

Student Accident Insurance Table of Events

Please refer to the Policy Schedule for which benefit limit applies

Insured Events	Cover Type-Benefits		
		Gold Plus	
Section 1 – Accidental Death			
1. Death as a result of injury		\$50,000	
Section 1 – Permanent Disabilities			
2. Quad-Paraplegia		\$1,000,000	
3. Loss of Mental Powers		\$1,000,000	
4. Sight of Both Eyes		\$500,000	
5. Sight of One Eye		\$250,000	
6. Up to 35 % Partial Loss of Sight of one or both eyes		\$40,000	
7. Between 36% and 65% Partial Loss of Sight of one or both eyes		\$80,000	
8. More than 66% Partial Loss of Sight of one or both eyes		\$120,000	
9. Loss of use of 2 limbs		\$500,000	
10. Loss of use of 1 limb		\$300,000	
11. Loss of Speech		\$100,000	
12. Loss of Hearing in both ears		\$400,000	
13. Loss of Hearing in one ear		\$100,000	
14. Up to 35 % Partial Loss of Hearing of one or both ears		\$10,000	
15. Between 36% and 65% Partial Loss of hearing of one or both ears		\$15,000	
16. More than 66% Partial Loss of hearing of one or both ears		\$30,000	
17. Total Loss of use of either hand		\$125,000	
18. Loss of use of 4 fingers of either hand		\$75,000	
19. Loss of use of 1 thumb of either hand		\$50,000	

20. Loss of use of fingers of either hand		\$50,000	
21. Total loss of use of the toes of either foot		\$50,000	
22. Permanent Disability not provided for above	Such percentage of \$75,000 as We in Our absolute discretion shall determine and being in Our opinion not inconsistent with the compensation provided under Permanent Disabilities		

Section 1 – Broken Or Fractured Bones

23. Finger, Thumb, Toe, Hand, Foot or Rib		\$200	
24. Arm, Elbow, Wrist, Leg, Ankle or Knee		\$500	
25. Neck, Skull, Spine, Pelvis or Hip		\$3,500	
26. All other Breaks		\$500	
27. Fractured Leg or patella with established Non union		\$20,000	
28. Shortening of leg by at least 5cms		\$15,000	
The maximum amount payable for any one injury under Broken bones		\$100,000	

Section 1 – Disclocation

29. Hip		\$500	
30. Knee, Elbow, Shoulder blade, collarbone or Jaw		\$250	
31. All other dislocations		\$250	

Section 1 – Ligament and Organ Damage

32. Ligament – knee, ankle, hip, spine, neck, shoulder		\$3,000	
33. Organ – spleen, kidney, liver, lung, heart		\$3,000	
The maximum amount payable for any one injury under ligament and organ damage		\$50,000	

Section 1 – Dental

34. Permanent or second teeth (per tooth)		\$300	
35. Milk or first teeth (per tooth)		\$100	
36. Crowning of damaged teeth (per tooth)		\$300	
37. Other damage (per tooth)		\$50	
Maximum amount payable under Dental for any one accident		\$5,000	

Section 1 – Burns

38. 40% of the entire body or greater		\$500,000	
39. Between 20% and 40% of the entire body		\$175,000	

Section 1 – Others

40. Fee relief		Up to \$20,000	
41. Non-Medicare expenses (including overseas medical expenses)		100% of incurred expenses up to \$8,000	
42. Bed care patient expenses	Up to 750 per week maximum 52 weeks		
43. Emergency Transport Rescue Expense	Up to 7,500 per accident per student		
44. Clothing, educational and / or sporting equipment Expenses	Up to \$500 per accident per student		
45. Parent / guardian visitation	Up to \$2,500		
46. Air or Road Rage benefit	Up to \$2,500		
47. Carjacking assault benefit	Up to \$2,500		
48. Transport Expense	Up to \$2,500		
49. Out of pocket expenses	Up to \$1,000		
50. Emergency Home Help	250 per week per benefit max 52 weeks		
51. Student Tutorial Costs	250 per week per benefit max 52 weeks		
52. Independent Financial Advice	\$15,000		
53. Accidental HIV Infection Benefit	\$30,000		

Section 2

Kidnap and ransom/extortion and personal assets		Up To \$300,000	
---	--	-----------------	--

Section 3

Trauma Counselling benefit		Up to \$20,000	
----------------------------	--	----------------	--