

Aon Gold Protect arranged on behalf of **Sydney Boys High School**

Student Accident Claims Procedure for accidents after 1 November 2009

Coverage is for all enrolled students whilst they are actually engaged in School Activities or Organised Sporting Activities. Organised Sporting Activities means the time on a 24 hours per day, 7 days per week basis that the student is engaged in activities organised by or under the control of an organisation that is a member of an established sporting association of which the student is registered and/or a paid-up participant including all associated travel to and from such activities.

1. Review Aon Gold Protect coverage overleaf to establish which benefits may be claimable.
2. Report accident as soon as possible to the Sydney Boys High School Office.
3. Pay all medical, ambulance and other out of pocket expenses (where incurred).
4. Make claim on Medicare (if applicable) and obtain all refunds (where a refund or partial refund is payable by Medicare – do not forward these accounts with the form). Please note that Medicare or Gap expenses are unable to be claimed on this insurance.

MEDICARE EXPENSES NOTE:-

Aon Gold Protect includes coverage for Non-Medicare Medical Expenses only. 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. Make Claim on Private Health Insurer (if applicable) and provide Statement of Benefits.
6. Complete the attached School Student Accident Report Form (to be co-signed by school official) and the attending Medical Practitioner must also complete their section of the claim form.
7. Send all documentation (excluding Medicare accounts) via email or postal mail to the insurer. Please allow 3 weeks for the insurer to process the claim payment.
 - Scan documents and email: a&h.claims.australia@ace-ina.com , or
 - Claims can be posted to: ACE Insurance, A & H Claims, GPO Box 4065, SYDNEY NSW 2001

Generally claims enquiries subsequent to initial lodgement can be made via the following:

- **Telephone 1800 688 640**

The school's insurance broker will be available to provide assistance if there is any uncertainty whatsoever in the direct notification of Student Accident insurance claims to ACE Insurance. The Aon claims contact is Ms Saffron Shilling:

- Email: saffron.shilling@aon.com.au
- Telephone number: 02 9253 8107
- Address: Aon Risk Services, Claims Services, GPO Box 4189, SYDNEY NSW 2001

SECTION 1

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Permanent disabilities (in each case injury must be permanent)	Gold	Gold Plus	Platinum
Quadriplegia/paraplegia	750,000	1,000,000	1,250,000
Loss of mental powers	750,000	1,000,000	1,250,000
Sight of both eyes	325,000	500,000	1,000,000
Sight of one eye	150,000	250,000	500,000
Partial loss of sight of one or both eyes	65,000	120,000	200,000
Use of two limbs	300,000	500,000	1,000,000
Total loss of use of one limb	150,000	300,000	500,000
Speech	100,000	100,000	100,000
Hearing in both ears	150,000	400,000	750,000
Hearing in one ear	50,000	100,000	150,000
Partial loss of hearing in one or both ears	15,000	30,000	100,000
Total loss of use of either hand	80,000	125,000	250,000
Loss of use of four fingers of either hand	50,000	75,000	100,000
Loss of use of one thumb of either hand	30,000	50,000	100,000
Loss of use of fingers of either hand	50,000	50,000	50,000
Total loss of use of the toes of either foot	20,000	50,000	75,000
Permanent disability not provided for above	insurer's discretion (up to 75,000)		
Broken or fractured bones			
Finger, toe, hand, foot or rib	200	200	200
Arm, elbow, wrist, leg, ankle or knee	500	500	500
Neck, skull, spine, pelvis or hip	3,000	3,500	5,000
All other breaks	500	500	550
Fractured leg or patella with established non-union	10,000	10,000	10,000
Shortening of the leg by at least 5 centimetres	7,000	7,000	7,000
The maximum amount payable for any one injury	75,000	75,000	75,000
Dislocation			
Hip	500	500	500
Knee, shoulder blade, collarbone or jaw	250	250	250
All other dislocations	150	150	150
Ligament and organ damage			
Ligament – knee, ankle, hip, spine, neck, shoulder	2,000	2,000	2,000
Organ – spleen, kidney, liver, lung, heart	2,000	2,000	2,000
Death as a result of injury	30,000	30,000	30,000
Dental			
Permanent or second teeth (per tooth)	300	300	350
Milk or first teeth (per tooth)	100	100	100
Crowning of damaged teeth (per tooth)	300	300	300
Other damage (per tooth)	50	50	150
Maximum amount payable for any one accident	5,000	5,000	5,000
Burns			
40% of the entire body or greater	320,000	500,000	800,000
Between 20% and 40% of the entire body	100,000	175,000	250,000
Out of pocket expenses			
Home help, student home tutorial, extra travel	300 per week, per benefit		
Others			
Psychological trauma	n/a	20,000	20,000
Fee relief	12,000	15,000	15,000
Non-Medicare expenses	90% of incurred expenses (up to \$7,500)	90% of incurred expenses (up to \$7,500)	100% of incurred expenses (up to \$7,500)
Bed care patient	500 per week		
Emergency rescue	5,000 per accident, per student		
Clothing, educational and/or sporting equipment	500 per accident, per student		
Parent/guardian visitation	2,500	2,500	2,500
SECTION 2			
Kidnap and ransom/extortion and personal assets	250,000	250,000	250,000