

PLEASE PRINT THIS EDITORIAL IN YOUR SCHOOL NEWSLETTER
24 HOURS

Important information about accident protection for students*

Dear Parent

Every day there are accidents involving children. To assist parents with costs associated with those accidents, we have **SchoolCare** Accident insurance provided by Catholic Church Insurances Limited. The **SchoolCare** Accident policy provides protection to all students attending our school.

The 24 hour cover includes accidental injury cover 24 hours a day, 365 days a year and provides lump sum benefits under Section 1 of the policy. Non-Medicare medical expenses are only payable in relation to activities such as:

- **attending school**
- **engaging in a sporting activity**
- **a secondary student undertaking a work experience program**
- **voluntary services to a religious, charitable, educational or benevolent organisation**
- **youth activities organised by a voluntary association such as Guides or Scouts or**
- **travelling to or from the above activities.**

Cover is worldwide.

Our policy covers three important areas of care and any one accident may be claimable under one or more of these areas.

Cover includes:

1. Up to **\$7,500 inclusive per accident** for medical costs (excluding any Medicare expenses or the Medicare Gap) from the following registered medical practitioners:
 - Dentist
 - Chiropractor
 - Osteopath
 - Physiotherapist
 - Remedial massage
 - Podiatry
 - Acupuncture, and also costs from a
 - Chemist, and
 - Hospital accommodation and facility fees.

Please note:

Federal legislation in Australia prohibits Catholic Church Insurances from covering:

- **the cost of any medical service for which a Medicare benefit is payable**
- **the Medicare Gap or**
- **the cost of any hospital treatment or other benefit unless the cost arises from an injury while taking part in certain activities, such as:**
 - **attending school**
 - **engaging in a sporting activity**
 - **a secondary student undertaking a work experience program**
 - **voluntary services to a religious, charitable, educational or benevolent organisation**
 - **youth activities organised by a voluntary association such as Guides or Scouts or**
 - **travelling to or from the above activities.**

2. **Fixed amounts for defined events.** For example, when a student accidentally receives a fracture of the hand the policy will pay a fixed amount of \$250. The full table of benefits lists all the defined events covered under the policy and the fixed amount payable. The full table of benefits is shown in the information sheet available at www.ccinsurances.com.au
3. **Other benefits related to the injury sustained including:**
- Emergency transport resulting from an accidental injury
 - Home tuition
 - Hospital inconvenience allowance
 - Nursing allowance
 - Professional counselling fees and
 - Assistance with payment of school fees in the event of the accidental death of a parent or guardian.

These are all limited to **specific amounts per accident**. These amounts are detailed in the table of benefits contained in the policy, and are subject to the policy wording, terms, conditions and exclusions.

Your child may have an accident so please cut out the information below and keep it on your fridge or in a handy place. Please personalise the text box beside the opening paragraph (Name of school: etc.) with your relevant policy information.

**Summary only. See the policy document for full terms, conditions and exclusions.*

YOUR CHILD IS PROTECTED BY A SCHOOLCARE ACCIDENT POLICY*

Name of school: <ClientName>

Policy number: <PolicyNo>

Policy type: <PolicyType> - <PolicyName>

Information: If you have any questions please call the:
SchoolCare Accident Helpline on 1300 138 498

Make a claim: You can print a claim form from www.ccinsurances.com.au
Your child's school will need to endorse the claim form prior to it being submitted. You will need a Doctor's or Dentist's Certificate and original accounts or invoices for any claimable expenses.

Please note: Federal Health legislation prohibits Catholic Church Insurances' SchoolCare Accident insurance from paying any Medicare service including the Medicare Gap. The SchoolCare Accident insurance only provides cover for accidental injury to your child. We are prevented by legislation from payment of benefits relating to illness.

**Summary only. See the policy document for full terms, conditions and exclusions.*

