

# The Science Safety Snippets

After a short hiatus, Safety Snippets returns with a focus on Student Insurance. Please direct all comments and feedback, including suggestions for articles particularly relevant to your area to [Sharon.Lockhart@sci.monash.edu.au](mailto:Sharon.Lockhart@sci.monash.edu.au)

## Personal Accident Insurance

### Who is covered?

All currently enrolled students, staff and registered sporting club members on the Australian campuses and sites of Monash University are eligible to lodge a claim under the current personal accident insurance policy.

### What is the cover?

- The policy is restricted to claims for injuries that result from accidents. The definition of injury contained in the policy means a physical and bodily injury which happens as a result of external violence.
- Expenses that occur due to sickness and illness do not fall within the terms of this policy.
- The policy provides for a limited range of benefits for financial loss that results from medical treatment and hardship due to an accident that occurs whilst engaged in 'university/course related activities'.
- The policy provides cover for students engaged in practical or community placement activities that are arranged through their faculty and are considered part of their course work.
- Students who have deferred from their course are not eligible to claim under the policy.
- University staff and registered sporting club members are eligible to claim benefits only for an accident that occurs in Monash University related sporting activities (includes use of sports facilities, sports club training and officially sanctioned sporting competitions).
- Other exclusions apply. For further information, contact the Monash Sport Insurance Coordinator, Lois Trembearth (Email: [Lois.Trembearth@campuslife.monash.edu.au](mailto:Lois.Trembearth@campuslife.monash.edu.au); Tel: 9905 4114).

### What does it cost?

The policy premium is funded by Monash University. Claimants are required to pay the first \$50 (called the excess) of every medical loss.

### What benefits does the policy provide?

- Capital benefits for accidents resulting in death and permanent disablement (full details available from the Sport Administration Office).
- Medical benefits - reimbursement of non-Medicare medical expenses to a max. of \$5,000.
- Weekly injury benefits for income earners. (Max. \$200 per week excludes first 5 days of loss of income).
- Domestic help/child minding benefits for non-income earners.
- Bed care patient benefits.
- Home tutorial benefits for full-time students.

- HECS and/or postgraduate fees in the event of a capital benefits payment \$5,000.
- Overseas medical expenses resulting from accidents, not injury/illness (Max. \$5,000).
- Surgical benefits, \$2000.
- Emergency transportation benefit where a claim has arisen, \$500
- Spouse and dependant children:
  - Surviving spouse, \$5000.
  - Dependant children, \$5000 each child.
- Home renovation 80% to a max of \$5000.
- Injury assistance benefit \$200 per week for 16 weeks.

### Procedures to follow

- Claim forms are available on request from the Monash Sport Insurance Coordinator. The claim form must also be completed by a qualified medical practitioner.
- Members are required to first pay all costs and claim back expenses. All accounts, medical statements, benefit statements should be originals.
- Students who are eligible to claim under a private health benefit policy must first lodge their claim with the medical provider and obtain a Statement of Benefit.
- Present completed claim form and original invoices and receipts and/or Statement of Benefit to the Monash Sport Insurance Coordinator Clayton Campus.
- The excess will be deducted at the time of settlement of the claim.

### Travel insurance

Monash University also provides travel insurance for postgraduate research students while undertaking domestic or international travel for their university/course related activities. Details of this policy, the Guidelines for Overseas Travel and the Overseas Travel Insurance Request Form, are available at the [Travel Insurance](#) web site of Insurance Services (Financial Resources Management Division). **Please note this cover does not extend to honours students who are considered as undergraduate.**



*Better a thousand times careful than once dead. ~Proverb*