



Lutheran Church of Australia Inc.

School Student Personal Accident Protection Plan

Claims Procedure and Summary of Cover

(For full details of cover, please refer to the Policy wording)

Claims Procedure

Please complete a **Student Accident Claim Form** and a **Medical Practitioners Statement**, and attach copies of supporting documentation such as medical accounts/receipts, medical diagnosis, private health fund statement etc. and send to –

Chubb Insurance Australia Limited

GPO Box 4065

Sydney 2001

Phone (02) 9335 3355 or 1800 688 640

Fax (02) 9231 6940

Email: A&HClaims.AU@chubb.com

We recommend parents submit the claim direct to Chubb by email so there is a copy and trail of correspondence. Chubb will directly respond by email with an acknowledgement and claim number and will outline additional material required.

CLAIMS

Written **notice of claim** must be given to the above **Insurance Company within thirty (30) days after the occurrence of any Event** covered by the Policy, or as soon thereafter as is reasonably possible. Claims will be settled in accordance with the Policy conditions, definitions and exclusions.

Brief Summary of Cover for Lutheran Education students

In respect to costs incurred for injuries, which are not otherwise insured :

- While student is engaged in **school activities and school-related extra curricular activities** (including work experience)
- While student is engaged in **organised school sporting activities**
- While student is engaged in **organised non-school sporting club activities** (unless covered by the Sporting Clubs Accident Policy)
- Travel to and from school activities, organised school sporting activities, organised non-school sporting activities

Cover is provided Worldwide

COVER

Please note that there are various benefits payable by the policy, including

- Lump Sum payment for MAJOR injuries (as detailed in the Table of Events in the policy), and
- Non-Medicare Medical Expenses (as defined below) up to \$8,000

Please note however, this policy cannot cover any Medicare related expense (including any Medicare “gap”) due to Australian Health legislation. It is also a policy condition that any other available insurance (eg Private Health) must be exhausted first, and any shortfall claimed hereunder.

Non-Medicare Medical Expenses means expenses that are not subject to any full or partial Medicare rebate nor recoverable by You from any other source and incurred within twelve (12) calendar months of sustaining Injury and paid by You for treatment, certified necessary by a Doctor, to a registered private hospital, physiotherapist, chiropractor, osteopath, nurse or similar provider of medical services excluding the cost of dental treatment unless such treatment is necessarily incurred to sound and natural teeth, excluding dentures, and is caused by Injury.

Non-Medicare Medical Expenses does not include:

(a) any or part of any expense for which a Medicare benefit is paid or payable including the balance of monies due or payable by You after deduction of any Medicare benefit or rebate from the actual expense incurred. (Commonly known as the “Medicare Gap”); and

Provided that

- (a) The insurer shall not be liable to make any refund in respect of:
- any expenses recoverable by You from any other insurance scheme or any plan providing medical/physiotherapy or similar coverage or from any other source except for the excess of the amount recoverable from such other insurance/plan or source; and
 - any expense to which Section 67 of the National Health Act 1953 (Cth.) (as amended) or any of the regulations made thereunder apply;
- (b) the maximum total liability shall not exceed, in respect of any one Injury, \$8,000.

Claim forms and Medical Practitioners Statements are available from your school or the **LCA Insurance Fund website, <http://www.lcainsurance.org.au/>**

or you can contact -

Samantha Buckingham at Aon Risk Services

Ph (08) 8301 1108 or by email sam.buckingham@aon.com

A copy of the Policy Wording is also available from your School or from Aon.

Aon's Student Accident Protection Plan

School student accident claim form



This form should be completed and returned to Chubb promptly. a&hclaims.au@chubb.com
Chubb Insurance Australia Limited Level 38, 225 George Street, Sydney NSW 2000
Phone: 1300 722 032 Fax: (02) 9231 3697

CLAIMS PROCEDURE

To ensure that your claim is dealt with as quickly as possible, it is important to follow a few simple steps:

1. Report the accident as soon as possible to school administration.
2. Pay all medical and other accounts as the insurer will not pay those on your behalf.
3. Make your Medicare claim.

Student Accident Insurance includes coverage for non-Medicare medical expenses (when the accident happened during school or organised sporting activities). Any portion of any expense for which a Medicare benefit is paid or payable, including the balance of monies you have to bear after deduction of any Medicare benefit or rebate from the actual expense incurred (commonly known as the 'Medicare gap'), is unable to be reimbursed under this or any other general insurance. It is in fact a breach of the Health Insurance Act to reimburse such costs.

All claimable non-Medicare medical expenses need to be for treatment, certified necessary by a legally qualified medical practitioner, to a registered private hospital, physiotherapist, chiropractor, osteopath, nurse or similar provider of medical services excluding the cost of dental treatment unless such treatment is necessarily incurred to sound and natural teeth, excluding dentures, and is caused by the accident.

4. Make Private Health insurance claims, as the insurer's obligation is only for any portion not covered by Private Health.
5. Complete this School student accident claim form (note that there is a section to be completed by the school).
6. Ask the attending doctor to complete the Medical practitioner's statement.
7. Send all completed documents and any accounts and receipts in support of out of pocket expenses claimed direct to Chubb.

POLICYHOLDER DETAILS

Name of Policyholder	Certificate Id
<input type="text"/>	<input type="text"/>
Name of school (if different to Name of Policyholder)	
<input type="text"/>	

PERSONAL DETAILS

Student's full name		
<input type="text"/>		
Street address		
<input type="text"/>		
City	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>
Date of birth	Parent name	
<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/>	
Parent telephone number	Parent email address	
<input type="text"/> () <input type="text"/>	<input type="text"/>	

ELECTRONIC FUNDS TRANSFER

Following Chubb's approval of your claim, should you wish to have your claim settlement transferred directly into your bank account, please provide the following details.

Name of Bank	Account name	
<input type="text"/>	<input type="text"/>	
BSB	Account Number.	Swift code (if applicable)
<input type="text"/>	<input type="text"/>	<input type="text"/>

1. INJURY DESCRIPTION

Please give a full description of the injury you suffered, stating when, where and how it happened.

Injury

How it was sustained

Where it was sustained

Were you involved in school or organised sporting activities when you were injured:

Yes No

(a) Exact date when injury occurred

(b) When did you first consult a physician for this condition?

(c) When did you become unable to attend school?

(d) When were you able to return to school?

(e) If still disabled, when do you expect your disability to terminate?

(f) Have you ever had this, or a similar condition in the past?

Yes No

If you answered **Yes** to question 1(f), please state the nature of the condition, dates of previous treatment, names and addresses of treating doctors, hospitals and clinics.

Condition(s)

Date

Treated by

Name of hospital/clinic

2. ATTENDING PHYSICIAN(S)

Please give names, addresses and telephone numbers of all attending physicians for the Injury that is the subject of this claim.

Name

Phone

Address

2. ATTENDING PHYSICIAN(S) continued...

Name

Phone

Address

Please give the name, address and telephone number of your **usual family physician**.

Name

Phone

Address

3. PRIVATE HEALTH INSURANCE

Are you covered by private health insurance? Yes No

If "yes", what is the name of your health insurer

Health Insurance Membership Number

Have you claimed yet? No Yes If "yes" please submit a Statement of Benefits from your private health insurer.

Authorisation

I hereby authorise any hospital, physician or other person who has attended to me to furnish Chubb or its representatives, any and all information with respect to any injury, medical history, consultation, prescriptions, or treatment, copies of all hospital and medical records. I agree that a photocopy of this authorisation shall be considered as effective and valid as original. I do solemnly and sincerely declare that the foregoing particulars are true and correct in every detail and I agree that if I have made or in any further declaration in respect of the said injury shall make any false or fraudulent statements, or suppress, conceal or falsely state any material fact whatsoever then my claim may be voided and my rights of financial recovery forfeited. I consent to the collection, use and disclosure of information by Chubb and their service providers in order to assess the claim. Chubb complies with the obligations of the Privacy Act 2001 and the principles laid out in our Privacy Policy, which is readily available on request.

Name (please print)

Date

Relationship to student

Signed

TO BE COMPLETED BY SCHOOL REGISTRAR/PRINCIPAL

Please ensure that all questions have been fully answered.

I certify that (insert student name) was injured as stated.

Name of school

Name

Position

Phone

Address

Do you want to be copied in on the acknowledgement letter for this claim? Yes No

If YES, Please provide:

Contact Name

Contact email address

I hereby certify that the particulars shown on this form are to the best of my belief and knowledge, true and correct.

Date

Witness Name

Signed

Witness Signature



Please complete claim form and return to:
a&hclaims.au@chubb.com
Chubb Insurance Australia Limited
Level 38, 225 George Street, Sydney NSW 2000
Phone: 1300 722 032 Fax: (02) 9231 3697



Aon's Student Accident Protection Plan



Medical practitioner's statement

The claimant is responsible for any fee for this statement. This form should be completed and returned to Chubb Insurance Australia Limited promptly.

Chubb Insurance Australia Limited, Level 38, 225 George Street, Sydney NSW 2000
Email: a&hclaims.au@chubb.com Phone: 1300 722 032 Fax: (02) 9231 3697

PATIENT'S DETAILS

Full name

Date of birth

 / /

Diagnosis (If fracture or dislocation, describe nature and location i.e. simple, compound)

Does the patient have any other injury that is contributing to the condition? Yes No

If yes, give details

Was the disability accident related? Yes No

If yes, give details

Date of accident/first symptoms

 / /

When did the patient first consult you for this condition?

Date of accident/first symptoms

 / /

How long have you been the patient's usual doctor/medical practice?

 years

Name of patient's usual doctor/medical practice

Has the patient had surgery or is it anticipated? Yes No

If yes, give details

Date performed or anticipated

 / /

Give name of hospital

Did you provide other medical services (including pathology) to the patient? Yes No

If yes, give details

Date

 / /

Services provided

Date

 / /

Services provided

Was the patient referred by you or to you? Yes No

If yes, please provide name and address of referring doctor

Name

Street address

City

State

Postcode

Date of referral

Is the patient still disabled? Yes No

If yes, how long will the patient be:

- Totally disabled (unable to return to their pre-injury education)

from to

- Partially disabled (unable to return to a substantial part of their pre-injury education)

from to

If partially disabled, what educational activities could the patient perform and how many hours a week?

Has the patient ever had the same or similar condition? Yes No

If yes, give details

Has the patient requested medical evidence for the current disability to be issued to any other insurance company, accident commission, sports body or any other insurance body?

Yes No

If yes, give details

Name of company and claim number

Contact name and telephone number

Remarks

Signature of medical practitioner

Name (in print)

Date

Qualifications

Street address

City

State

Postcode

Telephone

Date of referral



Please complete claim form and return to:
a&hclaims.au@chubb.com
Chubb Insurance Australia Limited
Level 38, 225 George Street, Sydney NSW 2000
Phone: 1300 722 032 Fax: (02) 9231 3697

