

# BE THE SCHOOL OF CHOICE FOR PARENTS WITH AON'S STUDENT ACCIDENT PROTECTION PLAN – GOLD AND GOLD PLUS



Parents choosing a school for their child are often overloaded with information about potential choices. With Aon's Student Accident Protection you can assure parents that over and above providing a quality education, your school is helping to protect a student's quality of life.

## Student accidents do happen

Aon's claims statistics show that student accidents are not just a possibility but a reality. Last year more than 1,500 claims were paid by our insurer.

While the most common claims are for broken or fractured bones, it is claims for life-changing injuries, including quadriplegia, paraplegia, blindness and major burns, where having Student Accident insurance really makes a difference. Unfortunately, the statistics also show that these terrible injuries do occur, year after year.

## Your school looks after students and families in their time of need

Legal liability 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.

For an annual fee from as little as \$7.40 per student, 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.

↘ ONLY \$3.60 EXTRA PER STUDENT PROVIDES  
AN ADDITIONAL **\$250,000 IN BENEFITS**

GOLD  
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Gold Plus 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 burns to 40 per cent of the body from \$320,000 to \$500,000 and fee relief from \$12,000 to \$15,000.

Gold Plus also delivers a psychological trauma benefit not available under Gold.

### Features of Aon's Student Accident Protection Plan

#### Top disability benefits where the money is needed

Aon has designed our 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 includes one term before or after enrolment

Sometimes a child participates in an activity before or after they are an official student of a school e.g. 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 covers students for one term at either end of their enrolment with a school, while they are participating in school activities.

#### When are students covered?

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

Cover is automatically provided for exchange students, childcare, kindergarten and preschool students, without the need to notify the insurer or pay an additional premium.

#### Benefit for psychological trauma<sup>1</sup>

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

#### Benefits for burns to 20 per cent or more of the body

Most policies carry a burns benefit, but only for burns to at least 40 per cent of the body. Aon covers burns affecting from 20 per cent 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
- clothing, hospitalisation and other out-of-pocket expenses that relate to an accident

#### 90 per cent 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. Our insurer will reimburse 90 per cent of non-Medicare medical expenses that occur 12 months or more after the accident (up to \$7,500); provided that a medical practitioner recommends the delay and the insurer is notified.

1. Covers the cost of counselling for students who suffer psychological trauma as a result of witnessing or being victim of a criminal act. This benefit is available under Gold Plus only.

## AON'S STUDENT ACCIDENT PROTECTION PLAN – GOLD AND GOLD PLUS

### Benefits comparison table for insured events

#### SECTION 1

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	Gold	Gold Plus	Platinum
Permanent disabilities (in each case injury must be permanent)			
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)		
<b>Broken or fractured bones</b>			
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
<b>Dislocation</b>			
Hip	500	500	500
Knee, shoulder blade, collarbone or jaw	250	250	250
All other dislocations	150	150	150
<b>Ligament and organ damage</b>			
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
<b>Dental</b>			
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
<b>Burns</b>			
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		
<b>Others</b>			
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
<b>SECTION 2</b>			
Kidnap and ransom/extortion and personal assets	250,000	250,000	250,000

# AON'S STUDENT ACCIDENT PROTECTION PLAN – GOLD AND GOLD PLUS

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## Contact

### Email

education@aon.com.au

www.aon.com.au/education

## Student Accident Protection Plan – Renewal form

To \_\_\_\_\_

Fax \_\_\_\_\_

### School details

School \_\_\_\_\_

Number of students \_\_\_\_\_

Address \_\_\_\_\_

Suburb \_\_\_\_\_

State \_\_\_\_\_

Postcode \_\_\_\_\_

Email address \_\_\_\_\_

### Insurance cover

Platinum (\$24.20 per student)

Gold Plus (\$11.00 per student)

Gold (\$7.40 per student)

### Authorisation

Name \_\_\_\_\_

Title \_\_\_\_\_

Signature \_\_\_\_\_

Date

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### 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 [www.aon.com.au](http://www.aon.com.au)

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