

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:-

Aon Insurances	Jeff Whitton	Telephone 9683 0939
	Ivan Bakin	Telephone 9683 0906

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).
- 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 week¹.

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 (\$)
SECTION 1	
Permanent disabilities – In each case injury must be permanent	
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)
Broken or fractured bones	
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
Dislocation	
Hip	500
Knee, shoulder blade, collarbone or jaw	250
All other dislocations	150
Ligament and organ damage	
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
Dental	
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
Burns	
40% of the entire body or greater	500,000
Between 20% and 40% of the entire body	175,000
Out of pocket expenses	
Home help, Student home tutorial, Extra travel	300 per week per benefit
Others	
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
SECTION 2	
Kidnap and ransom/extortion and personal assets	250,000

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
- ❖ 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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