

## OHS INFORMATION SHEET No. 27: INSURANCE COVER FOR STUDENTS ON AUSTRALIAN CAMPUSES AND SITES

May 2008

### PERSONAL ACCIDENT INSURANCE

(See the [Monash Sport website](#) and/or the [Insurance Services](#) website of Financial Resources Management)

#### Who is covered?

All currently enrolled students, staff and registered sporting club members on the Australian campuses and sites of Monash University are eligible to lodge a claim under the current personal accident insurance policy.

#### What is the cover?

- The policy is restricted to claims for injuries that result from accidents. The definition of injury contained in the policy means a physical and bodily injury which happens as a result of external violence.
- Expenses that occur due to sickness and illness do not fall within the terms of this policy.
- The policy provides for a limited range of benefits for financial loss that results from medical treatment and hardship due to an accident that occurs whilst engaged in 'university/course related activities'.
- The policy provides cover for students engaged in practical or community placement activities that are arranged through their faculty and are considered part of their course work.
- Students who have deferred from their course are not eligible to claim under the policy.
- University staff and registered sporting club members are eligible to claim benefits only for an accident that occurs in Monash University related sporting activities (includes use of sports facilities, sports club training and officially sanctioned sporting competitions).
- Other exclusions apply. For further information, email inquiries to [studentinsurance@adm.monash.edu.au](mailto:studentinsurance@adm.monash.edu.au).

#### What does it cost?

The policy premium is funded by Monash University.

Claimants are required to pay the first \$150 (called the excess) of every medical loss.

#### What benefits does the policy provide?

- Capital benefits for accidents resulting in death and permanent disablement (full details are available from the Monash Sport Insurance Coordinator by emailing [studentinsurance@adm.monash.edu.au](mailto:studentinsurance@adm.monash.edu.au)).
- Medical benefits: Reimbursement of non-Medicare medical expenses to a maximum of \$5,000.
- Weekly injury benefits for income earners: A maximum of \$200 per week, excluding the first 5 days of loss of income.
- Domestic help/child minding benefits for non-income earners.
- Bed care patient benefits.
- Home tutorial benefits for full-time students.
- HECS and/or postgraduate fees in the event of a capital benefits payment: \$5,000.
- Overseas medical expenses resulting from accidents, not injury/illness: Maximum of \$5,000.
- Surgical benefits: \$2000.
- Emergency transportation benefit where a claim has arisen: \$500.

- Spouse and dependant children:
  - Surviving spouse, \$5000.
  - Dependant children, \$5000 each child.
- Home renovation: 80% to a max of \$5000.
- Injury assistance benefit: \$200 per week for 16 weeks.

### Important issues to note:

- A [Hazard & Incident Report form](#) must be completed for all injuries likely to result in a claim being submitted as soon as practicable after the accident. Failure to notify an accident **within 30 days** may result in the claim being rejected by the insurers.
- Doctor and specialist medical accounts, eg X-rays, surgeon fees, are claimable through Medicare. The 'MEDICARE GAP' being the difference between the doctor's bill and the refund from Medicare is NOT claimable under Government legislation.
- Medical expenses must be incurred within twelve (12) months of sustaining the injury. Claims for monies paid after 12 months will not be claimable.
- The claim form is required to be completed by a qualified medical practitioner (not a physiotherapist).
- A referral from a suitably qualified medical practitioner is required for any specialist treatment, such as physiotherapy.
- Ambulance transport costs associated with an eligible claim are refundable if transport by ambulance was deemed necessary by attending medical personnel.
- Students travelling overseas are strongly advised to take out travel insurance cover for loss of baggage, medical expenses that result from illness and cover for medical and hospital expenses for accidents that occur during non-university related business.
- Students on international University placements or exchanges should contact the Monash Abroad Office for further information.
- The policy does not apply to any event, directly or indirectly arising out of (a) being a pilot or crew member of any aircraft or engaging in any aerial activity except as a passenger in a properly licensed aircraft. (b) hang gliding, para-gliding, sky diving or parachuting.

### Procedures to follow

- Claim forms are available on request from the Monash Sport Insurance Coordinator by emailing [studentinsurance@adm.monash.edu.au](mailto:studentinsurance@adm.monash.edu.au). The claim form must also be completed by a qualified medical practitioner.
- Members are required to first pay all costs and claim back expenses. All accounts, medical statements, benefit statements should be originals.
- Students who are eligible to claim under a private health benefit policy must first lodge their claim with the medical provider and obtain a Statement of Benefit.
- Present completed claim form and original invoices and receipts and/or Statement of Benefit to the Monash Sport Insurance Coordinator, Clayton Campus.
- The excess will be deducted at the time of settlement of the claim.

## TRAVEL INSURANCE

Monash University also provides travel insurance for postgraduate research students while undertaking domestic or international travel for their university/course related activities. Details of this policy, the **Guidelines for Overseas Travel** and the **Overseas Travel Insurance Request Form**, are available at the [Travel Insurance](#) web site of Insurance Services (Financial Resources Management Division).