



Personal Accident Insurance for Students

The Deakin University Personal Accident Insurance Policy provides personal accident insurance cover for Deakin University Students, including postgraduate Students, that **suffer an injury** whilst engaged in all activities, field assignments, practical placements and community placements organised by, approved by or under the control of Deakin University.

Approval for practical and community placements need to be obtained from the course coordinator / nominated person within the School / Faculty well in advance of the starting date of the placement.

Students are deemed to be enrolled Students at Deakin University until 31 March in the year following their last current enrolment. A Student completing course studies in the current year is therefore not covered by Deakin University insurance policies if the Student commences work experience/practical placement after 31 March of the following year.

Age Limit

The Deakin University Personal Accident Insurance Policy age limit is 75 years.

Territorial Limits

The Deakin University Personal Accident Insurance Policy provides worldwide personal accident insurance cover for Deakin University Students, including postgraduate Students. It is very important to note that the Deakin University Personal Accident Insurance Policy provides cover only when a Student **suffers an injury** whilst engaged in all activities, field assignments, practical placements and community placements organised by, approved by or under the control of Deakin University.

If any of these activities, field assignments, practical placements and community placements organised by, approved by or under the control of Deakin University, includes international travel, Students are strongly advised to arrange International Travel Insurance cover that will provide comprehensive medical cover (including illness), emergency travel assistance, loss of baggage, loss of personal effects, personal liability, loss of deposits, additional travel expenses etc.

For more information on the Deakin University Travel Insurance policy and how to arrange this insurance, please refer to the [International Travel Insurance for Students](#) web page.

The Deakin University Personal Accident Insurance Policy provides benefits under two sections: Section A – Capital Benefits and Section B – Weekly Benefits



Section A – Capital Benefits

The Deakin University Personal Accident Insurance Policy will pay amounts set out in the compensation table below for accidental death and other listed conditions as a result of injury.

Section A – Capital Benefits Sum Insured	\$250,000	Compensation as a percentage of the Sum Insured
Injury resulting in:		
1. Death		100%
2. Permanent Total Disablement		100%
3. Permanent Disability not otherwise provided		maximum of 75%
4. Permanent Paraplegia		100%
5. Permanent Quadriplegia		100%
6. Permanent unsound mind to the extent of legal incapacity		100%
7. Permanent and incurable paralysis of all limbs		100%
8. Permanent total loss of the entire sight of one or both eyes		100%
9. Permanent total loss of hearing both ears		100%
10. Permanent total loss of the use of both hands		100%
11. Permanent total loss of the use of both arms		100%
12. Permanent total loss of the use of both feet		100%
13. Permanent total loss of the use of both legs		100%
14. Permanent total loss of the use of one hand and one foot		100%
15. Permanent total loss of the use of one hand and one arm		100%
16. Permanent total loss of the lens of one eye		50%
17. Permanent total loss of the hearing in one ear		50%
18. Permanent total loss of the use of one foot or one leg		50%
19. Permanent total loss of the use of four fingers and thumb of either hand		75%
20. Permanent total loss of the use of four fingers of either hand		40%
21. Permanent total loss of the use of one thumb, both joints		30%
22. Permanent total loss of the use of one thumb, one joint		15%
23. Permanent total loss of the use of a finger, three joints		10%
24. Permanent total loss of the use of a finger, two joints		8%
25. Permanent total loss of the use of a finger, one joint		5%
26. Permanent total loss of the use of all the toes of one foot		15%
27. Permanent total loss of the use of great toe, both joints		5%
28. Permanent total loss of the use of great toe, one joint		3%
29. Permanent total loss of the use of other toe (each toe)		1%
30. Third degree burns and/or resultant disfigurement which covers more than 40% of the entire body		50%



Section A – Lifestyle Modification

If a Capital Benefit is paid under any of conditions 2, 4, 5 or 7 on the compensation table, cover is also provided for costs to:

- modify a motor vehicle or
- modify a home or
- relocate to a suitable home

up to a maximum of \$10,000

Section A – H.I.V. & A.I.D.S. Benefit

Compensation of \$25,000 is payable if a Student accidentally contracts the Acquired Immune Deficiency Syndrome (A.I.D.S.) or Human Immunodeficiency Virus (H.I.V.) infection:

- as a direct result of injury caused by a physical and violent bodily assault by another person on the Student, or
- as a direct result of the administering of medical treatment provided by a registered and legally qualified medical practitioner or registered nurse of a Student's injury.

Section A - H.I.V. & A.I.D.S. Conditions

Compensation will only be payable if the Student is positively diagnosed within 180 days of the event giving rise to the A.I.D.S. or H.I.V. infection.

Compensation shall not be payable unless any event leading to or likely to lead to a positive diagnosis of A.I.D.S. or H.I.V. is reported to the insurer and medical tests are carried out by a registered and legally qualified medical practitioner no more than forty eight (48) hours from the time and date of the event giving rise to the A.I.D.S. or H.I.V. infection.

The medical tests (to be made by recognised laboratory and clinical tests) carried out in connection with this benefit must prove conclusively that the Student was not A.I.D.S. or H.I.V. positive at the time and date of the event giving rise to the A.I.D.S. or H.I.V. infection. No compensation is payable if the Student fail to comply with or to provide the required level of proof.



Section A - Sports Related Injury

The maximum Capital Benefit payable under Section A for a Sports Related Injury is \$25,000.

Sport Related Injury means any Injury to the body of a Student caused by an accident resulting from participation in a physical sport activity (singular or group) **sanctioned by Deakin University**, whether such activity is conducted on or off the grounds of the Deakin University's campus, but does not include any condition which is an illness or disease of any degenerative nature.

Section A - Additional Age Limits

The Sum Insured is limited under Section A – Capital Benefits as follows:

Injury resulting in death of a Student under the age of 18	\$10,000
Injury resulting in death of a Student aged between 65 and 75	\$25,000

Section A – Illness Exclusion

Claims arising directly or indirectly out of illness are excluded.

Section A – Suicide Exclusion

Claims arising directly or indirectly out of suicide or attempted suicide are excluded.

Section A – Non-scheduled Flights Exclusion

Claims arising directly or indirectly out of non-scheduled flights are excluded.



Section B – Weekly Benefits & Injury Assistance Benefits

Section B of the Deakin University Personal Accident policy provides weekly benefits as set out in the compensation table below. Limited medical expenses cover as a result of injury is also provided, but does not replace Medicare or any Private Health Insurance.

Section B – Weekly Benefits Injury resulting in:	Compensation
1. Total Disablement (weekly benefit)	Actual non-medical related expenses incurred for home help, child-minding, travelling and the like up to a maximum of \$300 per week
2. Total Disablement (weekly benefit)	Actual expenses incurred for home tutorial by a qualified tutor up to a maximum of \$300 per week

Section B – Injury Assistance Benefits Injury resulting in:	Compensation
3. Non-Medicare Medical Expenses*	Actual cost of medical expenses incurred up to a maximum of \$5,000 an excess of \$20 each and every claim applies

*Non-Medicare Medical Expenses Exclusions

Expenses that are recoverable from Medicare, are excluded from any Non-Medicare Medical claim under Section B of this policy.

In addition, the Medicare Gap, which is the difference between the fee charged by the health service provider and the payment made by Medicare according to the Medicare Benefits Schedule, is also excluded from any Non-Medicare Medical Expenses claim.

Non-Medicare Medical Expenses payments will be further reduced by amounts paid or payable from any

- Private Health Insurance or
- Statutory Transport Accident Scheme or
- Statutory Workers' Compensation Scheme



Section B - Conditions

Claims arising directly or indirectly out of any medical condition for which the Student has required treatment or advice from a doctor, chiropractor, physiotherapist, naturopath, psychologist or psychiatrist in the 6 months before the commencement date of the cover, are excluded.

Any payable condition claimed must occur within 12 months of the date of injury.

Successive periods of disablement resulting from the same injury will be considered as one period of disablement.

Compensation will be paid up to a maximum period of 104 weeks from the date the first expense was incurred.

Section B – Dental Benefit

If a Student suffers an injury resulting in the loss of at least 50% of all sound and natural teeth, including capped or crowned teeth, but excluding first teeth and denture, cover is provided for \$1,000 per tooth up to a maximum of \$10,000

Section B - Sports Related Injury

The maximum Non-Medicare Medical Expenses payable under Section B for a Sports Related Injury is \$1,000. An excess of \$50 applies.

Sport Related Injury means any Injury to the body of a Student caused by an accident resulting from participation in a physical sport activity (singular or group) **sanctioned by Deakin University**, whether such activity is conducted on or off the grounds of the Deakin University's campus, but does not include any condition which is an illness or disease of any degenerative nature.

Claims

Claims under all sections of the policy must be lodged as soon as possible within a period of 30 days from the date of loss.

In order for your claim to be processed quickly, please ensure you submit all supporting documentation (statements, receipts, valuations, accounts etc.) with a fully completed claim form.



Claims must be made on a Corporate Services Network (CSN) claim form and submitted direct to CSN. CSN will forward the claim form to the Insurance Office for review prior to returning it to CSN, who will formally submit it to the insurer.

CSN claim forms are available at [Personal Accident Claim Form](#). If you do not have internet access, contact the [Insurance Office](#) to obtain a claim form.

Injuries to Students must be reported to the Manager, OHS, because (among other reasons) OHS hazards may be thus identified and addressed and because certain injuries, no matter to whom they occur, must be reported to WorkSafe by the University. More information available at the [Injuries and Incidents](#) page

If a Student sustains physical injury during an external placement, a copy of the incident report should be obtained from the host organisation and kept by the University work experience/placement co-ordinator. A copy should also be forwarded to the Insurance Office.

The Deakin University Personal Accident information provided above does not replace the policy wording and schedule, any additional information can be obtained from the [Insurance Office](#).

A brief summary of ALL the insurance policies applicable to a Student Placement is available at [Insurance Summary for Student on Placements / Work Experience](#)

Updated 26 February 2015