

Overview of insurance cover for staff, students and volunteers

The classification to determine an “Insured Person” is guided by the Position Classification determined by the Office of Human Resource Management for staff, Honorary, Emeritus, Academic Title Holders, Adjunct Staff and Visiting Academics in accordance with, and as per, the conditions outlined in their letter of offer and associated position description.

Schools or elements may consider ex-gratia payments for losses that are outside of any insurance cover for reimbursement for “out of pocket” costs.

The University insurance program is renewed on an annual basis on the 1st November each year. Policy benefits and conditions can change depending on a number of factors, Risk Management & Insurance (pfinsurance@griffith.edu.au) should be contacted to ensure the correctness of the current cover.

Insured Person	Type of Policy	Summary of cover - Accident	Liability
Staff (Defined as a ‘worker’)	<p>WorkCover The definition of worker is ‘a person who works under a contract and, in relation to the work, is an employee for the purpose of assessment for PAYG withholding under the Taxation Administration Act 1953 (Cwlth) A person for whom PAYG tax instalments are required or would be required to be withheld by their employer.</p> <p>Travel Insurance Travel insurance may apply for overseas approved activities. Check insurance web page for current details of cover and benefits.</p>	Covers the Legal Liability of the university to pay compensation to workers in terms of Workers’ Compensation legislation applicable. Details of cover can be obtained from Human Resource Management Office who is responsible for the WorkCover function.	Covered under Liability program subject to the terms of those policies, whilst undertaking activities which are approved as being part of the employment duties. (Liability program includes Public Liability, Professional Indemnity & Medical Malpractice)
Academic Title Holder	<p>Volunteers Personal Accident Policy Whilst actually engaged in voluntary work including necessary direct travel to and</p>	Limit of Liability: <ul style="list-style-type: none"> • Accidental Death Up to \$250,000 • Bodily Injury Resulting in Surgery \$20,000 	Covered under Liability program subject to the terms of those policies, whilst undertaking

	<p>from such voluntary work on behalf of the university. Provided always that the Policy shall only apply in respect of such work officially organised by and under the control of the Policyholder.</p> <p><i>*Cover is limited to activities within Australia. Travel insurance may apply for overseas approved activities. Check insurance web page for current details of cover and benefits</i></p>	<ul style="list-style-type: none"> • Weekly Benefits– 85% of Salary up to \$1,000 Maximum 104 weeks 7 day excess • Non Medicare Medical Expenses \$5,000 Excess \$50 <p>Conditions applying to Non-Medicare Medical Expenses:</p> <p>a) The benefit payable is less any recovery made from any private health insurance fund with respect to the expense</p> <p>b) No benefit is payable in respect of any Medicare related costs including any gap,(being the difference between the payment made by Medicare and the Medicare Benefits Schedule fee for the expense)</p> <p>c) Does not include Dental treatment, unless such treatment is necessarily required, to teeth other than dentures and is caused by Bodily Injury caused by an accident</p>	<p>activities which are approved as being part of their engagement at the university. (Liability program includes Public Liability, Professional Indemnity & Medical Malpractice)</p>
<p>Honorary, Emeritus & Adjunct Positions (Unpaid Staff) (Position determined by Letter of Engagement)</p>	<p>Personal Accident Policy</p> <p>Whilst actually engaged in work including necessary direct travel to and from such work and work officially organised by and under the control of the university</p> <p>*No cover provided under WorkCover legislation</p> <p><i>**Cover is limited to activities within Australia. Travel insurance may apply for overseas approved activities. Check insurance web page for current details of cover and benefits</i></p>	<p>Limit of Liability: Lump Sum Benefits</p> <ul style="list-style-type: none"> • Accidental Death Up to \$250,000 • Bodily Injury Resulting in Surgery \$20,000 • Weekly Benefits– 85% of Salary up to \$1,000 Maximum 104 weeks • Non Medicare Medical Expenses \$5,000 Excess \$50 <p>Conditions applying to Non-Medicare Medical Expenses:</p> <p>a) The benefit payable is less any recovery made from any private health insurance fund with respect to the expense</p> <p>b) No benefit is payable in respect of any Medicare related costs including any gap, (being the difference between the payment made by Medicare</p>	<p>Covered under Liability program subject to the terms of those policies, whilst undertaking activities which are approved as being part of their engagement at the university. (Liability program includes Public Liability, Professional Indemnity & Medical Malpractice)</p>

		and the Medicare Benefits Schedule fee for the expense) c) Does not include Dental treatment, unless such treatment is necessarily required to teeth other than dentures and is caused by the Bodily Injury.	
Student incl PhD, (research or coursework)	<p>Students Personal Accident Policy Whilst attending University while s/he is actually engaged in activities officially organised and under the control of the university including work experience, field activities, sports excursions including direct travel to and from such activities.</p> <p>*Not covered under WorkCover legislation</p> <p><i>**Cover is limited to activities within Australia. Travel insurance may apply for overseas approved activities. Check insurance web page for current details of cover and benefits</i></p>	<p>Limit of Liability:</p> <ul style="list-style-type: none"> • Accidental Death Up to \$80,000 • Bodily Injury Resulting in Surgery \$20,000 • Weekly Benefits– 85% of Salary up to \$250 Maximum 104 weeks • Non Medicare Medical Expenses \$10,000 Excess \$50 <p>Conditions applying to Non-Medicare Medical Expenses:</p> <p>a) The benefit payable is less any recovery made from any private health insurance fund with respect to the expense</p> <p>b) No benefit is payable in respect of any Medicare related costs including any gap,(being the difference between the payment made by Medicare and the Medicare Benefits Schedule fee for the expense)</p> <p>c) Does not include Dental treatment, unless such treatment is necessarily required, to teeth other than dentures and is caused by Bodily Injury caused by an accident</p>	Covered under Liability program subject to the terms of those policies, whilst undertaking activities which are approved as being part of their program of study at the university. (Liability program includes Public Liability, Professional Indemnity & Medical Malpractice)
Volunteer (Volunteer Registration Form to be completed) The term of appointment of a volunteer staff	<p>Volunteers Personal Accident Policy Whilst actually engaged in voluntary work including necessary direct travel to and from such voluntary work on behalf of the university. Provided always that the Policy shall only apply in respect of such work officially organised by and under the control of the university.</p>	<p>Limit of Liability:</p> <ul style="list-style-type: none"> • Accidental Death Up to \$250,000 Maximum • Bodily Injury Resulting in Surgery \$20,000 • Weekly Benefits– 85% of Salary up to \$250 Maximum 104 weeks 7 Day Excess • Non Medicare Medical Expenses \$5,000 Excess \$50 <p>Conditions applying to Non-Medicare Medical</p>	Covered under Liability program subject to the terms of those policies, whilst undertaking activities which are approved by the university as part of their appointment.

member is normally up to one month's duration.	<i>*Cover is limited to activities within Australia.</i>	Expenses: a) The benefit payable is less any recovery made from any private health insurance fund with respect to the expense b) No benefit is payable in respect of any Medicare related costs including any gap,(being the difference between the payment made by Medicare and the Medicare Benefits Schedule fee for the expense) c) Does not include Dental treatment, unless such treatment is necessarily required, to teeth other than dentures and is caused by Bodily Injury caused by an accident	
Visiting Student or Intern including visiting academics from other institutions	No cover provided under any insurance policies of Griffith University program. (Staff/Academic / Student should check with own institution to clarify if cover provided by them)	Nil	Nil
Consultant / Independent Contractor (external party obtaining a fee for service)	No cover provided under any insurance policies of Griffith University.	Nil	The consultant/contractor indemnifies Griffith against any liability incurred & must effect and maintain appropriate insurance policies.

Please note the insurance covers referred to in this advice is subject to the terms, conditions, limitations and exclusions contained in the relevant policy wording. A copy of any of the Product Disclosure Statement (PDS) can be obtained by contacting the Risk Management & Insurance.