Faith Schools - Student Accident Protection Plan

Standard

Overview

This information relates to an insurance plan the school has in place to provide financial benefits to students and their families in the event of accidental injury. The coverage is for any time the student is engaged in school or organised sporting activities, including travel to and from such activities.

Aon's Faith Schools 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
- Providing clothing, hospitalisation and other out-of-pocket expenses that relate to an accident

This document outlines the benefits paid as a result of accidents, explains how to make a claim should your child be injured and describes potential additional benefits — as well as what is not covered.

What is Covered

Essentially, any accident resulting in the injuries listed below is covered.

Insured Events	Payment
Section 1 — Accidental Death	
1. Death as a result of injury	$125,000
Section 1 — Permanent Disabilities	
2. Quadriplegia or paraplegia	$750,000
3. Permanent and incurable insanity	$750,000
4. Loss of sight of both eyes	$300,000
5. Loss of sight of one eye	$150,000
6. Up to 35% partial loss of sight of one or both eyes	$40,000
7. Between 36% and 65% partial loss of sight of one or both eyes	$80,000
8. More than 66% partial loss of sight of one or both eyes	$120,000
9. Loss of use of two limbs	$375,000
10. Loss of use of one limb	$300,000
11. Loss of speech	$100,000
12. Loss of hearing in both ears	$400,000
13. Loss of hearing in one ear	$100,000
14. Up to 35% partial loss of hearing of one or both ears	$10,000
15. Between 36% and 65% partial loss of hearing of one or both ears	$15,000
16. More than 66% partial loss of hearing of one or both ears	$30,000
17. Total loss of use of either hand	$125,000
18. Loss of use of four fingers of either hand	$75,000
19. Loss of use of one thumb of either hand	$50,000
20. Loss of use of fingers of either hand	$50,000
21. Total loss of use of the toes of either foot	$50,000

Insured Events	Payment
22. Permanent disability not provided for above	See Note 1 below: up to 75,000
Note 1. Such percentage of $75,000 which corresponds to the percentage reduction in whole bodily function as certified by the covered person's treating doctor and a doctor appointed by us. If the doctor chosen by us forms a contrary opinion to that of the covered person's treating doctor, we will seek the opinion of a third, independent doctor, who will be appointed by mutual agreement between the parties and paid for by us. In the event of a disagreement between all three (3) doctors, the percentage reduction in whole bodily function will be the average of the three (3) opinions	
Section 1 — Broken or Fractured Bones	
23. Finger, thumb, toe, hand, foot or rib	$200
24. Arm, elbow, wrist, leg, ankle or knee	$500
25. Neck, skull, spine, pelvis or hip	$3,500
26. All other breaks	$500
27. Fractured leg or patella with established non-union	$20,000
28. Shortening of the leg by at least five centimetres	$15,000
The maximum amount payable for any one injury under broken bones	$100,000
Section 1 — Dislocation	
29. Hip	$500
30. Knee, elbow, shoulder blade, collarbone or jaw	$250
31. All others	$250
Section 1 — Serious Sprain, Strain and or Tear of a Ligament	
32. Ligament — knee, ankle, hip, spine, neck, shoulder	$3,000
33. All other ligament damage which has required surgery to repair	$2,000
Note 2. We will only pay Event 32 or Event 33 once per injured site. For example, if you injure both your anterior cruciate ligament (ACL) and medial collateral ligament (MCL) in your knee in the same bodily injury, only one lump benefit under Event 32 is payable.	
Section 1 — Organ Damage	
34. Organ — spleen, kidney, liver, lung, heart	$3,000
Note 3. We will only pay Event 34 once per instance of bodily injury. For example, if you injure both your spleen and kidney in the same bodily injury, only one lump benefit under Event 34 is payable.	
The maximum amount payable for any one injury under serious sprain, strain and/or tear of a ligament and organ damage	$50,000
Section 1 — Dental	
35. Loss of permanent or second teeth (per tooth)	$300
36. Loss of milk or first teeth (per tooth)	$100
37. Crowning of damaged teeth (per tooth)	$300
38. Other damage (per tooth)	$50
Maximum amount payable under dental for any one accident	$5,000
Section 1 — Burns	
39. 40% of the entire body or greater	$500,000
40. Between 20% and 40% of the entire body	$175,000

Insured Events	Payment
Section 1 — Other Benefit	
41. Fee relief	Up to $20,000
42. Non-Medicare medical expenses	100% of incurred expenses up to $8,000
43. Bed care patient expenses	Up to $750 per week;maximum 52 weeks
44. Emergency transport rescue expense	Up to $7,500 per student, per accident
45. Clothing, educational or sporting equipment expenses	Up to $500 per student, per accident
46. Parent or guardian visitation	Up to $2,500
47. Air or road rage	Up to $2,500
48. Carjacking assault	Up to $2,500
49. Transport expenses	Up to $2,500
50. Out-of-pocket expenses	Up to $1,000
51. Emergency home help	$250 per week, per benefit; max 52 weeks
52. Student tutorial costs	$250 per week, per benefit; max 52 weeks
53. Independent financial advice	$15,000
Section 2	
Kidnap, ransom	Up to $300,000
Section 3	
Trauma counselling	Up to $20,000

More to Know

Are there exclusions?

Like all insurance contracts, this one has some exclusions. In summary, these are:

- War, Civil War, invasion, act of foreign enemy, rebellion, revolution, insurrection or military or usurped power in Australia or a Covered Person's country of residence, or any of the following countries: Afghanistan, Chad, Chechnya, Côte d'Ivoire (Ivory Coast), Democratic Republic of Congo, Iraq, Israel, Somalia or Sudan.
- 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.
- Sexually transmitted disease, Acquired Immune Deficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV).
- Pregnancy, childbirth or miscarriage.
- The student engaging in professional sport.
- Intentional self-inflicted injury, suicide or reckless misconduct.
- Any illegal or criminal act committed by the student.
- Pre-existing medical conditions.
- Where the student is covered by the following for the same claim:

  a) Medicare;

  b) any workers compensation legislation;

  c) any transport accident legislation;

  d) any common law entitlement;

  e) any government sponsored fund, plan or medical benefit scheme; or

  f) any other insurance policy required to be effected by or under law,

  g) any private health insurance fund, except:

  a. benefits shown in the Insured Events table for Events 1 to 40 (inclusive);

  b. we will pay the difference between what is recoverable or recovered under any private health insurance fund and what the student would otherwise be entitled to under the Non-Medicare Medical Expenses clause. In order to claim any difference, a claim must be made on a private health insurance fund where available and the Covered Person must provide evidence to Us of the claim made to the private health insurance fund and the benefit recovered.

What about 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'.

What if I need more information?

This document is written expressly for parents and guardians of students enrolled and attendingour school. Insurance policies are complex legal contracts and this information is only intended as a ready reference for parents. If you would like more information, the school can provide you with a copyof our policy or give you the name of a person at Aonyou can call.

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

While your first priority is your family, this plan offers 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 Faith Schools 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
- 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 with a contact at Aon.

Over and above providing a quality education, your school is protecting your child's quality of life.

About Aon

Aon plc (NYSE: AON) exists to shape decisions for the better — to protect and enrich the lives of people around the world. Our colleagues provide our clients in over 120 countries and sovereignties with advice and solutions that give them the clarity and confidence to make better decisions to protect and grow their business.

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