



St. Albert's College

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PERSONAL ACCIDENT INSURANCE

Introduction

As a consequence of VSU legislation Sport UNE discontinued its Injury Assistance Scheme as of 1 January 2006. This scheme provided lump sum payments to UNE students with specified serious sport's injuries.

St. Alberts College Policy

As part of its service to its community, St. Albert 's College has taken out Personal Accident Cover for all Albies students (not affiliates etc). The cost of this policy is covered by your current fees. This policy:

- Applies 24/7
- Covers all types of accidents (not just sport's accidents / injuries)

It provides you with a lump sum payment (varying from \$100 to \$200,000 per student per accident) for a bodily injury (see attached list) if the injury is due to an accident. It also provides a number of additional benefits to the person suffering the injury.

But

It does not cover:

- Any service covered by Medicare
- The Medicare Gap
- Any Illness (as it is not an accident)

Exceptions to the Policy

There are a number of exceptions to the St. Albert 's College policy. These include:

- Suicide or attempted suicide
- Accidents where you are under the influence of alcohol or drugs
NB. You do not have to be drunk
- Accidents where you are riding a motor cycle
- Accidents while parachuting or hang gliding
- Injuries caused by terrorist action

Private Health Insurance

It is strongly recommended that each student, especially students playing sport have their own health insurance to help in cases not covered by the St. Albert 's College policy.

NB. If:

- Your family has private health Insurance
- You are under the age of 25
- You are a fulltime student

Then you are probably already covered. Please check with your family.

Bodily Injuries That Receive a Lump Sum Benefit

- Death
- Total and Permanent Disability
- Permanent and Incurable:
 - Quadriplegia or Paraplegia
 - Loss of Mental Powers
 - Loss of Speech
- Total and Permanent Loss of:
 - Sight in one or both eyes
 - Hearing in one or both ears
 - Use of one or both hands or arms or fingers
 - Use of one or both feet or legs or toes
 - Use of one or two limbs
- Dislocation or reconstruction of:
 - Knee
- Fracture or Dislocation of:
 - Hip
 - Shoulder or Collarbone
 - Jaw
- Fracture of:
 - Skull
 - Neck or Spine
 - Facial Bones
 - Breastbone or Ribs
 - Pelvis
 - Arm, Hand or fingers
 - Leg, Foot or toes
- Dislocation of :
 - Ankle
 - Elbow
 - Wrist
- Loss or Damage to Teeth
- Torn Ligaments
- Ruptured internal organs
- Third Degree Burns (over more than 40% of the entire body)

Other Benefits

- Fees incurred at a Chemist, private Hospital, Chiropractor, Osteopath or Physiotherapist
- Cost of hiring surgical aides
- Cost of emergency transport and accommodation
- Cost of travelling expenses for medical treatment
- Cost of nursing or counselling
- Cost of damaged clothing

NB. There are limits to the size of each benefit.