

## GROUP PERSONAL ACCIDENT INSURANCE FOR STUDENTS COVER SUMMARY

**DATE:** 12 January 2018  
**INSURER:** AIG Australia Limited  
**POLICY NO:** 2200103822  
**24 HOUR EMERGENCY NO:** +60 3 2118 0647 or from Australia 1800 003 813.  
 Please contact TravelGuard as soon as possible if you need or are receiving medical treatment. Quote your policy No. **2200103822**.

### TO LODGE AN ON-LINE CLAIM GO TO:

<https://www-400.aig.com.au/customer/web/ocl/wam/policyTypeSelection.jsf>

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**Insured** The University of Sydney

**Period Of Insurance** From 4.00 pm on 31<sup>st</sup> October, 2017  
 To 4.00 pm on 31<sup>st</sup> October, 2018

**Insured Persons**

**Category A** Full & part-time undergraduates and post graduates of the University.  
**Category B** Members, volunteers and staff of SUSF, USU and Cumberland Guild who do not fall into category A.  
**Category C** Active life and active associates members of SUPRA.

**Scope of cover** Bodily injury to an Insured Person resulting from an accident caused by violent, external and visible means and occurring solely and directly and independently of any other cause:

**Category A** whilst of campus and/or engaged in University or course activities and/or practical placement or community placement activities, co-curricula or SUSF related activities  
**Category B** whilst engaged in SUSF, USU or Cumberland Guild related activities  
**Category C** whilst engaged in SUPRA related activities.

All including necessary travel to and from such activity

**Geographical Limits** Worldwide except that Non-Medicare expenses are covered only if incurred in Australia; Overseas Medical Expenses are covered only if incurred outside territorial limits of Australia

**Excess** Temporary total disablement 7 days  
 Non-Medicare expenses \$50 each claim

Schedule of Benefits	Coverage section	Sum Insured per Insured Person
1	Accidental Bodily Injury resulting in Death and Permanent total disablement	\$50,000
	Temporary Total Disablement 100% of income to a maximum of 104 weeks	\$500 per week
<b>Major Additional benefits</b>		
2	Overseas medical expenses	\$100,000
3	In Australia – non- Medicare medical expenses	\$10,000
4	HECS and Post graduate fees benefit	\$15,000
5	Accommodation and transport	\$10,000
6	Bed care benefit \$250 per week	52 weeks
7	Dependent child supplement, max \$10,000 per child	\$30,000
8	Domestic help benefit - \$500 per week up to	52 weeks
9	Funeral Expenses benefit	\$5,000
10	Modification benefit	\$10,000
11	Surgical benefit	\$2,000
12	Student tutorial benefit \$500 per week up to	104 weeks

**Aggregate limits of Liability** Any one Accident or Occurrence \$2,500,000  
 Non-scheduled air travel \$2,000,000

**Age Limit** Between the ages of 16 and 75 years of age

## Principal Exclusions

- Any or part of any expenses for which a Medicare benefit is paid or is payable including the Medicare Gap.
- Travelling in an unlicensed aircraft or as part of an aircraft's crew.
- Driving a vehicle without a valid appropriate licence
- Racing in any motor powered conveyance
- Suicide, attempted suicide or any deliberately self-inflicted injury or any illegal or criminal act committed by an Insured Person.
- War, civil war or invasion.
- Pregnancy, childbirth or miscarriage
- Nuclear weapons, radiation or radioactivity from any nuclear fuel or nuclear waste arising from combustion of nuclear fuel.
- Where cover overlaps with any compulsory insurance such as Workers Compensation or Motor Vehicle Compulsory Third party Injury insurance
- Sickness or Disease
- Sexually transmitted disease, AIDS, HIV except for accidental HIV infection.
- Any pre-existing condition prior to policy being purchased or any condition that has been aggravated during the Period of Insurance and/or degenerative condition unless specifically agreed by Insurer.
- Where to pay a claim would expose the Insure to violation of international law or sanction.

THIS LIST IS NOT COMPLETE. FOR DETAILS, PLEASE REFER TO THE POLICY WORDING.

## Statutory Notices

- The Insured Parties must exercise reasonable care to protect your property.
- The Insured Parties must take all reasonable precautions to prevent injury and damage to persons and property.
- The Insured Parties must give immediate notice of an incident which may give rise to a claim or of receipt of advice of a claim.
- The Insured Parties must not make any admission, offer or promise in connection with any claim and must not any time admit liability

The Insured Parties must comply with the following Notices:-

**Duty of Disclosure:** Before you enter into a contract of General insurance with an insurer, you have a duty, under the Insurance Contracts Act 1984 as amended, to disclose to the insurer every matter that you know, or could reasonably be expected to know, is relevant to the insurer's decision whether to accept the risk of the insurance and, if so, on what terms.

You have the same duty to disclose these matters to the insurer before you renew, extend, vary or reinstate a contract of General insurance. Your duty however, does not require disclosure of matter:-

- that diminishes the risk to be undertaken by the insurer
- that is of common knowledge
- that your insurer knows or, in the ordinary course of his business, ought to know.

**Non-Disclosure** If you fail to comply with your duty of disclosure, the insurer may be entitled to reduce his liability under the contract in respect of a claim or may cancel the contract. If your non-disclosure is fraudulent, the insurer may also have the option of avoiding the contract from its beginning.

The insurer will pay legal expenses in addition to the sum insured, if however, the total amount of the loss (less legal expenses) ultimately paid to the claimant(s) exceeds the sum insured then insurers will only pay (in addition to the sum insured) that proportion of the legal expenses as the sum insured bears to the loss.

**Third Party Interests:** This policy will only provide cover for your interest and does not cover the interests of any third party (e.g. financiers, lessors, etc) unless the interests of the third party are noted in the policy.

**Waiver of Insurer's Rights:** You must not enter into any agreement without the written authority of the insurer whereby any of their rights to which they become entitled as your insurer after settling or agreeing to settle a claim are prejudiced or limited in any way otherwise all benefit under the policy will be forfeited.

## Notes

- 1 All enquiries to be referred to University of Sydney, Internal Audit. Telephone no.(612) 9351 4127 [vlad.nesic@sydney.edu.au](mailto:vlad.nesic@sydney.edu.au)
- 2 **CLAIMS**
  - (a) No admission of liability or fault may be made in any form to a claimant. To do so may breach the policy conditions and enable insurers to avoid settlement.
  - (b) Any notice of a potential or actual claim must be referred immediately to Audit and Risk Management as noted above.
- 3 Nothing herein shall be construed to alter in any way the scope of insurance policy, its terms, conditions or exclusions, issued by insurers.
- 4 The University is not liable to the Insured Party in the event a claim is not paid or payable by Insurers unless the University fails to take reasonable steps to advise that the cover is or is likely to be cancelled or not renewed.
- 5 The University is not an Australian Financial Services (AFS) Licence holder. The University is not providing financial product advice, has not considered the particular needs of the Insured party and no statement is intended to influence a person or persons making a decision in relation to any insurance cover. You should consider obtaining your own financial product advice from a person holding the appropriate AFS licence.

**The details listed above are not comprehensive and are provided as an outline for the policy only. Extracts from the policy are available for inspection on request at University's Registered Offices during office hours.**