

STUDENT PERSONAL ACCIDENT INSURANCE POLICY INFORMATION SHEET

Who is covered?

All currently full time or part time students enrolled in Monash College Diplomas, Monash University English Language Centre and Monash University Foundation Year.

What is the cover?

The policy is restricted to claim for injuries that result from accidents. The definition of injury contained in the policy means bodily injury resulting from an accident and which is not an illness. Expenses that occur due to sickness and illness do not fall within the terms of this policy.

For students, 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 also covers students actually engaged in practical or community placement activities.

What does it cost?

The policy premium is funded by Monash College. **Students are required to pay the first \$50** (called “the excess”) of every medical claim.

How do I get details of the policy and lodge a claim?

Students need to contact Student Administration via email student.admin@mcpl.edu.au or by phone on (03) 9905 5261 to discuss the accident, obtain forms and lodge a claim.

What benefits does the policy provide?

- Capital benefits for accidents resulting in death and permanent disablement
- Medical benefits – reimbursement of non-Medicare medical expenses to a maximum of \$5000
- Weekly injury benefits for income earners (maximum \$200 per week excludes first 5 days of loss of income)
- Domestic help/childminding benefits for non income earners
- Bed care patient benefits
- Home tutorial benefits for full time students
- FEE Help fees in the event of a capital benefits payment of \$10,000
- Overseas medical expenses (maximum of \$100,000)
- Surgical benefits \$2000
- Emergency transportation (maximum of \$5000)
- Spouse and dependent children
 - Surviving spouse – payment of \$5000
 - Surviving dependent children – payment of \$5000 for each child

- Necessary home modification 80% to a maximum of \$10,000
- Injury assistance benefit \$200 per week for 16 weeks

Procedures to follow

- Doctor and specialist medical accounts e.g 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.
- The excess on each claim is \$50 per loss
- 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
- All injuries likely to result in a claim being submitted must be notified to Student Administration within 24 hours of the accident via email student.admin@mcpl.edu.au or by phone on (03) 9905 5261
- A claim form must be submitted to the Insurance Company within thirty (30) days. Present completed claim form and original invoices and receipts and/or Statement of Benefit to Manager, Student Administration, Building 73, Clayton Campus.
- Medical expenses must be incurred within twelve (12) months of student sustaining 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**
- Students who have deferred from their course are not eligible to claim under the policy
- Ambulance transport costs associated with an eligible claim are refundable **if** transport by ambulance was deemed necessary by **attending medical personnel**
- The policy will provide cover for students engaged in practical or community placement activities that are arranged through Monash College and are considered part of their course work
- Students travelling overseas are strongly advised to take out travel insurance cover for loss of baggage, medical expenses that results from illness and cover for medical and hospital expenses for accidents that occur during non-Monash College related activities
- The policy does not apply to any event, directly or indirectly arising out of
 - a) Student 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

Students are required to first pay all costs and claim back expenses. All accounts, medical statements, benefit statements should be originals.