



Aon's Student Accident Protection Plan Gold for Westminster School

This information relates to an insurance plan that the school has in place to provide financial benefits to students and their family in the event of accidental injury. The cover is for any time the student is engaged in school or organised sporting activities, including travel to and from such activities.

Aon's Student Accident Protection Plan is an insurance arrangement that pays benefits for specific scenarios and incidents that may occur, such as quadriplegia and broken bones. It also offers additional benefits such as:

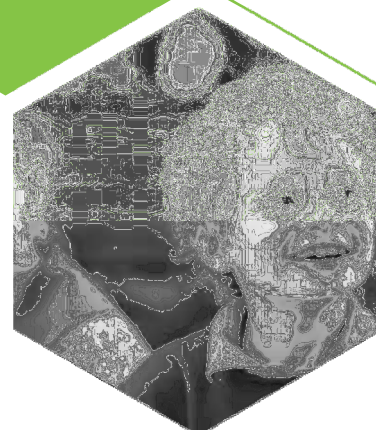
- Covering a child's tuition for four terms in the event of their parent or guardian's accidental death,

- Financial support for tutoring, should a student be absent from school for a prolonged period, and

- Providing clothing, hospitalisation and other out-of-pocket expenses that relate to an accident.

This communicate outlines the benefits paid as a result of accidents that may occur, it tells you how to make a claim should your child be injured and provides some explanation around additional benefits you may be entitled to, as well as what is not covered.

Over and above providing a quality education, your school is protecting your child's quality of life.



What is covered?

Essentially any accident resulting in the injuries set out below is covered.

Insured events	Payment
SECTION 1	
Accidental Death	
Death as a result of injury	\$50,000
Permanent Disabilities	
Quad-Paraplegia	\$750,000
Loss of Mental Powers	\$750,000
Sight of Both Eyes	\$350,000
Sight of One Eye	\$150,000
Up to 35 % Partial Loss of Sight of one or both eyes	\$20,000
Between 36% and 65% Partial Loss of Sight of one or both eyes	\$40,000
More than 66% Partial Loss of Sight of one or both eyes	\$65,000
Loss of use of 2 limbs	\$300,000
Loss of use of 1 limb	\$150,000
Loss of Speech	\$100,000
Loss of Hearing in both ears	\$150,000
Loss of Hearing in one ear	\$50,000
Up to 35 % Partial Loss of Hearing of one or both ears	\$5,000
Between 36% and 65% Partial Loss of hearing of one or both ears	\$10,000
More than 66% Partial Loss of hearing of one or both ears	\$15,000
Total Loss of use of either hand	\$80,000
Loss of use of 4 fingers of either hand	\$50,000
Loss of use of 1 thumb of either hand	\$30,000
Loss of use of fingers of either hand	\$50,000
Total loss of use of the toes of either foot	\$20,000
Permanent Disability not provided for above	Such percentage of \$75,000 as We in Our absolute discretion shall determine and being in Our opinion not inconsistent with the compensation provided under Permanent Disabilities
Broken Or Fractured Bones	
Finger, Thumb, Toe, Hand, Foot or Rib	\$200
Arm, Elbow, Wrist, Leg, Ankle or Knee	\$500
Neck, Skull, Spine, Pelvis or Hip	\$3,000
All other Breaks	\$500
Fractured Leg or patella with established Non union	\$20,000
Shortening of leg by at least 5cms	\$10,000
The maximum amount payable for any one injury under Broken bones	\$75,000
Dislocation	
Hip	\$500
Knee, Elbow, Shoulder blade, collarbone or Jaw	\$250
All other dislocations	\$150
Ligament and Organ Damage	
Ligament – knee, ankle, hip, spine, neck, shoulder	\$2,000
Organ – spleen, kidney, liver, lung, heart	\$2,000
The maximum amount payable for any one injury under ligament and organ damage	\$25,000
Dental	
Permanent or second teeth (per tooth)	\$300
Milk or first teeth (per tooth)	\$100
Crowning of damaged teeth (per tooth)	\$300
Other damage (per tooth)	\$50
Maximum amount payable under Dental for any one accident	\$5,000
Burns	
40% of the entire body or greater	\$320,000
Between 20% and 40% of the entire body	\$100,000
Others	
Fee relief	Up to \$15,000
Non-Medicare expenses (including overseas medical expenses)	100% of incurred expenses up to \$7,500
Bed care patient expenses	Up to 750 per week maximum 52 weeks

Emergency Transport Rescue Expense	Up to 7,500 per accident per student
Clothing, educational and / or sporting equipment Expenses	Up to \$500 per accident per student
Parent / guardian visitation	Up to \$2,500
Air or Road Rage benefit	Up to \$2,500
Carjacking assault benefit	Up to \$2,500
Transport Expense	Up to \$2,500
Out of pocket expenses	Up to \$1,000
Emergency Home Help	250 per week per benefit max 52 weeks
Student Tutorial Costs	250 per week per benefit max 52 weeks
Independent Financial Advice	\$15,000
Accidental HIV Infection Benefit	\$30,000
SECTION 2	
Kidnap and ransom/extortion and personal assets	Up To \$300,000
SECTION 3	
Trauma Counselling benefit	Up to \$20,000

Are there exclusions?

Like all insurance contracts, this one has some exclusions. In summary, these are:

War, civil war, invasion, insurrection, revolution, use of military power or usurpation of government or military power

The student being a pilot or crew member of any aircraft, or engaging in any aerial activity except as a passenger in any properly licensed aircraft

Deliberately self-inflicted injury

Sexually transmitted disease, or Acquired Immune Deficiency Syndrome (A.I.D.S.) disease or Human Immunodeficiency Virus (H.I.V.) infection

The student engaging in professional sport

Suicide

Pregnancy, childbirth or miscarriage

Medicare medical expenses

Student Accident policies and other types of general insurance are not permitted by law to cover medical expenses that fall under Medicare nor the difference between the actual expense incurred and the Medicare rebate (commonly known as the 'Medicare Gap').

Medical expenses that do not fall under Medicare are likely to be claimable. Please see the first page of the Claim Form under 'Claims Procedure' for more information.

Should an accident occur, how do I make a claim?

While your first priority is your family, this Plan provides you the reassurance that other matters, such as the financial implications, are not an added burden. Should the need arise to make a claim you should:

Complete the School Student Accident Claim Form and have Director of Corporate Services complete the bottom section

Pay all medical and related accounts, as the insurer will not pay these on your behalf

Make Private Health insurance claims, as the insurer's obligation is only for any uninsured portion

Make your Medicare claim

Have a doctor complete the Medical Practitioner's Statement, then

Send both forms and any related receipts/invoices to Westminster School's Director of Corporate Services

Should you have questions while the claim is being reviewed, please contact the Director of Corporate Services

Please be aware that this sheet is written expressly for parents and guardians of students enrolled and attending our school. Insurance policies are complex legal contracts and this information is only intended as a ready reference to parents. If you would like more information, the school can provide you with a copy of our policy or alternatively, give you the name of a person at Aon who you can call.

Aon is a leading provider of risk management services, insurance and reinsurance broking, financial planning and employee benefit and risk solutions. Aon professionals meet the diverse and varied needs of our clients through our industry knowledge, technical expertise and global resources.