

## GRIFFITH UNIVERSITY PERSONAL ACCIDENT - STUDENTS

COVER shall be payable only when any Event happens to a Student while he or she is actually engaged in activities officially organised and under the control of the University.

Official university activities include: whilst on University excursions or whilst doing fieldwork or on course required outside placements including work experience. Sporting competitions in University teams / clubs either on or off campus provided such competitions are sanctioned by the University club or student sports association. (No coverage where a student is covered through their own sporting association.)

### Insured Persons:

- Full and/or part-time students who are members of Griffith University.
- Active life and active associate members of Griffith University, including graduates who join the organization and subscribing Members of the Association.
- Staff of the Insured organisation and staff of the University Union, Guild of College who elect to be covered.

### Age Limitation:

- Over age 15 and under age 80
- Young Conservation Program Members aged 0-18.

### BENEFITS (Summary Only)

	Sum Insured
Death	\$10,000 With No dependants
Death	\$80,000 with dependants
Temporary Total Disablement	Weekly Benefits up to 85% of wages to a max of \$250 pw, 7 day excess
Temporary Total Disablement	Domestic Help/Child Minding \$250
Accidental Bodily Injury resulting in Surgical Benefits (limited)	\$2,000 - Maximum
Accidental Bodily Injury resulting in Bed Care Patient	\$250 per week - 104 weeks
Accidental Bodily Injury resulting in Non – Medicare Medical Expenses	\$10,000 Excess \$50
Accidental Bodily Injury resulting in Home Tutorial Costs	\$250 per week - 52 weeks
Accidental Bodily Injury - HECS &/or Post Graduate Fees	\$10,000
Accidental Bodily Injury resulting in additional transport expenses	\$250 per week, Max 16 weeks

### NON-MEDICARE MEDICAL EXPENSES

**Medical expenses which are claimed either in part or in full through Medicare cannot be claimed on this policy.** If a Student suffers from an Injury, the Insurer will pay the Non-Medicare Medical Expenses incurred up to a maximum of \$10,000, excess of \$50 each & every claim.

- Excludes expenses claimable on Medicare. (Medicare covers doctors' fees and some expenses whilst a patient is in a general or private hospital)
- Any gap between the fees you paid and the amount refunded by Medicare will **NOT** be recoverable.

## Medical benefits which are most often claimed are -

- Private hospital
- Physiotherapy, chiropractic, etc
- Prosthetics (where required for treatment)
- Dental (to sound and natural teeth). In respect to dental work the Dentist must supply a written statement with each itemised account verifying that all the treatment specified on the account was required as a result of the accident.

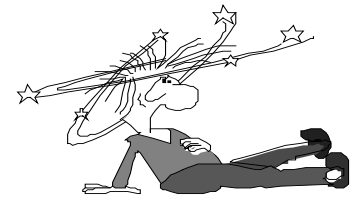
## HOW DO I MAKE A CLAIM?

**Please note: notification must be made in writing within 14 days of the date of the incident.**

Report all claims immediately by completing the forms listed and return to the nominated University Representative with original receipts, less any benefits from a private health insurer, if applicable. Do not lodge any invoices/receipts that are claimable through Medicare.

### (1) Complete an Incident REPORT FORM

The form must be completed and signed by you, your employer (where applicable), and a University representative.



### (2) Complete an Personal Accident Claim Form

### (3) Medical Practitioner to complete Attending Physician's Statement

- This form must be completed and signed by a legally qualified Medical Practitioner or Dentist (for dental claims). Chiropractor or Physiotherapist qualifications are not acceptable for this purpose.
- Be aware that, due to the National Health Act, the doctor's fees cannot be covered under the accident insurance policy (a doctor who bulk bills may be the cheaper option for you).
- Make sure the doctor is aware that the treatment is not covered under WorkCover.

### (4) Pay your accounts and obtain receipts

(5) Photocopy all completed forms, accounts, and receipts prior to **sending originals** (just in case something is lost in the mail on its way to us or from us to the Insurer).

### (6) Claim forms

Gallagher Broking Services handle all claims on behalf of the Insurer and the University.

Students should lodge the claim and any supporting documentation directly with Gallagher Broking Services preferably by sending a completed claim form via **email** to [claims.GriffithUniversity@ajg.com](mailto:claims.GriffithUniversity@ajg.com) or alternatively via fax or registered mail to the below address.

**Gallagher Broking Services**  
**Level 12, 201 Miller Street, North Sydney NSW 2060**  
**PO Box 6007, North Sydney NSW 2059**  
**Fax: +61 2 9242 2079**

Gallagher will review the claim and undertakes the process of managing the claim to finalisation. If further information is required Gallagher will approach the staff member/student directly to obtain such. Resolution of the claim will take place directly between Gallagher and the claimant. Gallagher will immediately report the lodging of any claim to **THE UNIVERSITY** via email before payment of any claim and seek approval to proceed with the payment of the claim.

Any questions, contact the Insurance & Risk Management Office 3735 7971 or [PFSInsurance@griffith.edu.au](mailto:PFSInsurance@griffith.edu.au)