



## STUDENT PERSONAL ACCIDENT INSURANCE POLICY INFORMATION SHEET

### Who is covered?

All currently enrolled fulltime or part-time Victorian enrolled students, staff and registered sporting club members of Monash University are eligible to lodge a claim under the current personal accident insurance policy effective 1st June 2007.

### What is the cover?

- The policy is restricted to claims for injuries that result from accidents. The definition of injury contained in the policy means a physical and bodily injury which happens as a result of external violence. Expenses that occur due to sickness and illness do not fall within the terms of this policy.
- For students the policy provides for a **limited** range of benefits for financial loss that results from medical treatment and hardship due to an accident that occurs whilst engaged in **“university/course related activities”**. The policy also covers students actually engaged in practical or community placement activities.
- University staff and registered sporting club members are eligible to claim benefits only for an accident that occurs in Monash University related sporting activities (includes use of sports facilities, sports club training and officially sanctioned sporting competitions).

### What does it cost?

The policy premium is funded by Monash University. **You are required to pay the first \$150** (called the excess) of every medical loss.

### How do I get details of the policy and lodge a claim?

- Enrolled students and staff members at Clayton, Caulfield, Peninsula and Berwick campuses should contact Lois Trembearth (Insurance Co-ordinator) at the Sports Office, Clayton campus (Phone: 990 54114) to discuss your accident, obtain forms and lodge a claim.
- Enrolled students and staff at Gippsland and Parkville (Victorian College of Pharmacy) campuses should deal direct with their student representatives to report accidents and lodge claims.

### What benefits does the policy provide?

- Capital benefits for accidents resulting in death and permanent disablement (full details available from the Sport Administration Office).
- Medical benefits - reimbursement of non-Medicare medical expenses to a max. of \$5,000.
- Weekly injury benefits for income earners. (Max. \$200 per week excludes first 5 days of loss of income).
- Domestic help/child minding benefits for non-income earners.
- Bed care patient benefits.
- Home tutorial benefits for full-time students.
- HECS and/or postgraduate fees in the event of a capital benefits payment \$5,000.
- Overseas medical expenses. (Max. \$5,000).
- Surgical Benefits, \$2000.
- Emergency transportation benefit where a claim has arisen, \$1000.
- Spouse and dependant children.
  - Surviving spouse, \$5000.
  - Dependant children, \$5000 each child.
- Home renovation 80% to a max of \$5000.
- Injury assistance benefit \$200 per week for 16 weeks.

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## OTHER IMPORTANT ISSUES TO NOTE:

- Doctor and specialist medical accounts e.g. x-rays, surgeon fees, are claimable through Medicare. The “**MEDICARE GAP**” being the difference between the doctor’s bill and the refund from Medicare is **NOT** claimable under Government legislation.
- The excess on each claim is **\$150** per loss.
- Students who are eligible to claim under a private health benefit policy **must** first lodge their claim with the medical provider and obtain a Statement of Benefit.
- All injuries likely to result in a claim being submitted must be notified to Monash Sport (Lois Trembearth, Insurance Co-ordinator) as soon as practicable after the accident. Failure to notify an accident within 30 days may result in the claim being rejected by the insurers.
- Medical expenses must be incurred within twelve (12) months of you sustaining injury. **Claims for monies paid after 12 months will not be claimable.**
- The claim form is required to be completed by a qualified medical practitioner (**not** a Physiotherapist).
- A referral from a suitably qualified medical practitioner is for any **specialist treatment, such as Physiotherapy.**
- Students who have deferred from their course are not eligible to claim under the policy.
- Ambulance transport costs associated with an eligible claim are refundable **if** transport by ambulance was deemed necessary by **attending medical personnel.**
- The policy will provide cover for students engaged in practical or community placement activities that are arranged through their faculty and are considered part of their course work.
- Students travelling overseas are strongly advised to take out travel insurance cover for loss of baggage, medical expenses that result from illness and cover for medical and hospital expenses for accidents that occur during non-university related business. Students on University placements or exchanges should contact the Monash Abroad Office for further information.
- The policy does not apply to any event, directly or indirectly arising out of (a) you being a pilot or crew member of any aircraft or engaging in any aerial activity except as a passenger in a properly licensed aircraft. (b) Hang Gliding, Para-Gliding, Sky Diving or Parachuting.

***Members are required to first pay all costs and claim back expenses.  
All accounts, medical statements, benefit statements should be originals.***

## Procedures to follow:

- Report all injuries (no matter how serious) to Monash Sport within 24 hours (9905 4114)
- Complete claim form (available on request, if required). Claim form must also be completed by a qualified medical practitioner.
- Referral from a general practitioner is required for physiotherapy visits.
- Pay all expenses up front.
- Present completed claim form and original invoices and receipts and/or Statement of Benefit to Monash Sport Insurance Co-ordinator (Lois Trembearth) Clayton Campus
- The excess will be deducted at the time of settlement of the claim.
- Note: medical expenses must be incurred within 12 months of you sustaining injury.

### Monash Sport

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