



# 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 24 hours a day/seven days a week<sup>1</sup>.

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.



#### Cover Reduction Notice

As of 1st March 2022, Benefit 41 "Fee Relief" is only payable upon the Accidental Death of a Parent/Guardian. Cover will no longer apply for the Sickness of a Parent/Guardian.

1. Other than Non-Medicare Medical Expenses and Psychological trauma counselling which are limited to school or organised sporting activities only.

## What is covered?

Essentially any accident resulting in the injuries set out 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 / Paraplegia                                                  | 750,000                             |
| 3. Permanent and incurable insanity                                           | 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) |
| <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 5 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            | 1,000                               |

| Insured Events                                                                                                        | Payment |
|-----------------------------------------------------------------------------------------------------------------------|---------|
| <b>Section 1- Organ Damage</b>                                                                                        |         |
| 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  |
| <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<br>4 terms for Accidental Death                                                                                                               | 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                                |
| <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                          |

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## 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
- Intentional use of military force to intercept, prevent, or mitigate any known or suspected terrorist act
- Any terrorist act
- 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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