

# Personal Accident Insurance Guide

This guide is provided to assist (the named insured):

- Staff covered under the University Enterprise Bargaining Agreement (for journey accidents only);
- Students;
- Volunteers;
- Members of clubs registered with the Adelaide University Union; and
- Financial members of the University of Adelaide Sports Association

to understand the Personal Accident insurance cover available to them for injuries arising from participation in University of Adelaide activities.

## Key Policy Points:

- The policy **does not** cover dental treatment, unless such treatment is necessarily required to teeth other than dentures, and is caused by bodily injury.
- This insurance **does not** provide for any disability arising from illness and is for injury only.
- All claims must be supported by a medical certificate provided by a registered medical practitioner who is not a family member.
- Non-Medicare medical expenses will be paid up to a maximum of \$5,000.
- Medicare-related expenses (including the Medicare gap) cannot be claimed under this policy.

<b>Named Insured</b>	<b>The University of Adelaide</b>
<b>Name of Insurer</b>	<b>AIG Australia Limited</b>
<b>Policy number</b>	<b>2300110172</b>
<b>Policy Period</b>	<b>1 January 2020 to 31 December 2020</b>

The University's broker is Marsh Pty Ltd

**Office:** L6, 70 Franklin Street, Adelaide SA

**Phone:** + 61 8 8385 3554

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Legal and Risk Branch  
Division of University Operations  
[http://www.adelaide.edu.au/legalandrisk/  
helpdesklegal@adelaide.edu.au](http://www.adelaide.edu.au/legalandrisk/helpdesklegal@adelaide.edu.au)  
Tel: + 61 8 8313 4539

## Scope of cover

This policy provides Personal Accident cover for the named insured who sustains a bodily injury while participating in University of Adelaide activities.

This policy provides cover for staff under the University Enterprise Bargaining Agreement for journey accidents.

Non-Medicare medical expenses will be paid up to a maximum of \$5k.

***Medicare-related expenses (including the Medicare gap) cannot be claimed under this policy.***

### General Exclusions

The policy **will not** provide cover for an injury or disability arising from:

- engagement in any aerial activity, except as a passenger in a properly licensed aircraft
- any consequence of war, civil war or invasion
- terrorist acts or any loss arising out of a terrorist acts
- foreseeable riots or commotion
- engaging in professional sporting or hazardous sporting activities
- self-inflicted injury and suicide
- pregnancy, childbirth or miscarriage
- sexually transmitted disease, AIDS or HIV
- training or participating in a professional sport
- racing in or on any motor powered device
- radioactive contamination

***The policy does not cover Medicare related expenses or the Medicare gap.***

Non-Medicare expenses incurred within 12 months of sustaining a bodily injury may be claimed under the policy, including the following treatments:

- Medical
- Surgical
- Hospital
- X-ray
- Physiotherapy
- Chiropractic
- Osteopathic
- Nursing care

## Deductible

If you make a claim, the insurer will reduce your total claim by:

- \$ 50 - for non-Medicare expenses
- \$150 - if your injury arises from participating in sporting activities as a member of the University of Adelaide Football Club

# Claiming against this policy

## A – Students, Staff and Volunteers

1. Complete the Claim Form and Attending Physician’s Statement located at the end of this guide.
2. Provide a detailed description of the event that resulted in the injury and attach supporting documentation, including photographs, letters, receipts and a medical certificate to the claim form.
3. Send the completed claim form and supporting documentation to [helpdesklegal@adelaide.com.au](mailto:helpdesklegal@adelaide.com.au)
4. When your claim has been finalised you will receive notification from the Legal & Risk Branch.

## B – Adelaide University Union Club Members

1. Complete the Claim Form and Attending Physician’s Statement located at the end of this guide.
2. Provide a detailed description of the event that resulted in the injury and attach supporting documentation, including photographs, letters, receipts and a medical certificate to the claim form.
3. Ensure the claim form is signed by the Clubs Administration Officer who will declare that you are a **current member of a registered Adelaide University Union Club**.
4. Send the completed claim form and supporting documentation to  
**Clubs Administration**  
c/- Adelaide University Union  
L2, Lady Symon Building  
The University of Adelaide  
ADELAIDE SA 5005

## C – University of Adelaide Sports Association Members

1. Complete the Claim Form and Attending Physician’s Statement located at the end of this guide.
2. Provide a detailed description of the event that resulted in the injury and attach supporting documentation, including photographs, letters, receipts and a medical certificate to the claim form.
3. Ensure the claim form is signed by the Sports Association Executive Officer who will declare that you are a **current financial member** of the Sports Association.
4. Send the completed claim form and supporting documentation to  
**Sports Association Administration Officer**  
c/- Ground Floor, Murray Building  
University of Adelaide  
Adelaide SA 5005