

GUIDE

Personal Accident Insurance

The University has Personal Accident Insurance for accidents/incidents that occur during approved University activities including on and off campus/community activities, practical placement, work experience and sport. The cover includes any necessary direct travel to and from such activities.

Who is Covered:

- Full and Part Time Students
- Staff, University Council Members, Honorary Appointees, Honorary Associates, Adjuncts and Emeritus Professors (where Workers Compensation would not apply)

Cover applies to persons aged between 15 years and 85 years of age at the date of the claim.

Students are not covered under the University's Workers' Compensation insurance unless employed by the University.

What is Covered:

- Benefit amounts for accidental death or disablement
- Weekly Injury Benefits for income earners temporarily unable to return to work, or able to return to work only in a reduced capacity due to Accidental Bodily Injury
- Non-Medicare Medical Expenses incurred within 12 months of the accident

Non-Medicare Medical Expenses are those expenses for no full or part Medicare benefit/rebate is payable. The balance of monies payable after any Medicare benefit or rebate, i.e. the Medicare 'gap', is not and cannot be, by law, covered.

For medical expenses for which the patient is eligible for a full or partial Medicare rebate (e.g. doctor or hospital outpatient visits) payment is the responsibility of the patient and a claim must then be made directly with Medicare. Such expenses are not claimable under this policy.

What is Excluded:

General exclusions include:

- Flying in an aircraft other than as a passenger, in any aircraft licensed to carry passengers
- Training for or participating in professional sport of any kind
- Any pre-existing condition
- Claims for temporary disablement which is in any way attributable to childbirth or pregnancy with the exception of any unexpected and unforeseen medical complications or emergencies
- If a student receives remuneration from a host organisation whilst on placement, they are deemed to be an employee of the host organisation and the University's insurances no longer apply.

Cover may be limited by other terms, conditions and exclusions, and all claims are assessed by the University's insurer. The success of a claim is dependent on the individual circumstances in each case.

How to make a Claim:

- All accidents and incidents should be reported through [RiskWare](#) as soon as possible, using your usual Southern Cross University login and password, regardless of whether or not a claim is to be made.
- All claims are managed through the University Insurance and Risk Office.
- If you wish to make a claim please email insurance@scu.edu.au for a claim form and we can advise you of the next steps.
- We are required to notify the insurer in writing within 30 days of the occurrence or loss, so prompt reporting through [RiskWare](#) and return of completed claim forms is appreciated.

Is there an Insurance Excess:

- Yes. The policy excess is \$50 and is deducted from the settlement funds (should the claim be accepted).

Further Information:

- You can download a copy of the **Personal Accident Certificate of Currency** from the **Insurance Certificates and Guides page**.
- The University Insurance Team can be contacted via email insurance@scu.edu.au or telephone (02) 6620 3320 for further assistance.