



Quick Member Info

Insurance Questions: Student Injury and insurance and Bring Your Own Devices (BYOD) insurance

How will the Student Injury Policy response in the instance where a student has Private Health Insurance with their family?

If a student were to have Private Health Insurance through their family, they will have the option to claim under either policy in the event of an incident. The policy will respond either way, however we recommend that the student to claim under the private health insurance first. This is due to the fact that Private Health insurance premium for the following year will not be impacted by claims incurred in the previous period of insurance. Whereas the Student Injury policy will have changes to premium structure at renewal pending the claims incurred.

How is the Student Injury Policy arranged when accounting for changes in numbers of Students throughout the course of the year? As most schools, will see changes in student numbers within the 12-month period.

Accident & Health Insurance (AHI) have advised that the premium is set on day one of the policy and due to the inability to administer additions and deletions, AHI agreed that they would waive this during the period and thus the premium is set at 100% of students at the school on day one of the policy and would remain at that premium despite any additions or deletions. However; we currently are working with AHI to look towards building up an IT solution where we can administer movement in student numbers at each P&C and thus not requiring 100% take-up at inception this is still in development stages and we are due an update from AHI.

Can CGU provide a property insurance policy which will allow coverage for Bring Your Own Devices? I pads/Laptops/Computers etc. These devices will not be an asset of the P&C and in fact owned by the families of Students.

Essentially the feedback provided by CGU is that they are uncomfortable to provide cover for property which is not owned by the P&C, and that this would not fall into CGU's current risk appetite. They believe that this should be responsibility of the property owner to insure, and as investigated before with a query through Ela - the cost to insure such devices would be astronomical by comparison to rates currently provided for the standard Cash & Property policy.

If you require further information or clarification contact P&C Federation's Member Services Team
mail@pandc.org.au or 1300 885 982

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