

Student Care Insurance

Information Sheet

Accidents will happen, and they can be costly. Playing sport, riding bicycles, at home and in the playground, students are always at risk from injury.

Student Care Insurance is a student accident insurance policy specifically designed for schools, colleges and universities. It's purchased by educational institutes to cover all enrolled students and provides benefits for a range of (non-Medicare) medical services, such as dental and physiotherapy costs which have been incurred as the result of an accident. Additional expenses such as medical expenses (where the law allows), emergency transport, home tuition and school fee relief are also payable under the policy.

There are two policy types, they are:

Student Activities Only policy

This policy includes cover for camps, school sports (including out of hours activities, as long as these are facilitated by the school/college), work experience, camps, travelling to and from, and student activities.

It also includes any activity organised or authorised by the school/college. This includes before and after school care, if organised by the school/college.

24 Hour policy

This policy provides worldwide accidental injury cover, 24 hours a day, 365 days a year.

There is no excess applicable for Student Care Insurance.

Important notice about medical expenses

CCI is not a registered health fund and therefore cannot pay all medical expenses. We are prohibited under the Federal Health Legislation (including the *Health Insurance Act 1973*) from paying any Medicare rebate including the Medicare gap. Student Care Insurance cover is not a substitute for health insurance, and should not be compared to health insurance.

We are only permitted to provide cover for the cost of any hospital treatment or other benefit if the cost arises from an injury whilst taking part in certain activities, such as:

- ◆ attending school/college
- ◆ engaging in a sporting activity
- ◆ undertaking a work experience program
- ◆ providing voluntary services to a religious, charitable, educational or benevolent organisation
- ◆ participating in youth activities organised by a voluntary association such as Guides or Scouts, and
- ◆ travelling to or from the above activities.

Limits of benefits

The limits are outlined in the table of benefits on the following page. Our maximum liability is \$750,000 or \$275,000 per student (whichever option is chosen by you) and \$2,500,000 for all claims arising from the one occurrence.

Benefits

The main cover consists of lump sum benefits for:

- ◆ Death
- ◆ Total and permanent disablement
- ◆ Quadriplegia/paraplegia
- ◆ Third degree burns and/or resultant disfigurement
- ◆ Loss of mental powers
- ◆ Loss of sight
- ◆ Loss of hearing
- ◆ Loss of use of hands/feet
- ◆ Broken bones
- ◆ Loss of or damage to teeth
- ◆ Dislocations / tears / ruptures.

Other benefits

Medical expenses unless prohibited by law (please refer to 'Important notice – Medical expenses' for additional details):

- ◆ Emergency transport
- ◆ Home tuition fees
- ◆ Hospital inconvenience allowance
- ◆ Nursing allowance
- ◆ Clothing allowance
- ◆ Emergency accommodation
- ◆ Travel expenses
- ◆ Professional counselling costs
- ◆ Fee relief.

Calculating your premium

Your premium will be calculated using a number of factors. These include:

- ◆ Type of educational facility
- ◆ Number of students
- ◆ Number of boarding students
- ◆ Maximum benefit payable
- ◆ Type of activities covered (Student Activities Only or 24 Hour cover)
- ◆ Geographical location
- ◆ Claims experience
- ◆ Administration expenses
- ◆ Cost of reinsurance
- ◆ Statutory charges applicable.

Table of Benefits

The event		The benefit	
Bodily injury resulting solely and directly and independently of any other cause in:		Standard Cover	Basic Cover
PERMANENT DISABILITY	1. Death	\$30,000	\$15,000
	2. Total and Permanent disablement from engaging in any profession business or occupation whatsoever	\$750,000	\$275,000
	3. Permanent and incurable quadriplegia	\$750,000	\$275,000
	4. Permanent and incurable paraplegia	\$750,000	\$275,000
	5. Permanent and incurable loss of mental powers resulting in total inability to work except in a sheltered workshop or in occupations reserved for handicapped persons	\$375,000	\$125,000
	6. Permanent and incurable loss of speech resulting in total inability to work except in a sheltered workshop or in occupations reserved for handicapped persons	\$375,000	\$125,000
	7. Total and Permanent loss of sight of both eyes	\$300,000	\$100,000
	8. Total and Permanent loss of sight in one eye	\$150,000	\$50,000
	9. Total and Permanent loss of use of both hands	\$100,000	\$60,000
	10. Total and Permanent loss of use of both feet	\$100,000	\$60,000
	11. Total and Permanent loss of use of one hand	\$70,000	\$40,000
	12. Total and Permanent loss of use of one foot	\$50,000	\$30,000
	13. Total and Permanent loss of hearing in both ears	\$150,000	\$30,000
	14. Total and Permanent loss of hearing in one ear	\$45,000	\$15,000
	15. Total and Permanent loss of use of two limbs	\$300,000	\$100,000
	16. Total and Permanent loss of use of one limb	\$150,000	\$50,000
	17. Total and Permanent loss of use of one thumb of either hand		
	(a) both joints	\$50,000	\$20,000
	(b) one joint	\$25,000	\$10,000
18. Total and Permanent loss of use of fingers of either hand			
(a) three joints	\$30,000	\$10,000	
(b) two joints	\$15,000	\$5,000	
(c) one joint	\$10,000	\$3,000	
19. Total and Permanent loss of use of toes of either foot			
(a) all of one foot	\$25,000	\$10,000	
(b) great, both joints	\$15,000	\$7,500	
(c) great, one joint	\$10,000	\$5,000	
(d) other than great, each toe	\$5,000	\$2,500	

Table of Benefits (continued)

The event		The benefit	
Bodily injury resulting solely and directly and independently of any other cause in:		Standard Cover	Basic Cover
BURNS	20. Third degree burns and/or resultant disfigurement due to fire or chemical reaction which extends to between 20% and 40% of the entire body	\$250,000	\$75,000
	21. Third degree burns and/or resultant disfigurement due to fire or chemical reaction which extends to more than 40% of the entire body	\$375,000	\$125,000
FRACTURES	22. The fracture of a leg or knee cap with established non-union	\$10,000	\$7,500
	23. The fracture of the skull or spine	\$3,000	\$3,000
	24. The fracture of the neck or pelvis or hip	\$3,000	\$3,000
	25. The fracture of a jaw	\$750	\$750
	26. The fracture of a shoulder	\$500	\$500
	27. The fracture of a rib (one or more)	\$200	\$200
	28. The fracture of a breastbone	\$500	\$500
	29. The fracture of a collarbone	\$500	\$500
	30. The fracture of an arm or an elbow or a wrist or a leg or a knee or an ankle		
	(a) Simple (closed) fractures (one or more)	\$250	\$250
	(b) Compound open fractures (one or more)	\$1000	\$1000
	31. The fracture of a finger or a thumb or a toe	\$200	\$200
	32. The fracture of a hand or a foot	\$250	\$250
33. The fracture of a facial bone or bones (other than jaw)	\$500	\$500	
DENTAL	34. Loss of or damage to teeth		
	(a) Permanent or second teeth (not being dentures or dental fittings)		
	(i) loss of teeth	\$300 per tooth	\$250 per tooth
	(ii) full capping of damaged teeth	\$300 per tooth	\$250 per tooth
	(iii) partial capping or repair of damaged teeth	\$300 per tooth	\$250 per tooth
	(iv) Damage to teeth not provided for in (ii) or (iii) above	\$50 per accident	\$50 per accident
	(b) Milk or first teeth: loss of teeth	\$50 per tooth	\$50 per tooth
The total benefits payable in respect of this event 34 shall not exceed \$2,500.			

Table of Benefits (continued)

The event	The benefit		
	Standard Cover	Basic Cover	
Bodily injury resulting solely and directly and independently of any other cause in:			
DISLOCATIONS/TEARS/RUPTURES	35. Dislocation of the hip	\$500	\$350
	36. Dislocation of the knee	\$250	\$250
	37. Dislocation of the shoulder blade	\$250	\$250
	38. Dislocation of the collarbone	\$250	\$250
	39. Dislocation of the jaw	\$250	\$250
	40. Dislocation of the ankle	\$250	\$150
	41. Dislocation of the elbow	\$250	\$150
	42. Dislocation of the wrist	\$250	\$150
	43. A knee reconstruction	\$2,000	\$1,000
	44. A torn ligament or tendon	\$2,000	\$1,000
45. A ruptured internal organ	\$2,000	\$1,000	
46. Loss of testicle	\$1,000 per testicle	\$750 per testicle	
OTHER	47. Any permanent disability, burns, fractures, dislocations/tears/ruptures not otherwise provided for in this table of benefits	Such amount as we in our sole and absolute discretion may determine and which is in our opinion consistent with the listed benefits.	Such amount as we in our sole and absolute discretion may determine and which is in our opinion consistent with the listed benefits.

For more information about Student Care Insurance insurance, please visit www.ccinsurance.org.au/studentcare or call the Student Care Insurance helpline on 1300 138 498.

1300 138 498
www.ccinsurance.org.au/studentcare

Claims
 GPO Box 180, Melbourne Vic 3001
 Email Student Care Insuranceclaims@ccinsurance.org.au

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