

## GROUP PERSONAL ACCIDENT INSURANCE SUMMARY

The University of Newcastle (University) holds Group Personal Accident Insurance with Chubb. The Insurance may provide some financial protection for Students, Staff and Volunteers in the event of accidental bodily injury or death while engaged in University approved activities. The Policy only applies to individuals engaged in activities officially organised and authorised by the University, its Controlled Entities or a Club, Society or Association within the University that has been approved by NUSport or UNSA.

**The cover does not offer medical cover as an immediate response to an Accident.** Accidents and injuries must be managed by the individual in the first instance using appropriate medical services and paid for using personal resources (including Medicare, Private Health Insurance Cover or Overseas Visitor health Cover). The Personal Accident Insurance may pay financial benefits as a lump sum and/or weekly benefits if a Covered Person suffers from a serious injury or sickness as outlined in the policy. The policy also includes limited cover for **medical expenses not claimable under Medicare**, provided they relate to the injury being claimed.

The University holding this insurance is not evidence that you are covered. Cover is provided based on the activity you are undertaking, the University's role in its organisation, and your relationship with the University. The cover in the Policy is subject to certain terms, conditions and exclusions (including limits and excesses).

**Cover may not extend to high-risk activities or sports.** Any questions regarding the suitability or application of the personal accident insurance cover can be directed to our mailbox managed by our brokers AJG - [Insurance@newcastle.edu.au](mailto:Insurance@newcastle.edu.au)

### Duty to Decide

The University is required by the insurer to make the Group Personal Accident Insurance Product Disclosure Statement and Claim Schedule available to all individuals who may be covered by the insurance so that they can assess whether the cover is suitable to their circumstances and needs.

Even where insurance cover is in place, there may be policy gaps, excesses, limits, exclusions or circumstances that leave the individual with financial exposure. Wherever an individual intends to rely on the University insurance for their individual health and safety, it is incumbent on the individual to conduct the required and recommended risk assessment activities and to review the relevant University Insurance cover.

Staff are covered by this policy, however most workplace accidents and injuries will be covered by Workers Compensation. Students and Volunteers are not covered by Workers Compensation, therefore in the event an injury occurs while undertaking University approved activities, they may be eligible to claim under this policy.

## University approved activities

Cover automatically applies when a student, volunteer or staff member is participating in ordinary University activities or business. Activities that require specific authorisation are only covered when the required approval processes have been followed. This includes authorised:

- **Special Events** (on and/or off University campuses) – per Health & Safety review and related approvals
- **University sports**
- **Travel (Domestic and/or International)** – per Travel Policy and Procedures
- **Work Integrated Learning** Activities / Placements- per Student Professional Experience Policy
- **Volunteers** – per Volunteer (including Volunteer Researcher) Policy and Procedures
- **Fieldwork** (any authorised activities undertaken off-campus with appropriate approval)

## Cover is for Non-Medicare medical expenses only

Under Australian law, only Medicare and registered community-rated private health insurers can provide medical cover for services that have a Medicare item number. This is because in Australia, private health insurers cannot discriminate based on age, health, gender or claims history of people who are eligible for Medicare.

Group Personal Accident insurance is considered 'general insurance' and is not private health insurance. This means that any medical services provided that are claimable through Medicare (whether claimed by you or not), are NOT covered under the Group Personal Accident policy. The Group Personal Accident insurance will only cover for non-Medicare expenses. Any benefit payable under Non-Medicare Medical Expenses is less any recovery made from any private health insurance fund with respect to the expense. No benefit is payable in respect of the Medicare gap, being the difference between payment made by Medicare and the Medicare Benefits Schedule fee for the expense.

## Scope of Personal Accident & Sickness Insurance

The University's Personal Accident Insurance provides continuous coverage, 24 hours a day, 365 days a year for Covered Persons whilst engaged in approved University business and activities.

If you suffer a Bodily Injury, as defined by the policy, you may be eligible to claim should you be at a loss. The benefits are subject to meeting the terms of the policy, and the schedule advises the limits and maximum amounts payable.

### **Non-Medicare Medical Expenses means expenses:**

- Incurred within twelve (12) months of sustaining a Bodily Injury; and
- Paid by a Covered Person or by the Policyholder for Doctor, physician, surgeon, nurse, physiotherapist, chiropractor, osteopath, hospital and/or ambulance services for the following treatments (**when not claimable through Medicare**):
  - Medical
  - Surgical
  - X-ray
  - Chiropractic
  - Osteopathic
  - Physiotherapy
  - Hospital
  - Nursing Treatment

**Note:** All claimable expenses should first be submitted through Private health insurance if you hold this cover. Chubb will then assess the claim and may pay the outstanding difference after your rebate subject to the terms and conditions of the Policy. Medicare items are not claimable.

### **Lump sum and/or weekly benefits:**

Lump sum and/or weekly benefits may be payable if you meet the policy terms and conditions. Examples of situations where these benefits could apply include:

- Partial, and Permanent Total Disablement
- Specified injuries resulting in permanent loss
- Burns as classified by the policy wording
- Fractured bones
- Loss of teeth (as a direct result of the accident)

### **HECS &/or Post Graduate Fees (Special Endorsement)**

In circumstances where an individual suffers a Bodily injury resulting in a benefit is payable under Personal Accident and Sickness part A, Events 2-19 and an individual is unable to undertake any study whatsoever, a portion of the HECS &/or graduate may be payable. The maximum amount payable is \$10k.

## Key exclusions and restrictions

Benefits are not payable with respect to any loss, damage, liability, Event, Bodily Injury or Sickness which directly or indirectly results from:

- ✗ Accident or illness that arise from activities that are not approved University activities.
- ✗ Aerial activities (other than as a passenger in an aircraft licenced to carry passengers) such as skydiving, hang gliding, base jumping, air ballooning, aerobatics.
- ✗ Training for or participation in any professional sport.
- ✗ Any intentional self-injury, suicide, reckless misconduct or any illegal or criminal act committed by the Covered Person
- ✗ War or Civil War
- ✗ A pre-existing condition\*
- ✗ Fraudulent claims and/or criminal acts
- ✗ Intoxication and /or being under the influence of any drug unless taken as prescribed by a doctor.
- ✗ Any event occurring as a direct or indirect result of suffering from stress.

\*Cover is limited or excluded in respect of **pre-existing conditions** including but not limited to:

- ✗ Any illness, condition, or physical concern that an individual has already received treatment, medication, or advice for from a doctor, dentist or health professional before becoming covered under the policy.
- ✗ Any symptoms that any reasonable person would be expected to be aware of the existence of a defect, condition, illness or disease in the three (3) months prior to becoming covered under the policy.
- ✗ Any condition you are taking medication for or had surgery for prior to becoming a covered person.
- ✗ Pregnancy or childbirth

\*Benefits are not payable when they are covered by:

- ✗ any workers compensation legislation;
- ✗ any transport accident legislation;
- ✗ any government sponsored fund, plan or medical benefit scheme; or
- ✗ any other insurance policy required to be effected by or under law;

\* Cover under the Policy is extended for individuals whilst participating as a driver in approved racing events in connection with the engineering faculty, including but not limited to car time-trial racing events, brake test events, acceleration events, skid pad events, autoX events, endurance events and track days. Please note that specific conditions, limitations and exclusions apply to these circumstances as outlined in the Schedule.

**For the full list of exclusions and limitations, please refer to the Policy wording and Schedule.**

## Claims process

Incidents that may result in a claim must be notified as soon as reasonably practicable to Chubb and within thirty (30) days. To make a claim please follow the steps below:

- ✓ Ensure all outstanding medical accounts are settled before making a claim.
- ✓ Claim against your private health insurance first before making a claim against the University's policy for the gap in rebate.
- ✓ Complete the relevant sections of the [Personal Accident Claim Form](#). Please complete the sections relevant to your claim.
- ✓ If injury occurred whilst on approved activity, please include your approval letter as part of your claim.
- ✓ Include all documentation that serves as proof of loss – (incident report, receipts, medical certificates, doctors reports/certificates, police reports).
- ✓ Submit your claim directly to [A&HClaims.AU@chubb.com](mailto:A&HClaims.AU@chubb.com).
- ✓ **PLEASE DO NOT SEND PERSONAL & SENSITIVE HEALTH INFORMATION directly to the Universities insurance email. Please send this information direct to Chubb.**

Please note it is important that you read and understand the privacy consent and declaration sections that support your claim. Information required by the insurer, but not provided, may limit the ability to process your claim.

If you have any questions or concerns, please do contact the insurance team [insurance@newcastle.edu.au](mailto:insurance@newcastle.edu.au).