

GROUP PERSONAL ACCIDENT INSURANCE SUMMARY

The University of Newcastle's (University) Group Personal Accident 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 Group Personal Accident Policy only applies to 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 provides for agreed lump sums or weekly benefits if a Covered Person suffers from a serious injury or sickness that is included in the cover.

The University holding this cover 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). **Personal Accident cover covers non-Medicare medical expenses only.**

The University is required by the insurer to make the [Group Personal Accident Insurance Product Disclosure Statement and Claim Scheule](#) available to all individuals (Staff, Students and Volunteers) who may be personally covered by University insurance so that they may decide whether the cover is suitable to their circumstances.

Staff are included in the cover, however in most circumstances workplace accident and injuries will be covered by Workers Compensation. Students and Volunteers are not entitled to Workers Compensation in the event of an injury while undertaking University approved activities.

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 insurance@newcastle.edu.au.

Non-Medicare medical expenses only

Within Australia, Medicare and registered (community-rated) Private Health Insurers are the only legal providers of medical cover. This is because in Australia, Private Health Insurers cannot discriminate (risk-rate) based on the age, health, gender or claims history of people eligible for Medicare.

Group Personal Accident insurance is 'general insurance', it is not 'private health insurance'. Any medical services provided that have a Medicare item number, which are therefore claimable through Medicare (whether claimed or not), are not coverable under Group Personal Accident cover. **Gaps in Medicare and Private Health Insurance are not coverable by general insurance** – and are therefore not included in Personal Accident Insurance (by law). **These must be borne by the individual.**

University approved activities

Cover automatically includes participation in the ordinary activities and business of the University by Staff and Students. Activities that require specific authorisation are included where the required approval processes are 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).

Scope of Personal Accident & Sickness Insurance

The University Personal Accident Insurance applies 24/7, 365 days to Covered Persons engaged in University approved activities.

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
 - X-ray
 - Chiropractic
 - Osteopathic
 - Physiotherapy
 - Nursing Treatment

HOWEVER: 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.

Lump sum and/or weekly benefits (payable in line with the [Schedule](#)) include:

- Partial and Permanent Disablement
- Partial and total loss of sight
- Partial and total loss of hearing
- Burns
- Fractured Bones
- Loss of teeth (as a direct result of the accident)

HECS &/or Post Graduate Fees (Special Endorsement)

In certain circumstances a benefit may be payable towards the portion of fees that correspond with a claimed Personal Accident and Sickness benefit. 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, criminal acts, intentional self-injury or suicide.
- ✗ Intoxication and /or being under the influence of any drug unless taken as prescribed by a doctor.

*Cover is significantly limited in respect of **pre-existing conditions** such as:

- a medical or dental condition that is currently being, or has been, investigated or treated by a health professional; and/or
- any condition for which a person takes prescribed medicine; and/or
- any condition for which a person has had surgery; and/or
- pregnancy.

Benefits are not payable when they are covered by:

- ✗ in part or whole by Medicare;
- ✗ 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;

Duty to Decide

Wherever an individual (Staff, Student or Volunteer) intends to rely on the University insurance cover as protection for their individual health, safety or property, it is incumbent on the individual to conduct the required and recommended risk assessment activities, review the details of the relevant University Insurance cover (through review of the Product Disclosure Statement and Claims Schedule) to determine whether the cover is sufficient for their needs.

Claims process

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

- ✓ All outstanding medical accounts must be settled before making a claim.
- ✓ Claim must be made against your private health insurance first before making a claim against the University's policy for the gap.
- ✓ Complete the relevant sections of the [Personal Accident Claim Form](#).
- ✓ If injury occurred whilst on approved activity, please include your approval letter as part of your claim.
- ✓ Include documentation that serves as proof of loss – (receipts, medical certificates, police reports, credit card statements etc.)
- ✓ Submit your claim directly to A&HClaims.AU@chubb.com.

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 issues or concerns please contact the Insurance Team insurance@newcastle.edu.au.