available at three different levels:

| | |
|------------------|---|
| Platinum | Platinum is the top level of cover, providing extensive benefits for permanent disabilities, including \$1.25 million for quadriplegia or paraplegia. The cost for Platinum is \$29.72 per student. |
| Gold Plus | Gold Plus is an upgrade to Gold, providing increased benefits for an affordable \$23.74 per student. |
| Gold | Gold is the base level of cover, providing benefits for common injuries at just \$17.50 per student. |

Charges for all levels are inclusive of GST and Stamp Duty.



A quality education is an investment in a child’s future, providing students with the skills, knowledge and experience to make the most of their lives.

Schools also have a duty of care to provide their students with a safe environment to learn and grow.

Student Accident Protection Plan Features

Top Disability Benefits

Aon has designed the Student Accident Protection Plan and negotiated with insurers to provide major benefits for catastrophic injuries.

For example, the benefit payable for quadriplegia or paraplegia is \$1.25 million under the Platinum level of cover, \$1 million under Gold Plus and \$750,000 under Gold.

When Students are Covered

Students are covered only while they are engaged in school activities, including academic, cultural and sporting activities, and travel to and from such activities. Cover is automatically provided for exchange students without the need to notify the insurer or pay an additional premium.

Includes Activities Before Commencement and After Completion

Sometimes a child participates in an activity before they officially start school, such as an orientation camp. Or a year 12 student who has finished school may compete in a final sporting event. To provide for these situations, the Student Accident Protection Plan covers enrolled students while they are participating in school activities before commencement or after completion.

Benefit for Psychological Trauma

Some incidents can cause psychological trauma as well as physical injuries. Such trauma can affect both the victim and witnesses to the incident.

A trauma counselling benefit is included and provides up to \$20,000 per student who suffers psychological trauma as a result of witnessing or being a victim of a criminal act.¹

Better Benefits for Burns

Most personal accident policies carry a burns benefit, but only for burns that affect at least 40 percent of the body or more. This policy covers burns affecting 20 percent of the body and upward.

Wide-Ranging Benefits

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

- Cover for a child's tuition for up to four terms in the event of their parent or guardian's accidental death
- Financial support for tutoring should a student be unable to attend school for more than seven days due to a bodily injury
- Clothing, bed care, nursing and other out-of-pocket expenses where required following an accident

Post-Accident Coverage

Under some accident policies, non-Medicare medical expenses have to be incurred within 12 months of sustaining the injury to be covered.

In the case of children, medical practitioners often want to delay treatment, particularly surgery and dental reconstruction, until the body has developed further. Quite often the delay is in excess of 12 months, meaning that the usual policy conditions will exclude costs incurred for the delayed treatment.

The Student Accident Protection Plan will reimburse up to \$10,000 of non-Medicare medical expenses incurred 12 months or more after the accident, with up to 100 percent reimbursement² provided a medical practitioner recommends the delay and the insurer is notified. Some other accident policies only offer up to 80 percent reimbursement, leaving parents with more out-of-pocket expenses.

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.

¹ Psychological trauma benefit covers the cost of counselling for students who suffer psychological trauma as a result of witnessing or being a victim of a criminal act.

² Subject to policy limits.

What's the Difference Between Gold and Gold Plus?

Many of our valued Gold clients have told us they would like to increase their student cover benefits but do not have the financial capacity to move to the Platinum option.

So we developed Gold Plus, an upgrade that delivers all the features of Gold, plus increased benefits across most of the insured permanent disabilities including:

- Quadriplegia and 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 for burns to 40 percent of the entire body, from \$320,000 to \$500,000, and fee relief from \$15,000 to \$20,000.



Gold Plus offers increased benefits across most of the insured permanent disabilities.

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. Quadriplegia or paraplegia | \$750,000 | \$1,000,000 | \$1,250,000 |
| 3. Permanent and incurable insanity | \$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 two limbs | \$300,000 | \$500,000 | \$1,000,000 |
| 10. Loss of use of one 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 four fingers of either hand | \$50,000 | \$75,000 | \$100,000 |
| 19. Loss of use of one 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 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 | \$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 five centimeters | \$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 – Serious Sprain, Strain and or Tear of a Ligament | | | |
| 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. 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. | \$2,000 | \$2,000 | \$2,000 |
| Section 1 – Organ Damage | | | |
| 34. Organ – spleen, kidney, liver, lung, heart 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. | \$2,000 | \$3,000 | \$3,000 |
| The maximum amount payable for any one injury under serious sprain, strain and or tear of a 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 – Other | | | |
| 41. Fee relief - 4 terms for accidental death - 2 terms for death by sickness | Up to \$15,000 | Up to \$20,000 | Up to \$20,000 |
| 42. Non-Medicare 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 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 |
| 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 |

Application Form

School Details

Policy Period:

01 March 2023 to 01 March 2024

School:

Temple Christian College Inc

Number of Students:

1099

Address:

2 Henley Beach Road

Suburb:

Mile End

State:

SA

Postal Code:

5031

Current Insurance Cover Level

Gold + with Ambulance Extension

Insurance Cover

Restricted to School and School sanctioned activities

/

Unrestricted 24/7+ Cover

Platinum (\$29.72 per student)

Platinum + (\$54.89 per student)

Gold Plus (\$23.74 per student)

Gold Plus + (\$43.65 per student)

Gold (\$17.50 per student)

Gold + (\$31.64 per student)

Ambulance Extension 'Non-Accident Emergency Transport Cover' (\$4.15 per student)

At every level, charges are inclusive of GST and Stamp Duty.

Authorisation

Name:

Toshi Umehara

Title:

Business Manager

Signature:



Date:

20/2/23



About

[Aon plc](#) (NYSE: AON) exists to shape decisions for the better – to protect and enrich the lives of people around the world. Our colleagues provide our clients in over 120 countries and sovereignties with advice and solutions that give them the clarity and confidence to make better decisions to protect and grow their business.

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