

Student personal accident insurance

What is personal accident insurance?

Personal accident insurance provides a basic cover paid for by the University for students who are accidentally injured while engaged in University activities directly related to their University Course studies, including University sanctioned work experience, placements, field trips and excursions, including direct travel to and from such activities, excluding sporting activities.

Benefits include lump sum benefits, weekly benefits and non-Medicare medical expenses (e.g. physiotherapist, chiropractor, ambulance).

There is a common misconception that students injured in a workplace while on work experience are entitled to normal workers compensation benefits. That is not the case and it is important to understand the Personal Accident benefits are much less than those generally available under workers compensation. There is very limited workers compensation cover available while on work experience.

Am I eligible?

You are automatically covered by UQ's personal accident insurance if you are:

1. Currently enrolled as a student at the University of Queensland
2. Undertaking an authorised UQ activity that is directly related to your course studies (e.g. written approval from the School Administration including student name, number, details and dates of the activity)
3. Under the age of 75 (please contact our office if you require cover outside this age group).

When am I covered?

You are covered for UQ authorised:

- ✓ placements & work experience
- ✓ Field trips & excursions
- ✓ Direct travel to and from these activities.

When do I need my own insurance?

You are responsible for your own insurance:

- ✓ If you are undertaking an activity that is not UQ authorised
- ✓ The activity is not directly related to your course studies

Where can I get private insurance?

If you still require insurance cover, but the activities are not UQ authorised, you may be able to arrange work experience insurance through a private insurer via the links below. Use of these products is between you and the insurance provider, and in no way associated with the University.

- http://www.icfrith.com.au/html/work_experience_home.cfm
- <http://www.experienceworx.com.au/>

Policy benefits

Non-Medicare Medical Expenses – If the Covered Person suffers from a Bodily Injury, the Insurer will pay the Non-Medicare Medical Expenses incurred up to a maximum of \$20,000. A \$50 excess is applicable. Non-Medicare Medical Expenses means expenses:

- (a) Incurred within twelve (12) months of sustaining a Bodily Injury; and
- (b) Paid by a Covered Person for Doctor, physician, surgeon, nurse, physiotherapist, chiropractor, osteopath, hospital and/or ambulance services for the following treatments:
 - ✓ Medical
 - ✓ Surgical
 - ✓ X-ray
 - ✓ Chiropractor
 - ✓ Osteopathic
 - ✓ Physiotherapy
 - ✓ Hospital
 - ✓ Nursing Treatment

It does not include dental treatment, unless such treatment is necessarily required, to teeth other than dentures and is caused by the Bodily Injury.

No benefit is payable in respect of the Medicare gap, being the difference between the payment made by Medicare and the Medicare Benefits Schedule fee for the expense.

- Lump Sum Benefits - there may be lump sum benefits applicable for specific Bodily Injuries.
- Home Modification - this may be available where it is necessary to modify a Covered Person's home, vehicle or workplace due to the injuries they have suffered. There is a limit of \$10,000.
- Funeral Expenses – if the Covered Person suffers an Accidental Death, burial or cremation or the cost of returning the Covered Person's body or ashes up to a maximum of \$10,000.
- Coma Benefit – if the Covered Person sustains a Bodily Injury which directly causes or results in a continuous unconscious state, the Insurer will pay \$50 per day, up to a maximum period of one hundred and twenty (120) days (in addition to any other amount paid or payable under the policy).
- AIDS / HIV, Hepatitis C and Hendra Virus Extension – Infection with human immunodeficiency virus (HIV), AIDS, Hepatitis C and Hendra Virus acquired by accident or violence including but not limited to medical treatment, needle stick injury and assault by a third party whilst the Covered Person is involved in any University authorised activity.

General exclusions

The following is a summary only of the general exclusions under the University's personal accident policy.

The Insurer shall not pay benefits with respect to any loss, damage, liability, Event, or Bodily Injury which:

1. Results from a Covered Person engaging in or taking part in:

- a. Flying in an aircraft or aerial device other than as a passenger in an aircraft licensed to carry passengers; or
- b. Training for or participating in Professional Sport of any kind.
2. Results from any intentional self-injury, suicide or any illegal or criminal act committed by the Policyholder or a Covered Person.
3. Results from War, invasion or Civil War.
4. Results from the use, existence or escape of nuclear weapons material or ionising radiation from or contamination by radioactivity from any nuclear fuel or nuclear waste or from the combustion of nuclear fuel.
5. Results from pregnancy or childbirth, except for unexpected medical complications or emergencies arising therefrom.
6. Results from any pre-existing medical condition.
7. Would result in the Insurer contravening the Health Insurance Act 1973 (Cth), the Private Health Insurance Act 2007 (Cth) or the National Health Act 1953 (Cth).
8. Occurs when the Covered Person is eighty-five (85) years of age or over.
9. Excludes sporting activities.

How do I make a claim?

Please lodge your claim within thirty (30) days of the incident / illness / loss to ensure you have the opportunity to obtain any additional supporting documents requested by the insurer.

1. Complete the [Personal Accident Insurance Claim Form](#)
2. Obtain the relevant supporting documentation (e.g. Private Health/OSHC reimbursements, receipts, invoices, medical reports, etc.)
3. Submit your claim to your School/Unit Administration for review.
4. The School/Unit Administration will attach a copy of the Injury, Illness and Incident Report generated by the OH&S Online reporting system along with your UQ approval to undertake the activity to your claim and email the documentation to insuranceclaims@uq.edu.au