

Enrolled Students of the University, undertaking approved Fieldwork, including participation in the Housing Cup Competition, Western University Games and/or Australian University Games, may be covered under the University's Personal Accident Insurance Policy, in the event of injuries sustained whilst involved in these activities.

### Cover under this policy may only be provided where:

- The Fieldwork is:
  - A credit-bearing component of the course or a requirement to graduate; and forms a part of the assessment requirements or,
  - Where not credit-bearing or a requirement to graduate, the Student has gained approval from the appropriate Authority;
- The School/Department/Area has approved the Fieldwork;
- The Student is enrolled at the University at the time of the Fieldwork;
- The Student does not receive a wage or salary for their Fieldwork, if the Student is receiving a wage or salary from the Host Organisation, the Student would be covered by the Host Organisation's Workers' Compensation policy. Note, this does not apply to stipends for living and food allowances; and
- Curtin Stadium formally recognises that the Student has/will be taking part in the Housing Cup Competition, Western University Games and/or Australian University Games.

### The Personal Accident insurance provides the following benefits:

- Accidental Death and Capital Sum Benefits: \$100,000
- Bodily Injury resulting in Surgery Benefits: \$25,000
- Weekly Benefits – Bodily Injury: 85% of Salary to a max of \$1,500 x 156 weeks (7 day excess period)
- Fractured Bones – Lump Sum Benefit: \$5,000
- Loss of Teeth or Dental Procedures: \$250 per tooth to a max of \$2,000
- Unexpired Membership Benefit: \$3,000
- Funeral Expenses: \$7,500
- Coma Benefit: \$500 per week for max 26 weeks
- Modification Expenses: \$10,000
- Chauffeur Services: \$2,500
- Non-Medicare Medical Expenses: \$5,000 (\$50 excess)
- Emergency Home Help: \$500 up to max 26 weeks
- Student Tutorial Costs: \$500 up to max 26 weeks
- Premature Birth/Miscarriage Benefit: \$5,000
- Accidental HIV Infection Benefit: \$30,000
- Bed Care: \$500 up to max 26 weeks
- Terrorism Injury Benefit: \$20,000 (\$200,000 aggregate limit)
- Accommodation and Transport Expenses: \$10,000
- Education Fund Benefit: \$5,000
- Out of Pocket Expenses: \$5,000
- Childcare Benefit: \$5,000
- Work Experience Benefit: \$5,000
- Workplace Assault Benefit: \$5,000
- Workplace Trauma Benefit: \$5,000
- Personal Vehicle/Theft Excess Benefit: \$1,000
- Rental Vehicle Reimbursement: \$500 per week max \$1,000

### Compensation for Medical Expenses under the policy:

Chubb Insurance are only able to compensate Students, for Non-Medicare related Medical Expenses, up to a maximum limit of \$5,000 with a \$50 excess. This means, that all Medical Expenses, which are partly claimable from Medicare are unable to be claimed under the Policy. This is due to restrictions under the Health Insurance Act, prohibiting General Insurers from settling any "out of pocket expenses", after Medicare has already paid a contribution.

### General Exclusions:

The policy coverage is worldwide and is subject to the following general exclusions (note there may be other exclusions applicable to certain sections of cover not stated below):

We will not pay benefits with respect to any loss, damage, liability, Event or Bodily Injury which directly or indirectly:

1. Results from a Covered Person:
  - a) Flying, or engaging in aerial activities other than as a passenger in an aircraft licensed to carry passengers; or
  - b) Training for and/or participating in Professional Sport of any kind (*other than coverage noted for Curtin Stadium sanctioned events above*);

2. Results from any intentional self-injury, suicide, reckless misconduct or any illegal or criminal act;
3. Results from War or Civil War;
4. Are covered by:
  - a) Medicare;
  - b) Any workers compensation legislation;
  - c) Any transport accident legislation;
  - d) Any common law entitlement;
  - e) Any government sponsored fund, plan or medical benefit scheme; or
  - f) Any other insurance policy required to be effected by or under law;
5. Results from a Pre-Existing Medical Condition including Pregnancy (except illness or disease resulting directly from medical or surgical treatment rendered necessary by any Bodily Injury); or
6. Would result in Our contravening the Health Insurance Act 1973 (Cth), the Private Health Insurance Act 2007 (Cth), Private Health Insurance (Health Insurance Business) Rules as amended from time to time or the National Health Act 1953 (Cth) or any amendment to, or consolidation or re-enactment of, those Acts;
7. Age limitations apply to persons aged seventy-five (75) years or over at the time of the loss (check with Risk & Assurance for specific details);

**Student Personal Accident claims:**

In the event of an injury to a Student, which may entitle them to claim via the Personal Accident Insurance detailed above, a [Student Personal Accident Claim Form](#) should be completed by the Student and forwarded to Risk & Assurance, via email [riskmanagement@curtin.edu.au](mailto:riskmanagement@curtin.edu.au) together with any supporting documentation. The initial recovery of medical expenses, must be made via the Student's Private Health Fund, as we can only claim for out of pocket expenses following reimbursement.

For queries regarding the claims process or policy please contact:

Tracey Rossi  
Insurance Advisor  
Risk & Assurance  
Phone: 9266 3748  
Email: [t.rossi@curtin.edu.au](mailto:t.rossi@curtin.edu.au)