



# THE COUNCIL OF THE KING'S SCHOOL

Incorporated by The King's School Council Act 1893

ABN 24 481 364 152

12 December 2011

Dear Parents and Friends of The King's School

I am happy to report that 2011 has been another good year for The King's School. The School's performance in the Higher School Certificate and NAPLAN tests were sound. The School performs well above the National and State average in the latter and a statistical analysis of our results in the HSC gives clear evidence of the reasons why King's is regarded as one of the most successful schools in being able to add value to a boy's education.

The Primary Years Program in the Preparatory School continues to captivate boys with its inquiry-based learning, and in the Senior School, the introduction of the *Boys to Men* Program in Year 10 has been a visionary initiative that has established life-skills as a vital part of our educational offering.

The music program goes from strength to strength and the productions of *South Pacific* and *The Merchant of Venice* continued to cement King's as one of the nation's leading schools in performing arts. Throughout the year, our sportsmen acquitted themselves valiantly. We remain a strong sporting school with wins in seven out of eleven races in the AAGPS rowing, wins in both the Senior and Junior Athletics, First and Seconds tennis, joint-premiership in cricket and many other outstanding performances.

The year has also witnessed ongoing growth in our Cadet Unit, now the largest in the land. A thriving Duke of Edinburgh Program and continued vitality within the many extra-curricular clubs and societies ensures that King's offers breadth as well as depth in its education. The School is a community of staff, parents and boys. No more is this in evidence than with the Prep Art Show which was another triumph of community endeavour.

Throughout the year, the School has prepared itself for one of its most extensive building programs. A new Science Centre is planned for construction in 2012-13, and a renovation of all day and boarding houses thereafter. Also on the horizon is a new Arts Centre. These are significant undertakings that will need the support of The King's School Community to turn them from dream to reality.

The School Council is mindful of the delicate and unsettled economic climate. Many families are making significant sacrifices to send their sons to The King's School. Recognising this fact, fee increases for next year have been limited to 4% for boarding and 5% for tuition.

In closing, I would like to express the Council's admiration for the focus and energy of the Headmaster in a year when personal health issues loomed large. He has maintained not only his effective leadership of the School Executive, but he has brought his usual rigour to the details of the projected buildings, and has put real flesh on the bones of the "Boys to Men" manhood programme.

I wish all members of the School Community a good summer break. I hope you will all drink at the well of a true, refreshing and revitalising Christmas.

**The Rev. Martin Robinson**  
Chairman  
The Council of The King's School

# THE KING'S SCHOOL

## SCHOOL FEES, BILLING AND PAYMENT PROCEDURES, AND OPTIONS FOR PAYMENT OF SCHOOL FEES EFFECTIVE 1 JANUARY 2012

### 1 THE COUNCIL OF THE KING'S SCHOOL FEE PAYMENT POLICY

- (a) **Termly Billing** - fees are due and payable in full by the first day of each term (see page 3);
- (b) **Ten Monthly Direct Debit Billing** (Feb – Nov) by Credit Card, Cheque account and Savings account - fees are due and payable as and when instalments fall due;
- (c) **Overseas Students** – fees are due and payable in full in advance of the semester commencing (two terms), disbursements are payable termly.

*In the case of non payment, a boy may be excluded from the School during that term until such time as the fees are paid.*

*In persistent cases of non-payment the boy's place in the School may be forfeit.*

### 2 SCHOOL FEES 2012

The following levels of school fees will apply from Term 1 2012.

	<b>Tuition</b>		<b>Residential</b>	
	(per term)	(per annum)	(per term)	(per annum)
<b>Preparatory School</b>				
Kindergarten	3,512	14,048		
Year 1	3,512	14,048		
Year 2	3,512	14,048		
Year 3	4,528	18,112		
Year 4	4,874	19,496		
Year 5	5,691	22,764	3,966	15,864
Year 6	5,691	22,764	3,966	15,864
<b>Senior School</b>				
Years 7-8	6,267	25,068	4,448	17,792
Years 9-10	6,267	25,068	4,784	19,136
Year 11	6,686	26,744	4,888	19,552
Year 12 (three terms only)	9,132	27,396	6,237	18,711

- (a) The sibling discount for tuition fees will be 10% where there are two or more brothers in the School. The discount will be applicable to the younger brother/s;
- (b) The sibling discount for residential fees will be 15% where there are two brothers in the School. The discount will be applicable to the younger brother. Where there are three or more brothers in the School the residential fees discount for the third or subsequent brother/s will be 30%;
- (c) Technology Fee – Year 9 and Year 10 boys will be charged at the rate of **\$185** per term for the compulsory Student Laptop Programme;
- (d) The charge for day boy lunches in the Senior School is not optional to parents. In 2012 it will be charged at the rate of **\$374** a term;
- (e) Preparatory School lunch charges for 2012 will be **\$6.00** per day.

### 3 BILLING OPTIONS

#### (a) Termly Billing

A fees statement will be sent for the ensuing term approximately two weeks prior to the term starting for School fees and disbursements. This account can be paid either by cheque, credit card (Mastercard, Visa or American Express), BPay (cheque or savings account) or Direct Debit (cheque, savings account or credit card (Mastercard, Visa or American Express)).

The telephone number to call for payment by credit card is **1300 302 192**. Please refer to the reverse side of your fees statement for further details. **Please also note that if you wish to pay by credit card you will be charged a 2% surcharge to cover the merchant fees and handling.**

If you are paying by credit card using telephone banking please ensure that you are careful to use the reference number applicable to your payment selection located on the tear-off portion of the Fees Statement. This is important for the School's accounting system to determine whether a voluntary donation to the Foundation Building Fund has been included in the payment.

The School Council is appreciative of the great majority of parents paying their son's fees by the first day of each term. However, it has also requested that attention be drawn to that requirement where parents are paying fees on a termly basis as a small number of parents are regularly failing to meet that obligation.

**It should be noted that as a result of that failure the School incurs costs and suffers losses. Therefore, a default charge of \$250 per month will be charged to all overdue accounts.**

#### (b) Ten Monthly Direct Debit Billing

This scheme is available either from the commencement of Term 1 or Term 3.

School fees will be debited to your nominated cheque account, savings account or credit card (a 2% surcharge will apply) in **ten** instalments on the 25<sup>th</sup> of the month from February to November. Any disbursements will be added to the first direct debit instalment to be deducted in each new term.

Parents will receive a fees statement at least 10 days prior to the date of the next debit to their account. Please note a **\$30** charge will be made for any Direct Debits that are dishonoured.

Direct Debits that dishonour three times will automatically be cancelled from this scheme.

Please note that your intention to participate or withdraw from this scheme must be advised one month prior to Term 1 or Term 3.

Full Fee Paying Overseas Families are ineligible to participate in this scheme.

## BILLING OPTIONS (continued)

*Parents who wish to pay fees by Direct Debit either termly or monthly should complete the Direct Debit Request form (download from the School's website) and return them to the Bursar's Office no later than 3 January 2012.*

*If parents are currently using the Direct Debit option of their choice they need **NOT** fill out these forms again, unless they wish to pay the current Termly Giving Foundation Building Fund amount of \$175 per term.*

*Parents in the scheme of paying by ten monthly instalments can only join that method of payment either at the beginning of Term 1 (returning the forms to the School by 3 January 2012), or at the end of Term 2 (returning forms to the School by 22 June 2012).*

*If you are currently in the ten instalments Direct Debit system and want to cancel out of that method of payment, please ensure that the School is advised by 3 January 2012*

(Parents wishing to include a voluntary contribution to the Foundation Building Fund in their Direct Debit payment should complete this section of the Direct Debit Request form.)

### (c) **Overseas Students–Payment Of Fees, Additional Fees And Disbursements**

Fees payable for overseas students must be paid a **semester (two terms) in advance**. Disbursements are payable termly.

Parents of full fee paying overseas students are reminded that, in addition to the payment of tuition fees and boarding fees if applicable, they are also required to pay a sum which represents the levels of both Commonwealth and State recurrent funding for the year and certain other income items, which the School does not receive for overseas students

In 2012 these payments will amount to:

Senior School Boys:-		
	<b>Years 7-11</b>	<b>\$5,248</b>
	<b>Year 12</b>	<b>\$5,196</b>
Preparatory School Boys		<b>\$3,872</b>

Fees accounts for each semester will include one half of the amounts shown above.

For all students presenting for the NSW Higher School Certificate examination and who are neither an Australian citizen nor a permanent resident of Australia the NSW Board of Studies levies a fee to cover the cost of administration and marking. In 2012 this fee will be **\$1000** (includes GST). The fee applies regardless of the year of enrolment at the School. It will be paid by the School at the time the examination entry form is lodged with the Department of Education and will be subsequently billed on the fees account.







## Direct Debit Request Service Agreement

**The King's School**  
**PO Box 1 PARRAMATTA NSW 2124**  
**ABN 24 481 364 152**

The following is your Direct Debit Service Agreement with The Council of The King's School ABN 24 481 364 152. The agreement is designed to explain what your obligations are when undertaking a Direct Debit arrangement with us. It also details what our obligations are to you as your Direct Debit Provider.

We recommend you keep this agreement in a safe place for future reference. It forms part of the terms and conditions of your Direct Debit Request (DDR) and should be read in conjunction with your DDR form.

### Definitions

**account** means the account held at *your financial institution* from which *we* are authorised to arrange for funds to be debited.

**agreement** means this Direct Debit Request Service Agreement between *you* and *us*.

**banking day** means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.

**debit day** means the day that payment by *you* to *us* is due.

**debit payment** means a particular transaction where a debit is made.

**direct debit request** means the Direct Debit Request between *us* and *you*.

**us** or **we** means **The Council of The King's School** (the Debit User) *you* have authorised by signing a *Direct Debit Request*.

**you** means the customer who has signed or authorised by other means the *Direct Debit Request*.

**your financial institution** means the financial institution nominated by *you* on the DDR at which the *account* is maintained.

### 1. Debiting your account

1.1 By signing a *Direct Debit Request* or by providing *us* with a valid instruction, *you* have authorised *us* to arrange for funds to be debited from *your account*. *You* should refer to the *Direct Debit Request* and this *agreement* for the terms of the arrangement between *us* and *you*.

1.2 *We* will only arrange for funds to be debited from *your account* as authorised in the *Direct Debit Request*.

1.3 If the *debit day* falls on a day that is not a *banking day*, *we* may direct *your financial institution* to debit *your account* on the following *banking day*. If *you* are unsure about which day *your account* has or will be debited *you* should ask *your financial institution*.

<p><b>2. Amendments by us</b></p>	<p>2.1 We may vary any details of this <i>agreement</i> or a <i>Direct Debit Request</i> at any time by giving <i>you</i> at least thirty <b>(30) days</b> written notice.</p>
<p><b>3. Amendments by you</b></p>	<p>3.1 You may change, stop or defer a debit payment, or terminate this agreement by providing us with at least thirty <b>(30) days</b> notification by writing to:  The Council of The King’s School PO Box 1 Parramatta NSW 2124  <i>or</i>  by telephoning us on 02 9683 8557 during business hours;  <i>or</i>  arranging it through your own financial institution.</p>
<p><b>4. Your obligations</b></p>	<p>4.1 It is <i>your</i> responsibility to ensure that there are sufficient clear funds available in <i>your</i> account to allow a <i>debit payment</i> to be made in accordance with the <i>Direct Debit Request</i>.</p> <p>4.2 If there are insufficient clear funds in <i>your account</i> to meet a <i>debit payment</i>:</p> <ul style="list-style-type: none"> <li>(a) <i>you</i> may be charged a fee and/or interest by <i>your financial institution</i>;</li> <li>(b) <i>you</i> may also incur fees or charges imposed or incurred by <i>us</i>; and</li> <li>(c) <i>you</i> must arrange for the <i>debit payment</i> to be made by another method or arrange for sufficient clear funds to be in <i>your account</i> by an agreed time so that <i>we</i> can process the <i>debit payment</i>.</li> </ul> <p>4.3 You should check <i>your account</i> statement to verify that the amounts debited from <i>your account</i> are correct</p> <p>4.4 If The Council of The King’s School is liable to pay goods and services tax ("GST") on a supply made in connection with this <i>agreement</i>, then <i>you</i> agree to pay The Council of The King’s School on demand an amount equal to the consideration payable for the supply multiplied by the prevailing GST rate.</p>
<p><b>5 Dispute</b></p>	<p>5.1 If you believe that there has been an error in debiting <i>your account</i>, <i>you</i> should notify us directly on phone number 02 9683 8557 and confirm that notice in writing with us as soon as possible so that we can resolve your query more quickly. Alternatively you can take it up with your financial institution direct.</p> <p>5.2 If <i>we</i> conclude as a result of our investigations that <i>your</i> account has been incorrectly debited <i>we</i> will respond to <i>your</i> query by arranging for <i>your financial institution</i> to adjust <i>your</i> account (including interest and charges) accordingly. <i>We</i> will also notify you in writing of the amount by which <i>your account</i> has been adjusted.</p> <p>5.3 If <i>we</i> conclude as a result of our investigations that <i>your account</i> has not been incorrectly debited <i>we</i> will respond to <i>your</i> query by providing <i>you</i> with reasons and any evidence for this finding in writing.</p>

<p><b>6. Accounts</b></p>	<p><i>You should check:</i></p> <ul style="list-style-type: none"> <li>(a) with <i>your financial institution</i> whether direct debiting is available from <i>your account</i> as direct debiting is not available on all accounts offered by financial institutions.</li> <li>(b) <i>your account details</i> which <i>you</i> have provided to <i>us</i> are correct by checking them against a recent <i>account statement</i>; and</li> <li>(c) with <i>your financial institution</i> before completing the <i>Direct Debit Request</i> if <i>you</i> have any queries about how to complete the <i>Direct Debit Request</i>.</li> </ul>
<p><b>7. Confidentiality</b></p>	<p>7.1 <i>We will keep any information (including your account details) in your Direct Debit Request confidential. We will make reasonable efforts to keep any such information that we have about you secure and to ensure that any of our employees or agents who have access to information about you do not make any unauthorised use, modification, reproduction or disclosure of that information.</i></p> <p>7.2 <i>We will only disclose information that we have about you:</i></p> <ul style="list-style-type: none"> <li>(a) to the extent specifically required by law; or</li> <li>(b) for the purposes of this <i>agreement</i> (including disclosing information in connection with any query or claim).</li> </ul>
<p><b>8. Notice</b></p>	<p>8.1 <i>If you wish to notify us in writing about anything relating to this agreement, you should write to</i> The Council of The King's School PO Box 1 Parramatta NSW 2124</p> <p>8.2 <i>We will notify you by sending a notice in the ordinary post to the address you have given us in the Direct Debit Request.</i></p> <p>8.3 <i>Any notice will be deemed to have been received on the third banking day after posting.</i></p>

**Comments Section (where applicable)**

**4 EXTENDED DAY CARE**

Day boys may stay at School on nominated evenings, Monday to Thursday, for sport or other co-curricular activities, an evening meal and homework in an allocated boarding house. The charge for this arrangement is **\$43** per evening and the fee is charged in arrears on a termly basis for the evenings nominated. Enquiries should be made to the Registrar - telephone (02) 9683 8423.

**5 ACCUMULATION FOR THE HIGHER SCHOOL CERTIFICATE**

Enquiries for boys accumulating should be directed to the Director of Studies - telephone (02) 9683 8697.

**6 TERMLY GIVING – FOUNDATION BUILDING FUND**

An amount of \$175 is nominated on the termly fees statement, to be directed to the Foundation Building Fund. The gift is completely voluntary and a tax deductible receipt will be issued.

**7 WITHDRAWAL AND CHANGE OF STATUS**

The attention of parents is drawn to the following matters.

**(a) Withdrawal of a Boy**

If a student is to be withdrawn from the School, at least a full term's notice, preferably in writing, must be given to the Headmaster or the Registrar. The notice should be given no later than the first day of the School term at the end of which the notice expires. In the absence of the required notice, a term's fees (tuition and boarding if applicable) are payable

**(b) Change of Status**

Students enrolled as boarders must remain as boarders for the duration of their enrolment unless the Headmaster in his discretion agrees otherwise.

**8 EXTRA SUBJECTS**

**(a) Music**

The School encourages boys to participate in music at the School. To facilitate this the fees for 2012 have been reviewed as follows:

<b>Senior School</b> (per 25 min lesson)	
<b>Individual Tuition</b>	<b>\$36</b>
<b>Small Group</b>	<b>\$18</b>

Please note that where 50 minute lessons are given the charge will be for two lessons.

<b>Preparatory School</b> (per 30 min lesson)	
<b>Individual Tuition</b>	<b>\$43</b>
<b>Small Group</b>	<b>\$21</b>

Music fees will be charged in arrears at the end of each term based on the number of lessons taken during the term. Boys are expected to attend all lessons at their allocated time unless there is good reason for absence. If you wish your son to cease lessons at any time, four weeks' notice in writing must be given to the Director of Music by post or email ([BNW@kings.edu.au](mailto:BNW@kings.edu.au)). For enquiries please contact the Director of Music on telephone (02) 9683 8551.

Where notice is not given fees will be charged in lieu of notice.

**(b) Tennis**

Tennis Lessons, individual and group, are offered to students at The King's School Tennis Centre through "Premier Tennis".

The director of Premier Tennis at The King's School is Mario Cabral. He has been the Head Tennis Coach since 2009. Premier Tennis has an excellent group of coaches who train the tennis teams, provide private lessons, group lessons, holiday camps and a Tennis Academy.

The enrolment form for lessons is included in this document.

Please return completed enrolment forms for Term 1 of 2012 as soon as possible.

The enrolment procedure is as follows:

- Complete enrolment form and mail, fax or e-mail to Mr. Mario Cabral, The King's School, PO Box 1, Parramatta, NSW 2124), [mcabral@kings.edu.au](mailto:mcabral@kings.edu.au) or fax 02 9683 8603)
- Payment is to be by credit card or cheque or direct deposit (see instructions on enrolment form);
- Payment is to accompany the enrolment form to guarantee a placement in a class;

Should you have any questions about coaching, please feel free to contact:-

- The Head Coach, Director of Premier Tennis:-  
[Mr Mario Cabral](mailto:Mr Mario Cabral), [mcabral@kings.edu.au](mailto:mcabral@kings.edu.au) - (mobile: 0410 111 076)
- the MIC Tennis (Senior School):-  
[Mr Benjamin Chadwick](mailto:Mr Benjamin Chadwick) - [BCC@kings.edu.au](mailto:BCC@kings.edu.au) - (mobile: 0411 759 243)
- the MIC Tennis (Prep School) – 9683 8596:-  
[Mr Phil Rogers](mailto:Mr Phil Rogers) – [PBR@kings.edu.au](mailto:PBR@kings.edu.au)

Coaching Information and Enrolment Form regarding The King's School Tennis Centre can be downloaded from the School's website <http://www.kings.edu.au/fees-accounts/>

## 9 THE BRAESIDE SHOP

The School Foundation runs a fully-stocked shop – The Braeside Shop – at the School. It is situated in Windeyer Road, beside The King’s Theatre. Items purchased can be charged to Visa, Mastercard, American Express, cheque, cash, student account or EFTPOS. The Braeside Shop stocks all school uniform clothing requirements including school shoes and boat shoes. New school clothing is only available from the shop.

**Please also note that if you wish to pay by credit card you will be charged a 2% surcharge to cover the merchant fees and handling.**

### OPENING TIMES – TERM TIME

Monday to Friday	9.00am – 4.00pm
Saturday	9.00am – 1.00pm

**Last trading day - Term 4 2011 - Friday 9 December 2011 (9.00am – 4 pm)**

#### **January 2011 Holiday Opening Times**

Monday 16 – Friday 20	9.00am - 4.00pm
Monday 23 – Wednesday 25	9.00am - 4.00pm
<b>Thursday 26</b>	<b><i>Closed Public Holiday</i></b>
Friday 27	9.00am - 4.00pm
Monday 30 – Tuesday 31	9.00am - 4.00pm

#### **February 2012 Holiday Opening Times**

Wednesday 1 – Friday 3	9.00am - 4.00pm
Saturday 4	9.00am - 1.00pm

#### **Term Time 2012**

Monday to Friday	9.00am - 4.00pm
Saturday	9.00am - 1.00pm

**Term 1 2012- commences Wednesday 1 February 2012**

**All NSW parents please note: To avoid your son missing out on some uniform items, it is strongly recommended that you outfit your son before the end of Term 4.**

January outfittings are allocated to overseas, interstate and late enrolment students only.

Telephone: (02) 9683 8463

Fax: (02) 9683 8480

Email: [braesideshop@kings.edu.au](mailto:braesideshop@kings.edu.au)

**\*\*Please Note: For a full outfitting, an appointment must be made with the Braeside Shop prior to arrival and you should allow one hour for the outfitting.**

### SECOND HAND CLOTHING POOL

**Open Tuesdays and Thursdays during shop hours  
9.00 am – 4.00 pm**

*Please contact the Braeside Shop for further details*

## 10 TOWN AND COUNTRY SUPPORT FUND

During the latter half of 1994 the School Council and the Foundation jointly established the above Fund to meet a pressing need to be able to offer short term financial assistance by way of bursaries to those parents adversely affected by the abnormal weather conditions and recession.

Applications and individual awards will be entirely confidential, assessed and made by a small sub-committee chaired by the Headmaster and reporting to the Council's Honorary Treasurer. Bursaries will be awarded for one year only and advice of the awards will be given to parents as early as possible. The confidentiality of Bursarial awards is requested.

During 2007 the School Council and Foundation agreed that the eligibility criteria for boys able to receive support from this Fund be broadened to include boys not already enrolled but who have a traditional link with the School e.g. siblings of current or Old Boys, sons of Old Boys and boys enrolling from Tudor House.

The limited funds remaining only make it possible to offer limited assistance to parents who remain seriously affected by abnormal weather conditions or recession. Parents who wish to be considered for a Town and Country Support Fund Bursary should contact the Deputy Bursar on telephone (02) 9683 8448 to obtain the appropriate forms which will be required to be completed to enable consideration of the bursary application.

## 11 INSURANCE

### (a) FEES

Should parents wish to arrange insurances in the event of the death or total and permanent disablement of the principal fee payer they could contact the following insurance adviser:-

<b>Aon Insurances</b>	<b>Jeff Whitton</b>	<b>Telephone 9683 0939</b>
	<b>Ivan Bakin</b>	<b>Telephone 9683 0906</b>

The School Council does not endorse this firm nor its products and merely provides you with this information to assist you to obtain relevant information to enable you to make an informed decision in such matters. This is not the only source of advice that you can utilise and you should also speak to your usual insurance adviser.

### (b) Sickness, Property and Personal Effects – Parent/Student

The School has no scheme for these forms of insurance to benefit parents or students. The Council considers that it is the responsibility of parents to arrange medical and property cover if such is required. Insurance companies or brokers can generally advise on the most appropriate way to arrange the cover required. Some private health insurance funds offer limited cover for school injuries costs.

It is recommended strongly that valuable items such as musical instruments or computers carry suitable insurance cover.

(c) **Injury – Student Accident**

The School Council has in place accident insurance coverage for all students at no separate cost to parents which provides significant compensation in the case of major injury. Upon reviewing the attached, should parents believe additional cover is needed they should contact their personal insurance advisor.

Full details of the cover are attached. The level of cover is for 24 hours, 7 days per week, 52 weeks per year on all enrolled full-time students up to but not including age 19 years, and covers all non-school activities. The cover is not accumulative and coverage is worldwide. All enrolled students are covered under the policy.

The cost has been built into the School's budget and no separate charge will be made to parents.

I am sure that parents will appreciate the level of cover obtained at a very modest cost including cover for non-school activities.

The following schedule shows the events covered under the policy and the procedures you should follow if you think you have a claim under the policy.

## PROCEDURE TO FOLLOW IF YOU THINK THERE IS A POSSIBLE CLAIM

- 1 Report accident as soon as possible to the Bursar's Secretary, Mrs Muriel Spencer (telephone (02) 9683 8448; fax (02) 9683 8488; email: [mspencer@kings.edu.au](mailto:mspencer@kings.edu.au)).
- 2 Pay all medical bills and ambulance bills (if incurred).
- 3 Make claim on Medicare (if applicable).
- 4 Make claim on Private Health Insurance (if applicable).

**PLEASE NOTE:**

The School Accident Insurance includes coverage for Non-Medicare Medical Expenses. The level of cover is for 24 hours, 7 days per week, 52 weeks per year on all enrolled full-time students up to but not including 19 years, and covers all non-school activities. Any portion of any expense for which a Medicare benefit is paid or payable including the balance of monies due or payable by the Insured Person after deduction of any Medicare benefit or rebate from the actual expense incurred (commonly known as the "Medicare Gap") is unable to be reimbursed under this insurance.

All claimable Non-Medicare Medical Expenses need to be for treatment, certified necessary by a legally qualified medical practitioner, to a registered Private Hospital, physiotherapist, chiropractor, osteopath, nurse or similar provider of medical services excluding the cost of dental treatment unless such treatment is necessarily incurred to sound and natural teeth, excluding dentures, and is caused by injury.

- 5 Review coverage under Student Accident Plan to establish that benefits will be payable.
- 6 Complete Student Accident Report form supplied by the Bursar's Office
- 7 For certain accidents, eg involving hospitalisation, or where no documentation exists from your Doctor confirming the nature of your injury, the Attending Physicians Statement should be completed.
- 8 Send all documentation to the Bursar's Office and have co-signed by School official:

The Bursar  
The King's School  
PO Box 1  
Parramatta NSW 2124

- 9 For claim enquiries please contact Mr Bob Valk of Aon Risk Services Australia Ltd, (PO Box 1331, Parramatta NSW 2124) on telephone 9683 0910.

## Aon Risk Services for The King's School Student Accident Protection Plan – Gold Plus



This information relates to an insurance plan that The King's 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.**

1. Other than Non-Medicare Medical Expenses and Psychological trauma 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</b>	
<b>Permanent disabilities – In each case injury must be permanent</b>	
Quadriplegia/paraplegia	1,000,000
Loss of mental powers	1,000,000
Sight of both eyes	500,000
Sight of one eye	250,000
Partial loss of sight of one or both eyes	120,000
Use of two limbs	500,000
Total loss of use of one limb	300,000
Speech	100,000
Hearing in both ears	400,000
Hearing in one ear	100,000
Partial loss of hearing in one or both ears	30,000
Total loss of use of either hand	125,000
Loss of use of four fingers of either hand	75,000
Loss of use of one thumb of either hand	50,000
Loss of use of fingers of either hand	50,000
Total loss of use of the toes of either foot	50,000
Permanent disability not provided for above	insurer's discretion (up to 75,000)
<b>Broken or fractured bones</b>	
Finger, toe, hand, foot or rib	200
Arm, elbow, wrist, leg, ankle or knee	500
Neck, skull, spine, pelvis or hip	3,500
All other breaks	500
Fractured leg or patella with established non-union	10,000
Shortening of the leg by at least 5 centimetres	7,000
The maximum amount payable for any one injury	75,000
<b>Dislocation</b>	
Hip	500
Knee, shoulder blade, collarbone or jaw	250
All other dislocations	150
<b>Ligament and organ damage</b>	
Ligament – knee, ankle, hip, spine, neck, shoulder	2,000
Organ – spleen, kidney, liver, lung, heart	2,000
Death as a result of injury	30,000
<b>Dental</b>	
Permanent or second teeth (per tooth)	300
Milk or first teeth (per tooth)	100
Crowning of damaged teeth (per tooth)	300
Other damage (per tooth)	50
Maximum amount payable for any one accident	5,000
<b>Burns</b>	
40% of the entire body or greater	500,000
Between 20% and 40% of the entire body	175,000
<b>Out of pocket expenses</b>	
Home help, Student home tutorial, Extra travel	300 per week per benefit
<b>Others</b>	
Psychological trauma	20,000
Fee relief	15,000
Non-Medicare expenses	90% of incurred expenses (up to \$7,500)
Bed care patient	500 per week
Emergency rescue	5,000 per accident per student
Clothing, educational and/or sporting equipment	500 per accident per student
Parent/guardian visitation	2,500
<b>SECTION 2</b>	
Kidnap and ransom/extortion and personal assets	250,000

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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 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.

[Student Accident Medical Practitioners Statement](#)

[Student Accident Claim Form](#)

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.

Aon is a leading provider of risk management services, insurance and reinsurance broking, financial planning and employee benefit and risk solutions. Aon professionals meet the diverse and varied needs of our clients through our industry knowledge, technical expertise and global resources.

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[aon.com.au](http://aon.com.au)



## **12 PARENTS AND/OR STUDENTS GENERAL COMPLAINTS AND GRIEVANCES RESOLUTION PROCEDURE**

The School has in place a Procedure to deal with complaints and grievances of a general nature that may be held by parents and/or students.

The School recognises that parents and/or students may have a complaint or grievance over a School related issue and through that Procedure the School is providing a mechanism by which parents and/or students can seek to have that complaint or grievance addressed. An outcome of the procedure may be that the complaint or grievance is found to be groundless.

The Procedure is not intended to be overly prescriptive nor impose unreasonable time limits upon any party. It does seek to raise parents and/or students awareness that the School acknowledges that such issues do arise from time to time and the procedures describe the arrangements that should be observed in order to assist parents and/or students to resolve them.

The School will seek to ensure that any complaint or grievance is resolved at the earliest opportunity and in a timely manner. However reasonable periods of time must be allowed for discussion at each level of the Procedure.

A copy of the Procedure can be obtained from the Deputy Bursar ([kjlee@kings.edu.au](mailto:kjlee@kings.edu.au) or telephone 9683 8448).

## **13 PRIVACY LEGISLATION**

Parents may be aware of legislation relating to the handling of information the School holds. Attached to this document is a "Collection Statement" that provides you with a summary of the School's position. Should you have any queries in respect of this Statement please contact the Deputy Bursar on 9683 8448.



## **THE KING'S SCHOOL, PARRAMATTA PRIVACY ACT 1988 - COLLECTION NOTICE**

- 1 The School collects personal information, including sensitive information about pupils and parents or guardians before and during the course of a pupil's enrolment at the School. The primary purpose of collecting this information is to enable the School to provide schooling for your son.
- 2 Some of the information we collect is to satisfy the School's legal obligations, particularly to enable the School to discharge its duty of care.
- 3 Certain laws governing or relating to the operation of schools require that certain information is collected. These include Public Health laws.
- 4 Health information about pupils is sensitive information within the terms of the National Privacy Principles under the Privacy Act. We ask you to provide medical reports about pupils from time to time.
- 5 Medical information about a student which is collected by the School, including by the School's medical staff, may be disclosed to relevant staff at the School and to parents and guardians of the student, as required in the circumstances.
- 6 The School from time to time discloses personal and/or sensitive information to others for administrative and educational purposes. This includes to other schools, government departments, medical practitioners, the Foundation, Old Boys Union, and people providing services to the School, including specialist visiting teachers, coaches and volunteers.
- 7 If we do not obtain the information referred to above we may not be able to enrol or continue the enrolment of your son.
- 8 Personal information collected from pupils is regularly disclosed to their parents or guardians. On occasions information such as academic and sporting achievements, pupil activities, photographs and other news is published in School newsletters, magazines and on our website.
- 9 Parents may seek access to personal information collected about them and their son by contacting the Bursar's Office. Pupils may also seek access to personal information about them. However, there will be occasions when access is denied. Such occasions would include where access would have an unreasonable impact on the privacy of others, where access may result in a breach of the School's duty of care to the pupil, or where pupils have provided information in confidence.
- 10 As you may know the School from time to time engages in fundraising activities. Information received from you may be used to make an appeal to you. It may also be disclosed to organisations that assist in the School's fundraising activities solely for that purpose. We will not disclose your personal information to third parties for their own marketing purposes without your consent.
- 11 We may include your contact details in a class list and School directory. If you do not agree to this you must advise us now.
- 12 If you provide the School with the personal information of others, such as doctors or emergency contacts, we encourage you to inform them that you are disclosing that information to the School and why, that they can access that information if they wish and that the School does not usually disclose the information to third parties

Please note that the following information is available to download from the School's web site <http://www.kings.edu.au/fees-accounts/>

- **Chairman's letter (full version)**
- **Boarding and Tuition Fees for 2012**
- **Music Fees**
- **Billing Options**
- **Direct Debit Request Form & Service Agreement**
- **Insurance including Student Accident Protection Plan**
- **The Braeside Shop – Opening Times**
- **The King's School Bus Services 2012**
- **Preparatory School Lunch Order Form 2012**
- **The King's School Tennis Centre – Coaching Information and Enrolment Form**

If you do not have access to the internet and would like a hard copy of any of the above please contact Mrs Muriel Spencer, the Bursar's Secretary, on 9683 8448.

December 2011