



Protect your students' quality of life
**Aon Student Accident
Protection Plan**

A quality education is an investment in a child's future, providing students with the skills, knowledge and experience to make the most of their lives.

Schools also have a duty of care to provide their students with a safe environment to learn and grow.

Why is student accident protection important?

While no one likes to think about student accidents, Aon's experience in the education sector shows that the majority of insurance claims by schools relate to injuries to students.

Our claims records show that, 97 percent of public liability claims from schools were for student injuries¹. Typical causes of serious injury include rugby scrums, diving or falling into water, falling into camp fires, striking objects while running and being hit by falling structures.

Injuries range from fractured fingers to quadriplegia, and the impact can resonate beyond the victim and their family, across the entire school community.

Accidents are unplanned but your response doesn't have to be

One way your school can ensure that your students are well looked after, if they are injured, is by investing in student accident insurance. This provides cash benefits for a range of injuries from broken bones to burns to permanent disabilities, as well as various out-of-pocket expenses related to an accident. The cost of the insurance is based on the level of benefits payable and the number of students being covered.

A small investment by your school can make a major difference to your students and their families

When considering accident insurance, you need to look beyond the immediate cost of the accident to the ongoing expenses. Claims for personal injury to students can take more than a decade to settle, with ongoing expenses for treatment, rehabilitation and day-to-day care, possibly for the rest of the child's life.

With student accident insurance, your school can respond effectively to an accident by providing monetary relief to assist parents with hospital fees and other expenses related to the accident.

From as little as \$8.50 per student, your school can look after your students' quality of life, and make a difference to the effect the accident has on everyone from the immediate family to the broader school community.

Please see the Benefits Comparison Table on page 4 for a full listing of insured events and the benefits payable under each level of cover.

Aon's Student Accident Protection Plan is available at three different levels of benefits

Gold

Gold is the base level of cover, which provides benefits for the common injuries at just \$8.50 per student.

Gold Plus

Gold Plus is an upgrade to Gold, providing increased and additional benefits for an affordable \$11.95 per student.

Platinum

Platinum is our top level of cover which provides extensive benefits for permanent disabilities, including \$1.25 million for quadriplegia/paraplegia. The cost for Platinum is \$25.50 per student.

Features of Aon's Student Accident Protection Plan

Top disability benefits where the money is needed

Aon has designed the Student Accident Protection Plan to provide major benefits where the money is needed most.

For example, the benefit payable for quadriplegia/paraplegia is \$1.25 million under the Platinum level of cover, \$1 million under Gold Plus and \$750,000 for Gold.

Cover including one term before or after enrolment

Sometimes a child participates in an activity before they are officially students of a school, such as an orientation camp. Or a year 12 student who has officially left the school may compete in a final sporting event. To provide for these situations, Aon's Student Accident Protection Plan covers students for one term at either end of their enrolment while they are participating in school activities.

When are students covered?

Students are covered only while they are engaged in school or organised sporting activities, including travel to and from such activities.

Cover is automatically provided for exchange students without the need to notify the insurer or pay an additional premium.

Aon provides major cash benefits where the money is needed most

Benefit for psychological trauma

Accidents can cause psychological trauma as well as physical injuries. Such trauma can affect both the victim and witnesses to the accident.

Aon's trauma benefit provides up to \$20,000 per student to cover the cost of trauma counselling for students².

Benefits for burns to 20 percent or more of the body

Most policies carry a burns benefit, but only for burns to at least 40 percent of the body. Aon covers burns affecting from 20 percent of the body.

Wide-ranging benefits

In addition to providing financial benefits for specific accidents, Aon's Student Accident Protection Plan provides:

- Cover for 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 away from school for a prolonged period, and
- Clothing, confinement to bed and other out-of-pocket expenses that relate to an accident.

Up to 100 percent reimbursement of non-Medicare expenses incurred more than 12 months after the accident

Under most accident policies, non-Medicare medical expenses have to be incurred within 12 months of sustaining the injury to be covered.

In the case of children, medical practitioners often want to delay treatment, particularly surgery and dental reconstruction, until the body has developed further. Quite often the delay is in excess of 12 months, meaning that the usual policy conditions will exclude costs incurred for the delayed treatment.

1. Data based on insurance claims by Aon school clients in 2000 – 2004 inclusive. Note that data excludes claims by universities.

2. Psychological trauma benefit covers the cost of counselling for students who suffer psychological trauma as a result of witnessing or being a victim of a criminal act.

What's the difference between Gold and Gold Plus?

Gold Plus offers increased benefits across most of the insured permanent disabilities

Aon's Student Accident Protection Plan will reimburse 100 percent of non-Medicare medical expenses that occur 12 months or more after the accident (up to \$10,000 under Platinum); provided that a medical practitioner recommends the delay and the insurer is notified.

Many of our valued Gold clients have told us that they would like to increase their student cover benefits, but do not have the financial capacity to move to our top level Platinum option.

So we developed Gold Plus, an upgrade which delivers all the features of Gold, plus increased benefits across most of the insured permanent disabilities including:

- Quadriplegia/paraplegia cover increased from \$750,000 to \$1 million
- Partial loss of sight from \$65,000 to \$120,000
- Loss of hearing in both ears from \$150,000 to \$400,000

Other increased benefits include for burns to 40 percent of the entire body, from \$320,000 to \$500,000, and fee relief from \$15,000 to \$20,000.

Aon's Student Accident Protection Plan is available at three different levels of benefits

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Gold Plus

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Platinum

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Benefits comparison table

INSURED EVENTS	COVER TYPE-BENEFITS		
	Gold	Gold Plus	Platinum
SECTION 1 – ACCIDENTAL DEATH			
1. Death as a result of injury	\$50,000	\$50,000	\$50,000
SECTION 1 – PERMANENT DISABILITIES			
2. Quad-Paraplegia	\$750,000	\$1,000,000	\$1,250,000
3. Loss of Mental Powers	\$750,000	\$1,000,000	\$1,250,000
4. Sight of Both Eyes	\$350,000	\$500,000	\$1,000,000
5. Sight of One Eye	\$150,000	\$250,000	\$500,000
6. Up to 35 % Partial Loss of Sight of one or both eyes	\$20,000	\$40,000	\$65,000
7. Between 36% and 65% Partial Loss of Sight of one or both eyes	\$40,000	\$80,000	\$130,000
8. More than 66% Partial Loss of Sight of one or both eyes	\$65,000	\$120,000	\$200,000
9. Loss of use of 2 limbs	\$300,000	\$500,000	\$1,000,000
10. Loss of use of 1 limb	\$150,000	\$300,000	\$500,000
11. Loss of Speech	\$100,000	\$100,000	\$150,000
12. Loss of Hearing in both ears	\$150,000	\$400,000	\$750,000
13. Loss of Hearing in one ear	\$50,000	\$100,000	\$150,000
14. Up to 35 % Partial Loss of Hearing of one or both ears	\$5,000	\$10,000	\$32,500
15. Between 36% and 65% Partial Loss of hearing of one or both ears	\$10,000	\$15,000	\$65,000
16. More than 66% Partial Loss of hearing of one or both ears	\$15,000	\$30,000	\$100,000
17. Total Loss of use of either hand	\$80,000	\$125,000	\$250,000
18. Loss of use of 4 fingers of either hand	\$50,000	\$75,000	\$100,000
19. Loss of use of 1 thumb of either hand	\$30,000	\$50,000	\$100,000
20. Loss of use of fingers of either hand	\$50,000	\$50,000	\$50,000
21. Total loss of use of the toes of either foot	\$20,000	\$50,000	\$75,000
22. Permanent Disability not provided for above	Such percentage of \$75,000 as We in Our absolute discretion shall determine and being in Our opinion not inconsistent with the compensation provided under Permanent Disabilities		
SECTION 1 – BROKEN OR FRACTURED BONES			
23. Finger, Thumb, Toe, Hand, Foot or Rib	\$200	\$200	\$200
24. Arm, Elbow, Wrist, Leg, Ankle or Knee	\$500	\$500	\$500
25. Neck, Skull, Spine, Pelvis or Hip	\$3,000	\$3,500	\$5000
26. All other Breaks	\$500	\$500	\$550
27. Fractured Leg or patella with established Non union	\$20,000	\$20,000	\$20,000
28. Shortening of leg by at least 5cms	\$10,000	\$15,000	\$15,000
The maximum amount payable for any one injury under Broken bones	\$75,000	\$100,000	\$100,000
SECTION 1 – DISLOCATION			
29. Hip	\$500	\$500	\$500
30. Knee, Elbow, Shoulder blade, collarbone or Jaw	\$250	\$250	\$250
31. All other dislocations	\$150	\$250	\$250

INSURED EVENTS
COVER TYPE-BENEFITS

	Gold	Gold Plus	Platinum
SECTION 1 – LIGAMENT AND ORGAN DAMAGE			
32. Ligament – knee, ankle, hip, spine, neck, shoulder	\$2,000	\$3,000	\$3,000
33. All other ligament damage which has required surgery to repair	\$2,000	\$2,000	\$2,000
34. Organ – spleen, kidney, liver, lung, heart	\$2,000	\$3,000	\$3,000
The maximum amount payable for any one injury under ligament and organ damage	\$25,000	\$50,000	\$50,000
SECTION 1 – DENTAL			
35. Permanent or second teeth (per tooth)	\$300	\$300	\$350
36. Milk or first teeth (per tooth)	\$100	\$100	\$100
37. Crowning of damaged teeth (per tooth)	\$300	\$300	\$300
38. Other damage (per tooth)	\$50	\$50	\$150
Maximum amount payable under Dental for any one accident	\$5,000	\$5,000	\$5,000
SECTION 1 – BURNS			
39. 40% of the entire body or greater	\$320,000	\$500,000	\$800,000
40. Between 20% and 40% of the entire body	\$100,000	\$175,000	\$250,000
SECTION 1 – OTHERS			
41. Fee relief Up to	\$15,000	Up to \$20,000	Up to \$20,000
42. Non-Medicare expenses (including overseas medical expenses)	100% of incurred expenses up to \$7,500	100% of incurred expenses up to \$8,000	100% of incurred expenses up to \$10,000
43. Bed care patient expenses	Up to 750 per week maximum 52 weeks	Up to 750 per week maximum 52 weeks	Up to 750 per week maximum 52 weeks
44. Emergency Transport Rescue Expense	Up to 7,500 per accident per student	Up to 7,500 per accident per student	Up to 7,500 per accident per student
45. Clothing, educational and / or sporting equipment Expenses	Up to \$500 per accident per student	Up to \$500 per accident per student	Up to \$500 per accident per student
46. Parent / guardian visitation	Up to \$2,500	Up to \$2,500	Up to \$2,500
47. Air or Road Rage benefit	Up to \$2,500	Up to \$2,500	Up to \$2,500
48. Carjacking assault benefit	Up to \$2,500	Up to \$2,500	Up to \$2,500
49. Transport Expense	Up to \$2,500	Up to \$2,500	Up to \$2,500
50. Out of pocket expenses	Up to \$1,000	Up to \$1,000	Up to \$1,000
51. Emergency Home Help	250 per week per benefit max 52 weeks	250 per week per benefit max 52 weeks	250 per week per benefit max 52 weeks
52. Student Tutorial Costs	250 per week per benefit max 52 weeks	250 per week per benefit max 52 weeks	250 per week per benefit max 52 weeks
53. Independent Financial Advice	\$15,000	\$15,000	\$15,000
54. Accidental HIV Infection Benefit	\$30,000	\$30,000	\$30,000
SECTION 2			
Kidnap and ransom/extortion and personal assets	Up to \$300,000	Up To \$300,000	Up to \$400,000
SECTION 3			
Trauma Counselling benefit	Up to \$20,000	Up to \$20,000	Up to \$20,000

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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.

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Application form

To

Fax

School details

School

Number of students

Address

Suburb State Postcode

Email address

Insurance cover

- Platinum (\$25.50 per student)
- Gold Plus (\$11.95 per student)
- Gold (\$8.50 per student)

Authorisation

Name

Title

Signature Date

Privacy statement

Aon has always valued the privacy of personal information. If you would like a copy of our Privacy Policy, you can contact us or access it from our website at aon.com.au

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.

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