

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 Deputy Bursar's Secretaries, Mrs Sarah Cook (Mon-Wed) or Mrs Courtney Spencer (Thurs-Fri):
Telephone (02) 9683 8658
Email: scook@kings.edu.au / cspencer@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 only when the accident happened during School or organised sporting 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 Deputy Bursar
The King's School
PO Box 1
Parramatta NSW 21243

- 9 For claim enquiries please contact Mr Andrew Leahy of Aon Risk Services Australia Ltd, (PO Box 1331, Parramatta NSW 2124) on telephone 8623 4039.



Aon's Student Accident Protection Plan Gold +

This information relates to an insurance plan that the school has in place to provide financial benefits to students and their family in the event of accidental injury. The cover is for 24 hours a day/seven days a 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 counselling which are limited to school or organised sporting activities only.

What is covered?

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

Insured events	Payment
SECTION 1	
Accidental Death	
Death as a result of injury	\$50,000
Permanent Disabilities	
Quad-Paraplegia	\$750,000
Loss of Mental Powers	\$750,000
Sight of Both Eyes	\$350,000
Sight of One Eye	\$150,000
Up to 35 % Partial Loss of Sight of one or both eyes	\$20,000
Between 36% and 65% Partial Loss of Sight of one or both eyes	\$40,000
More than 66% Partial Loss of Sight of one or both eyes	\$65,000
Loss of use of 2 limbs	\$300,000
Loss of use of 1 limb	\$150,000
Loss of Speech	\$100,000
Loss of Hearing in both ears	\$150,000
Loss of Hearing in one ear	\$50,000
Up to 35 % Partial Loss of Hearing of one or both ears	\$5,000
Between 36% and 65% Partial Loss of hearing of one or both ears	\$10,000
More than 66% Partial Loss of hearing of one or both ears	\$15,000
Total Loss of use of either hand	\$80,000
Loss of use of 4 fingers of either hand	\$50,000
Loss of use of 1 thumb of either hand	\$30,000
Loss of use of fingers of either hand	\$50,000
Total loss of use of the toes of either foot	\$20,000
Permanent Disability not provided for above	Such percentage of \$75,000 as We in Our absolute discretion shall determine and being in Our opinion not inconsistent with the compensation provided under Permanent Disabilities
Broken Or Fractured Bones	
Finger, Thumb, Toe, Hand, Foot or Rib	\$200
Arm, Elbow, Wrist, Leg, Ankle or Knee	\$500
Neck, Skull, Spine, Pelvis or Hip	\$3,000
All other Breaks	\$500
Fractured Leg or patella with established Non union	\$20,000
Shortening of leg by at least 5cms	\$10,000
The maximum amount payable for any one injury under Broken bones	\$75,000
Dislocation	
Hip	\$500
Knee, Elbow, Shoulder blade, collarbone or Jaw	\$250
All other dislocations	\$150
Ligament and Organ Damage	
Ligament – knee, ankle, hip, spine, neck, shoulder	\$2,000
All other ligament damage which has required surgery to repair	\$2,000
Organ – spleen, kidney, liver, lung, heart	\$2,000
The maximum amount payable for any one injury under ligament and organ damage	\$25,000
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 under Dental for any one accident	\$5,000
Burns	
40% of the entire body or greater	\$320,000
Between 20% and 40% of the entire body	\$100,000

Others	
Fee relief	Up to \$15,000
Non-Medicare expenses (including overseas medical expenses)	100% of incurred expenses up to \$7,500
Bed care patient expenses	Up to 750 per week maximum 52 weeks
Emergency Transport Rescue Expense	Up to 7,500 per accident per student
Clothing, educational and / or sporting equipment Expenses	Up to \$500 per accident per student
Parent / guardian visitation	Up to \$2,500
Air or Road Rage benefit	Up to \$2,500
Carjacking assault benefit	Up to \$2,500
Transport Expense	Up to \$2,500
Out of pocket expenses	Up to \$1,000
Emergency Home Help	250 per week per benefit max 52 weeks
Student Tutorial Costs	250 per week per benefit max 52 weeks
Independent Financial Advice	\$15,000
Accidental HIV Infection Benefit	\$30,000
SECTION 2	
Kidnap and ransom/extortion and personal assets	Up To \$300,000
SECTION 3	
Trauma Counselling benefit	Up to \$20,000

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 general insurance are not permitted by law to cover medical expenses that fall under Medicare nor the difference between the actual expense incurred and the Medicare rebate (commonly known as the 'Medicare Gap').

Medical expenses that do not fall under Medicare are likely to be claimable. Please see the first page of the Claim Form under 'Claims Procedure' for more information.

Should an accident occur, how do I make a claim?

While your first priority is your family, this Plan provides you the reassurance that other matters, such as the financial implications, are not an added burden. Should the need arise to make a claim you should:

- Complete the School Student Accident Claim Form and have the school's principal or registrar complete the bottom section
- Have a doctor complete the Medical Practitioner's Statement, then
- Send both forms to the addresses shown on the forms.

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

Please be aware that this sheet is written expressly for parents and guardians of students enrolled and attending our school. Insurance policies are complex legal contracts and this information is only intended as a ready reference to parents. If you would like more information, the school can provide you with a copy of our policy or alternatively, give you the name of a person at Aon who you can call.

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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