



STUDENT INJURY INSURANCE

Period of insurance 1 February 2010 to 1 February 2011

Accidents can happen to your children whilst they are at school or outside the school on excursions and organised and supervised by the school.

New South Wales government schools may only be liable to pay compensation where they have breached their duty of care to the child. This is not always straight forward and if the matter is litigated any determination may take considerable time. In fact, a number of accidents are simply that. An injury to your child could occur through no fault of the school itself.

In the event of such an accident although you have the coverage from Medicare and possibly Private Health Insurance this may not cover all the expenses that could flow from an accident. Dental and other Non-Medical expenses can increase the pain on top of the injury your child may suffer.

Your school can ease the unexpected financial burden on families of your students by purchasing the Student Injury insurance. This insurance not only offers a lump sum benefit for most injuries but also covers reimbursement of other expenses. **Although the premium is calculated on a per student basis it is only available to the school as a whole, not on an individual student basis.**

SPECIAL OFFER: All students in New South Wales government schools will be covered for all of Term One providing the premium is received by the Federation's office by **6 April 2010**.

PREMIUM: **\$4.85** per student, per year, anywhere in Australia.

AVAILABLE COVER: PERSONAL ACCIDENT – DEATH AND INJURY

EXPIRY DATE: FROM 4.00 pm Eastern Standard Time 1 February 2010 to
4.00 pm Eastern Standard Time 1 February 2011

POLICY EXTENSIONS:

- (a) Dental cover up to \$5,000 – 85% of cost (after deduction of \$50 excess) - during school hours/events only.
- (b) Non-medical expenses: Emergency Transport, Bed-Care, Tuition Costs, Clothing & Sporting Equipment Allowance (during school hours/events only).

Details of cover		During School Hours/Events	Outside School Hours/Events
1	Death	\$25,000	\$12,500
2	Permanent Paraplegia & Quadriplegia	\$200,000	\$100,000
3	Permanent Total Loss of sight of both eyes	\$100,000	\$50,000
4	Permanent Total Loss of sight of one eye	\$50,000	\$25,000
5	Permanent Total Loss of use of two limbs	\$100,000	\$50,000
6	Permanent Total Loss of use of one limb	\$50,000	\$25,000
7	Permanent and incurable insanity	\$50,000	\$25,000

8	Permanent Total Loss of hearing in: * both ears * one ear	\$40,000 \$10,000	\$20,000 \$5,000
9	Permanent Total Loss of four fingers and thumb of either hand	\$40,000	\$20,000
10	Permanent Total Loss of the lens of one eye	\$30,000	\$15,000
11	Permanent Total Loss of use of four fingers of either hand	\$25,000	\$12,500
12	Third degree burns and/or resultant disfigurement which covers more than 40% of the entire external body	\$25,000	\$12,500
13	Permanent Total Loss of use of one thumb of either hand * both joints * one joint	\$15,000 \$7,500	\$7,500 \$3,750
14	Permanent Total Loss of use of fingers of either hand * three joints * two joints * one joint	\$5,000 \$3,750 \$2,500	\$2,500 \$1,875 \$1,250
15	Permanent Total Loss of use of toes of either foot * all – one foot a. great – both joints * great – one joint * other than great, each toe	\$7,500 \$2,500 \$1,500 \$500	\$3,750 \$1,250 \$750 \$250
16	Fractured leg or patella with established non-union	\$5,000	\$2,500
17	Shortening of leg by at least 5cm	\$3,750	\$1,875

18	Broken Bone Benefits caused directly and solely by Injury * Neck or spine (full break) * Hip, pelvis * Skull, shoulder blade * Collar bone, upper leg * Upper arm, kneecap, forearm, elbow * Lower leg, jaw, wrist, cheek, ankle, hand, foot * Ribs * Finger, thumb, toe Maximum compensation any one accident with respect to Event 18	\$2,000 \$1,000 \$600 \$300 \$250 \$100 \$75 \$50 \$2,000	Nil Nil Nil Nil Nil Nil Nil Nil Nil
19	Non-Medicare Medical Expenses	\$5,000	Nil
20	Bed Care Benefit	Up to \$250 per week for 52 weeks	Nil
21	Student tutorial costs	Up to \$200 per week for 20 weeks	Nil
22	Emergency Transport	Up to \$100,000	Nil
23	Clothing Allowance	\$250	Nil
24	Dental	\$5,000	Nil

Claim Forms can be obtained from the website of Accident & Health International Underwriting on www.acchealth.com.au. The claim form with supporting documentation should then be sent directly to Accident & Health at Level 4, 33 York Street, Sydney, NSW 2000.

Under arrangements for 2010 Marie-France Raymond have been appointed as an Authorised Representative of Marsh Pty Limited. Marsh is a world leader in delivering risk and insurance services and solutions. Marsh has secured terms from Accident & Health International Pty Limited who act as agents for the underwriter of this product, Allianz Australia Insurance Limited. Allianz is one of Australia's largest general insurers.

In providing this information stated above we have only provided general information about this product. We recommend that before you consider whether to apply for this coverage you read the Product Disclosure Statement and the Policy Wording to assist you in deciding whether to take out this coverage. In making this offer we have not taken into account either the School or individual parents and students circumstances or needs.

FEDERATION OF PARENTS AND CITIZENS' ASSOCIATIONS OF NSW
Postal Address: Locked Bag 40 Granville NSW 2142
Phone: 1300 885 982 Fax: 1800 655 866
Email: insurance@pandc.org.au
Internet: www.pandc.org.au