December 2013

Dear Parents and Friends of The King’s School,

As 2013 draws to a close, I would like to thank you for your support of the School. The King’s School is very much a community, occasioned by its residential nature, range of student activities and depth of parent, friend and old boy involvement. There is a clear Christian focus evident in the Mission and Values statements and in the various ministries taking place within the School.

I want to particularly thank all who have contributed to making 2013 a success, in particular the staff of the School led by the Headmaster Dr Hawkes.

The School finished the year on a high note with both Senior and Prep School Speech Days celebrating achievements, both collectively and individually. There have been many highlights in 2013.

Academically, the School continues to pursue excellence, made possible by the dedication of the academic staff and a desire by the boys to enjoy and succeed at learning. HSC and NAPLAN performances continue to reflect the commitment of the School to outstanding results.

There has been much to celebrate in the cultural areas of music, drama, debating, mock trial and chess. In sport the boys have been given the opportunity to participate, enjoy, enhance skills and celebrate success, with many highlights both for our senior teams and throughout the School. The Cadet Corps, Duke of Edinburgh and community outreach programs continue to challenge and extend the boys.

Ongoing investment in the School is particularly seen in the building program, which has been extensive and has enhanced many areas of School life. We look forward to the opening of the new Science Centre in 2014 and a continuation of the boarding and day facility upgrades.

The School Council and School Executive have been developing the next strategic plan which will shortly be released. There is a continuing commitment to boys education, student leadership and residential education. The new plan will have a focus on science education, with a particular emphasis on scientific research. Central to a King’s education will be an enduring emphasis on the academic, co-curricular and Christian life of the School supported by quality staff, good commercial management and the building program.

The School is very conscious that a King’s education should remain of a high standard, add value and be in partnership with parents to prepare the boys for life in the broadest sense. There continues to be a level of economic uncertainty and we very much understand the significant sacrifices many parents make in sending their sons to King’s. With this in mind, the fee increase for 2014 has been limited to 4.8% for tuition and 4% for boarding.

In closing, may I wish you a happy and holy Christmas, a refreshing and safe holiday period.

Robert Mackay
Chairman
1 SCHOOL FEES - EFFECTIVE TERM 1 JANUARY 2014

The following levels of School fees will apply from Term 1 2014. All amounts are expressed in Australian dollars.

<table>
<thead>
<tr>
<th></th>
<th>Tuition</th>
<th>Residential</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>(per term)</td>
<td>(per annum)</td>
</tr>
<tr>
<td>Preparatory School</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Kindergarten</td>
<td>3,883</td>
<td>15,532</td>
</tr>
<tr>
<td>Year 1</td>
<td>3,883</td>
<td>15,532</td>
</tr>
<tr>
<td>Year 2</td>
<td>3,883</td>
<td>15,532</td>
</tr>
<tr>
<td>Year 3</td>
<td>5,006</td>
<td>20,024</td>
</tr>
<tr>
<td>Year 4</td>
<td>5,389</td>
<td>21,556</td>
</tr>
<tr>
<td>Year 5</td>
<td>6,292</td>
<td>25,168</td>
</tr>
<tr>
<td>Year 6</td>
<td>6,292</td>
<td>25,168</td>
</tr>
<tr>
<td>Senior School</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Years 7-8</td>
<td>6,929</td>
<td>27,716</td>
</tr>
<tr>
<td>Year 9</td>
<td>6,929</td>
<td>27,716</td>
</tr>
<tr>
<td>Year 10</td>
<td>7,179</td>
<td>28,716</td>
</tr>
<tr>
<td>Year 11</td>
<td>7,393</td>
<td>29,572</td>
</tr>
<tr>
<td>Year 12 (three terms only)</td>
<td>10,097</td>
<td>30,291</td>
</tr>
</tbody>
</table>

(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 – Compulsory Student Laptop Programme

<table>
<thead>
<tr>
<th></th>
<th>Cost per term</th>
</tr>
</thead>
<tbody>
<tr>
<td>Years 7-8</td>
<td>$275</td>
</tr>
<tr>
<td>Year 9</td>
<td>$255</td>
</tr>
<tr>
<td>Year 10</td>
<td>$260</td>
</tr>
<tr>
<td>Years 11-12</td>
<td>$185</td>
</tr>
</tbody>
</table>

(d) The charge for day boy lunches in the Senior School is not optional to parents. In 2014 it will be charged at the rate of $408 a term;

(e) Preparatory School lunch charges for 2014 will be $6.60 per day.
2 FEE PAYMENT POLICY

(a) **Termly Billing** - fees are due and payable in full by the first day of each term;

(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.*

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 by the following options;

- **BPAY** – Cheque or Savings Account;
- **Online Payment System** – Via the School’s website (Visa, Mastercard or AMEX) - a 2% surcharge applies to all credit card payments
- **Cheque**

The School is unable to accept cash as a method of payment for security reasons.

Please refer to the reverse side of your fees statement for further details.

If you are paying BPAY 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.
(b) **Collections**

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.

(c) **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 25th 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 prior to the date of the next debit to their account. Please note a $35 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.

Overseas Families are ineligible to participate in this scheme.

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 Monday 6 January 2014**.

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 **Monday 6 January**), or prior to the end of Term 2.

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 **Monday 6 January**.

(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.).
(d) **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 2014 these payments will amount to:

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
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</thead>
<tbody>
<tr>
<td><strong>Senior School Boys</strong></td>
<td></td>
</tr>
<tr>
<td>Years 7-11</td>
<td>$5,800</td>
</tr>
<tr>
<td>Year 12</td>
<td>$5,745</td>
</tr>
<tr>
<td><strong>Preparatory School Boys</strong></td>
<td>$4,280</td>
</tr>
</tbody>
</table>

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 2014 this fee will be **$1,053** (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.
Request and Authority to debit

THE COUNCIL OF THE KING’S SCHOOL

I / We ___________________________________________ (“you”) request and authorise The Council Of The King’s School [Debit User Identification 433418] to arrange, through its own financial institution, for any amount The Council Of The King’s School may debit or charge you to be debited through the Bulk Electronic Clearing System from an account held at the financial institution identified below and paid to The Council Of The King’s School, subject to the terms and conditions of the Direct Debit Request Service Agreement.

Insert the name and address of financial institution at which account is held

Financial institution name__________________________________________
Address __________________________________________________________

Insert details of account to be debited

Name of account holder _____________________________________________
BSB number _______ - _______
Account number ____________

See next page for Credit Card option Yes

Acknowledgment

By signing this Direct Debit Request you acknowledge having read and understood the terms and conditions governing the debit arrangements between you and The Council Of The King’s School as set out in this Request and in your Direct Debit Request Service Agreement.

Payment Details

DIRECT DEBITING OF SCHOOL FEES

FAMILY NUMBER: ____________ FAMILY NAME ___________________________ 

Please indicate in the appropriate box the basis on which you wish to pay school fees by Direct Debit

1 Each term on the first day of the term, for one term’s fees plus disbursements. ☐

2 Ten payments per year, on the 25th of each month (February – November inclusive), being equal instalments of School fees, plus disbursements ☐

And (INCLUDING VOLUNTARY BUILDING FUND DONATION) ☐

I request the School to add to the Direct Debit $175 per term OR $ ________ per term as a donation to The Foundation Building Fund.

Please specify an amount if you wish to vary the donated amount.

Insert your signature and address

Signature ____________________________________________________________
Address ____________________________________________________________
Date ___ / ___ / ___

Please refer to your Direct Debit Request – Service Agreement
Credit Card

☐ Visa  ☐ MasterCard  ☐ Amex

Card Number: ___________ ___________ ___________ ___________ Expiry Date: _____ / _____

Cardholders Name: ________________________________________________________________

Signature: ________________________________ Date ________________________________

NB – a 2% surcharge applied to all Credit Card payments

(Before your Credit Card expires please ensure you contact The King’s School on 9683 8557 to advise your new expiry date)
The following is your Direct Debit Service Agreement with The Council of The King’s School ABN 24 481 364 152 (Debit User Identification 433418). 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.
2. **Amendments by us**

2.1 *We* may vary any details of this *agreement* or a *Direct Debit Request* at any time by giving *you* at least thirty *(30) days* written notice.

3. **Amendments by you**

3.1 *You* may change, stop or defer a debit payment, or terminate this agreement by providing us with at least thirty *(30) days* notification by writing to:

The Council of The King’s School
PO Box 1 Parramatta NSW 2124

*or*

by telephoning us on 02 9683 8557 during business hours;

*or*

arranging it through your own financial institution.

4. **Your obligations**

4.1 It is *your* responsibility to ensure that there are sufficient clear funds available in *your* account to allow a *debit payment* to be made in accordance with the *Direct Debit Request*.

4.2 If there are insufficient clear funds in *your account* to meet a *debit payment*:

   (a) *you* may be charged a fee and/or interest by *your financial institution*;

   (b) *you* may also incur fees or charges imposed or incurred by *us*; and

   (c) *you* must arrange for the *debit payment* to be made by another method or arrange for sufficient clear funds to be in *your account* by an agreed time so that *we* can process the *debit payment*.

4.3 *You* should check *your account* statement to verify that the amounts debited from *your account* are correct.

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 *agreement*, then *you* 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.

5. **Dispute**

5.1 If you believe that there has been an error in debiting *your account*, *you* 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.

5.2 If *we* conclude as a result of our investigations that *your account* has been incorrectly debited *we* will respond to *your query* by arranging for *your financial institution* to adjust *your account* (including interest and charges) accordingly. *We* will also notify you in writing of the amount by which *your account* has been adjusted.

5.3 If *we* conclude as a result of our investigations that *your account* has not been incorrectly debited *we* will respond to *your query* by providing *you* with reasons and any evidence for this finding in writing.
| 6. Accounts | You should check:  
(a) with your financial institution whether direct debiting is available from your account as direct debiting is not available on all accounts offered by financial institutions.  
(b) your account details which you have provided to us are correct by checking them against a recent account statement; and  
(c) with your financial institution before completing the Direct Debit Request if you have any queries about how to complete the Direct Debit Request. |
| 7. Confidentiality | 7.1 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.  
7.2 We will only disclose information that we have about you:  
(a) to the extent specifically required by law; or  
(b) for the purposes of this agreement (including disclosing information in connection with any query or claim). |
| 8. Notice | 8.1 If you wish to notify us in writing about anything relating to this agreement, you should write to  
The Council of The King’s School PO Box 1 Parramatta NSW 2124  
8.2 We will notify you by sending a notice in the ordinary post to the address you have given us in the Direct Debit Request.  
8.3 Any notice will be deemed to have been received on the third banking day after posting. |
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 $45 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 **TERTMLY 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.

6 **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.

7 **EXTRA SUBJECTS**

(a) **Music**
The School encourages boys to participate in music at the School. To facilitate this the fees for 2013 have been reviewed as follows:

**Senior School** (per 25 min lesson)
- Individual Tuition: $40
- Small Group: $20

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

**Preparatory School** (per 30 min lesson)
- Individual Tuition: $48
- Small Group: $24
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). 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 available from the School’s website.

Please return completed enrolment forms for Term 1 of 2013 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 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, mcabral@kings.edu.au - (mobile: 0410 111 076)
- the MIC Tennis (Senior School) – 9683 8678:-
  Mr Dugald Loughman - DKL@kings.edu.au
- the MIC Tennis (Prep School) – 9683 8596:-
  Mr Phil Rogers – 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/
THE BRAESIDE SHOP
The School Foundation runs a fully-stocked shop – The Braeside Shop – at the School. It is situated in Ryrie Road, beside The King’s Theatre. Items purchased can be charged to Visa, Mastercard, cash, cheque, or EFTPOS. The Braeside Shop stocks all school uniform clothing requirements including school 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

2014 Trading Hours
Monday 20 – Friday 24 January 9.00am - 4.00pm
Monday 27 January Closed Public Holiday
Tuesday 28 - Saturday 1 February 9.00am - 4.00pm

Term Time 2014
Monday to Friday 9.00am - 4.00pm
Saturday 9.00am - 1.00pm

Term 1 2014 commences Thursday 30 January 2014
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

**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
Located within the Braeside Shop, the Clothing pool stock second hand School uniform requirements. It relies on the School Community for stock therefore, not all size will always be available

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

Please contact the Braeside Shop for further details
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.

10 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:-

<table>
<thead>
<tr>
<th>Aon Insurances</th>
<th>Jeff Whitton</th>
<th>Telephone 9683 0939</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Ivan Bakin</td>
<td>Telephone 9683 0906</td>
</tr>
</tbody>
</table>

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.
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 Glenn Diehm of Aon Risk Services Australia Ltd, (PO Box 1331, Parramatta NSW 2124) on telephone 9683 0910.
Aon’s Student Accident Protection Plan – Gold Plus+

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.

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.

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Aon
## What is covered?

Essentially any accident resulting in the injuries set out below is covered.

<table>
<thead>
<tr>
<th>Insured events</th>
<th>Payment ($)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>SECTION 1</strong></td>
<td></td>
</tr>
<tr>
<td>Permanent disabilities – In each case injury must be permanent</td>
<td></td>
</tr>
<tr>
<td>Quadriplegia/paresis</td>
<td>1,000,000</td>
</tr>
<tr>
<td>Loss of mental powers</td>
<td>1,000,000</td>
</tr>
<tr>
<td>Loss of one eye</td>
<td>200,000</td>
</tr>
<tr>
<td>Loss of sight of one or both eyes</td>
<td>120,000</td>
</tr>
<tr>
<td>Loss of one limb</td>
<td>200,000</td>
</tr>
<tr>
<td>Total loss of one limb</td>
<td>300,000</td>
</tr>
<tr>
<td>Speech</td>
<td>150,000</td>
</tr>
<tr>
<td>Hearing in both ears</td>
<td>400,000</td>
</tr>
<tr>
<td>Hearing in one ear</td>
<td>150,000</td>
</tr>
<tr>
<td>Partial loss of hearing in one or both ears</td>
<td>75,000</td>
</tr>
<tr>
<td>Total loss of use of either hand</td>
<td>125,000</td>
</tr>
<tr>
<td>Loss of use of four fingers of either hand</td>
<td>100,000</td>
</tr>
<tr>
<td>Loss of use of one or both of either hand</td>
<td>50,000</td>
</tr>
<tr>
<td>Total loss of use of the toes of either foot</td>
<td>50,000</td>
</tr>
<tr>
<td>Permanent disability not provided for above</td>
<td></td>
</tr>
<tr>
<td>Insurer's discretion (up to 25,000)</td>
<td></td>
</tr>
<tr>
<td><strong>Anomalous or fractured bones</strong></td>
<td></td>
</tr>
<tr>
<td>Finger, toe, hand, foot or rib</td>
<td>20,000</td>
</tr>
<tr>
<td>Arm, elbow, wrist, leg, ankle or knee</td>
<td>30,000</td>
</tr>
<tr>
<td>Neck, skull, spine, pelvis or hip</td>
<td>1,500</td>
</tr>
<tr>
<td>All other breaks</td>
<td></td>
</tr>
<tr>
<td>Fractured leg or patella with established non-union</td>
<td>20,000</td>
</tr>
<tr>
<td>Shortening of the leg by at least 5 centimetres</td>
<td>10,000</td>
</tr>
<tr>
<td>The maximum amount payable for any one injury</td>
<td>100,000</td>
</tr>
<tr>
<td><strong>Dislocation</strong></td>
<td></td>
</tr>
<tr>
<td>Hip</td>
<td>500</td>
</tr>
<tr>
<td>Knee, shoulder, blade, clavicle or jaw</td>
<td>500</td>
</tr>
<tr>
<td>All other dislocations</td>
<td>100</td>
</tr>
<tr>
<td><strong>Ligament and organ damage</strong></td>
<td></td>
</tr>
<tr>
<td>Ligament – knee, ankle, hip, spine, neck, shoulder</td>
<td>20,000</td>
</tr>
<tr>
<td>Organ – spleen, kidney, liver, lung, heart</td>
<td>2,000</td>
</tr>
<tr>
<td>Death as a result of injury</td>
<td>50,000</td>
</tr>
<tr>
<td><strong>Dental</strong></td>
<td></td>
</tr>
<tr>
<td>Permanent or second teeth (per tooth)</td>
<td>100</td>
</tr>
<tr>
<td>Milk or first teeth (per tooth)</td>
<td>100</td>
</tr>
<tr>
<td>Slighting of damaged teeth (per tooth)</td>
<td>100</td>
</tr>
<tr>
<td>Other damage (per tooth)</td>
<td>50</td>
</tr>
<tr>
<td>Maximum amount payable for any one accident</td>
<td>3,000</td>
</tr>
<tr>
<td><strong>Burns</strong></td>
<td></td>
</tr>
<tr>
<td>40% of the entire body or greater</td>
<td>500,000</td>
</tr>
<tr>
<td>Between 20% and 40% of the entire body</td>
<td>175,000</td>
</tr>
<tr>
<td><strong>Out of pocket expenses</strong></td>
<td></td>
</tr>
<tr>
<td>Home help, Student home tuition, Extra travel</td>
<td>300 per week per benefit</td>
</tr>
<tr>
<td><strong>Others</strong></td>
<td></td>
</tr>
<tr>
<td>Psychological trauma</td>
<td>20,000</td>
</tr>
<tr>
<td>Fee relief</td>
<td>20,000</td>
</tr>
<tr>
<td>Non-Medicare expenses</td>
<td>100% of incurred expenses (up to $8,000)</td>
</tr>
<tr>
<td>Red cross patient</td>
<td>500 per week</td>
</tr>
<tr>
<td>Emergency rescue</td>
<td>7,500 per accident per student</td>
</tr>
<tr>
<td>Clothing, educational and/or sporting equipment</td>
<td>500 per accident per student</td>
</tr>
<tr>
<td>Parent/guardian or student</td>
<td>2,500</td>
</tr>
<tr>
<td><strong>SECTION 2</strong></td>
<td></td>
</tr>
<tr>
<td>Kidnap and ransom/extermination and personal assets</td>
<td>20,000</td>
</tr>
</tbody>
</table>

aon.com.au
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 address shown on the forms.

Student Accident Medical Practitioner’s Statement

Student Accident Claim Form

Should you have questions while the claim is being reviewed, your school can provide you a contact at Aon.
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 or telephone 9683 8448).

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 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.

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.

Certain laws governing or relating to the operation of schools require that certain information is collected. These include Public Health laws.

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.

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.

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.

If we do not obtain the information referred to above we may not be able to enrol or continue the enrolment of your son.

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.

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.

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.

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.

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.

September 2011
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 2014
- Billing Options
- Direct Debit Request Form & Service Agreement
- Music Fees
- Preparatory School Lunch Order Form 2014
- Insurance including Student Accident Protection Plan
- The King’s School Bus Services 2014
- The Braeside Shop – Opening Times
- The King’s School Tennis Centre – Coaching Information and Enrolment Form