



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 – 24 hours a day/seven days a week (other than non-medicare medical expenses – see table overpage for further explanation).

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.

What is covered?

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

Insured events	Payment (\$)	Insured events	Payment (\$)
SECTION 1		Ligament and organ damage	
Permanent disabilities – <i>In each case injury must be permanent</i>		Ligament – knee, ankle, hip, spine, neck, shoulder	2,000
Quadriplegia/paraplegia	750,000	Organ – spleen, kidney, liver, lung, heart	2,000
Loss of mental powers	750,000	Death as a result of injury 30,000	
Sight of both eyes	325,000	Dental	
Sight of one eye	150,000	Permanent or second teeth (per tooth)	300
Partial loss of sight of one or both eyes	65,000	Milk or first teeth (per tooth)	100
Use of two limbs	300,000	Crowning of damaged teeth (per tooth)	300
Total loss of use of one limb	150,000	Other damage (per tooth)	50
Speech	100,000	Maximum amount payable for any one accident	5,000
Hearing in both ears	150,000	Burns	
Hearing in one ear	50,000	40% of the entire body or greater	320,000
Partial loss of hearing in one or both ears	15,000	Between 20% and 40% of the entire body	100,000
Total loss of use of either hand	80,000	Out of pocket expenses	
Loss of use of four fingers of either hand	50,000	Home help	
Loss of use of one thumb of either hand	30,000	Student home tutorial	
Loss of use of fingers of either hand	50,000	Extra travel	300 per week per benefit
Total loss of use of the toes of either foot	20,000	Others	
Permanent disability not provided for above	insurer's discretion up to 75,000	Fee relief	12,000
Broken or fractured bones		Non-Medicare expenses*	90% of incurred expenses up to \$7,500
Finger, toe, hand, foot or rib	200	Bed care patient	500 per week
Arm, elbow, wrist, leg, ankle or knee	500	Emergency rescue	5,000 per accident per student
Neck, skull, spine, pelvis or hip	3,000	Clothing, educational and/or sporting equipment	500 per accident per student
All other breaks	500	Parent/guardian visitation	2,500
Fractured leg or patella with established non-union	10,000	SECTION 2	
Shortening of the leg by at least 5 centimetres	7,000	Kidnap and ransom/extortion and personal assets	250,000
The maximum amount payable for any one injury	75,000	* Non-Medicare expenses benefits are only applicable to injuries experienced while on authorised school activities.	
Dislocation			
Hip	500		
Knee, shoulder blade, collarbone or jaw	250		
All other dislocations	150		

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

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.

Here is a [link](#) to these forms.

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

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.

For more information on Aon see aon.com.au

Student Accident Protect Plan – Gold

