

## FREQUENTLY ASKED QUESTIONS for GROUP STUDENT ACCIDENT COVER

### **What is the time limit for submitting a claim and how long can we claim for?**

Claims should be lodged as soon as possible after the injury occurs. The policy provides cover for expenses incurred up to 24 months from the date of the accident.

### **Is Personal Accident Insurance the same as Private Health Insurance?**

No. Group Personal Accident is a general insurance policy which provides specified benefits as a result of an Injury. Private Health Insurance can only be offered by licensed providers under the provisions of the Private Health Insurance Act 2007.

### **Does the School have to provide this insurance?**

No. Personal Accident insurance is not compulsory for Schools. The School provides this insurance as a benefit for their students and parents.

### **What medical expenses does the policy cover?**

This policy provides cover for reimbursement of NON-MEDICARE MEDICAL Expenses.

NON-MEDICARE MEDICAL Expenses means treatment certified necessary by a legally qualified medical practitioner to a registered private hospital, physiotherapist, nurse or similar provider of medical services which are:

- Not subject to any full or partial Medicare rebate
- Not recoverable by you or an insured person from any other source, being Private Health Insurance or other insurance provided by a Registered Club (pony club, football club etc.) or Member Association.

This means that in most cases expenses incurred for treatment by a registered medical practitioner such as a doctor, surgeon, anesthetist, pathologist and radiologist will not be covered by the policy as they are fully or partially covered by Medicare.

### **Can I claim Medicare Gap expenses?**

No. The Health Insurance Act (Cth) 1973 prevents insurers from paying medical expenses which are subject to full or partial rebate from Medicare, including the Medicare Gap.

### **Can I claim for costs up front before treatment occurs?**

No. The policy is for reimbursement only. Accounts must be submitted for reimbursement once the treatment has occurred and the accounts have been paid.

### **What if the student is covered by Private Health Insurance or other insurance provided by a Sports Club or Member Association?**

You should submit your claim for reimbursement to these providers first. The Student Accident policy will cover Non-Medicare Medical Expenses which are not recoverable from other sources, such as Private Health Insurance or another designated policy.

### **What if there is a gap between the Non-Medicare Medical Expense and the Private Health Fund rebate?**

The Student Accident policy will provide cover for this gap. Please submit accounts along with the private health fund reimbursement statement to substantiate the gap.

For example, if you incur \$500 of physiotherapy expense resulting from an insured injury and your private health fund limit is \$300, you can claim the difference of \$200.

### **Is the student covered 24 hours a day? Yes.**

Except where it is prohibited by Law.

The Private Health Insurance Act 2007 prevents general insurers from reimbursing medical expenses which are considered as General Treatment costs under the Act.

In practical terms, the legislation means that insurers can only reimburse Non-Medicare Medical Expenses, including Dental expenses, when the student is:

- Participating in activities organized and supervised by the School.
- Taking part in organized sporting and youth activities.

All other benefits cover the student 24 hours a day.

### **How am I reimbursed?**

Payments can be made direct to you via EFT. Please provide banking details on the claim form.

Payments can also be made by cheque and sent via the School, unless an alternative method is specifically requested.

### **What are the main exclusions of the policy?**

General Exclusions that apply to the Student Accident policy include claims arising directly or indirectly out of:

- An **insured person's** intentional self-injury or suicide.
- Any criminal or intentional illegal act of **you** or the **insured person(s)**.
- Training or participating in **professional sports** of any kind.
- Air travel except as a passenger in a properly licensed aircraft.
- An **insured person's** deliberate exposure to exceptional danger unless in an attempt to preserve life, his/her own or others.
- Driving or riding in any kind of race in or on any motor powered conveyance.
- Anything arising directly or indirectly as a consequence of sickness, disease or any kind of infection however contracted, even if through injury. This exclusion however, does not apply to sickness or disease directly resulting from medical or surgical treatment rendered necessary

by an injury or to infection directly resulting from an injury, provided that in each case the injury itself is covered. This exclusion also does not apply in relation to emergency transport expenses.

- An **insured person's** pregnancy, childbirth or miscarriage.
- Sexually transmitted disease or Acquired Immune Deficiency Syndrome (A.I.D.S) disease or Human Immunodeficiency Virus (H.I.V) Infection.
- Radioactive contamination or radioactivity in any form whatsoever whether occurring naturally or otherwise.