



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.

No accident is good news, and unfortunately no accident can be anticipated, but financial assistance is always welcome.

What is covered?

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

Insured event	Payment (\$)	Insured event	Payment (\$)
SECTION 1			
Permanent disabilities		Dental	
<i>In each case the injury must be permanent</i>		Lump sum payment, regardless of actual costs involved, provided the event occurs within five (5) years from the date of injury	
Quadriplegia/paraplegia	750,000	Permanent or second teeth (per tooth)	300
Loss of mental powers	750,000	Milk or first teeth (per tooth)	100
Sight of both eyes	325,000	Crowning of damaged teeth (per tooth)	300
Sight of one eye	150,000	Other damage (per tooth)	50
Partial loss of sight of one or both eyes	65,000	The maximum amount payable for any one accident	5,000
Use of two limbs	300,000		
Use of one limb	150,000	Death as a result of injury	25,000
Speech	100,000		
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		
Use of four fingers of either hand	50,000	Out of pocket expenses	
Use of one thumb of either hand	30,000	Home help, tuition, extra travel – up to 52 weeks (after 15 days)	300 per week
Use of fingers of either hand	50,000		
Total loss of use of the toes of either foot	20,000	Bed care patient	
Permanent disability not provided for above	insurer's discretion up to 75,000	Requiring care 24 hours / day as a result of injury – up to 52 weeks	500 per week
		Emergency rescue / transport	5,000
Broken or fractured bones		Fee relief	
Finger, toe, hand, foot or rib	200	Four terms following the accidental death of the pupil's parent/guardian (paid to school)	12,000
Arm, elbow, wrist, leg, ankle or knee	500		
Neck, skull, spine, pelvis or hip	3,000	Non-Medicare expenses	
All other breaks	500	Percentage of incurred expenses up to the maximum shown (school and organised sporting activities only)	90% up to 7,500
Fractured leg or patella with established non-union	10,000	Parent/guardian visitation	2,500
Shortening of the leg by at least 5 centimetres	7,000	Clothing education and/or sporting equipment lost or damaged as a result of an accident for which treatment was administered by a doctor	500
The maximum amount payable for any one injury	75,000		
Dislocation		SECTION 2	
Hip	500	Kidnap & ransom/extortion & personal assets	250,000
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		

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.

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