

CCI SchoolCare 24 Hour policy

Please print the following editorial in your school newsletter to parents and guardians.

Important information about accident protection for students*

Dear Parent,

Unfortunately, accidents involving students happen. To assist parents with costs associated with accidents, we have SchoolCare insurance provided by Catholic Church Insurance Limited (CCI). SchoolCare is a student accident insurance policy, providing protection to all students attending our school.

Our school is covered by a 24 Hour policy. This includes worldwide accidental injury cover 24 hours a day, 365 days a year and provides lump sum benefits under Section 1 of the policy. Non-Medicare medical expenses are only payable in relation to activities such as:

- ◆ Attending school
- ◆ Engaging in a sporting activity
- ◆ A secondary student undertaking a work experience program
- ◆ Voluntary services to a religious, charitable, educational or benevolent organisation
- ◆ Youth activities organised by a voluntary association such as guides or scouts or
- ◆ Travelling to, or from, the above activities.

Our policy covers three important areas of care and any one accident may be claimable under one or more of these areas.

Cover includes:

1. Up to **\$7,500** inclusive per accident for medical costs (excluding any Medicare expenses or the Medicare Gap) from the following registered medical practitioners:

- Dentist
- Podiatry
- Chiropractor
- Acupuncture
- Osteopath
- Costs from a chemist, and
- Physiotherapist
- Hospital accommodation and facility fees.
- Remedial massage

Please note: Federal health legislation in Australia prohibits CCI from covering the cost associated with:

- ◆ any medical service for which a Medicare benefit is payable,
- ◆ the Medicare Gap, or
- ◆ any hospital treatment or other benefit unless the cost arises from an injury while taking part in certain activities, such as:
 - attending school
 - engaging in a sporting activity
 - a secondary student undertaking a work experience program
 - voluntary services to a religious, charitable, educational or benevolent organisation
 - youth activities organised by a voluntary association such as guides or scouts or
 - travelling to or from the above activities

2. Fixed amounts for defined events. For example, when a student accidentally receives a fracture of the hand, the policy will pay a fixed amount of \$250.

For information regarding all defined events covered under the policy and the fixed amount payable, please call the SchoolCare Helpline: **1300 138 498**

3. Other benefits related to the injury sustained, including:
 - Emergency transport resulting from an accidental injury
 - Home tuition
 - Hospital inconvenience allowance
 - Nursing allowance

- Professional counselling fees and
- Assistance with payment of school fees in the event of the accidental death of a parent or guardian.

These are all limited to specific amounts per accident. These amounts are detailed in the table of benefits contained in the policy, and are subject to the policy wording, terms, conditions and exclusions.

If you have any queries regarding this cover, please contact the CCI SchoolCare Helpline: **1300 138 498** or visit the dedicated website, www.cainsurance.org.au/schoolcare

** This information is of a general nature and is provided as a summary only. You should consider obtaining independent professional advice to ensure that individual circumstances are properly considered. See the policy document for full terms, conditions and exclusions.*

Catholic Church Insurance Limited ABN 76 000 005 210, AFSL No. 235415