Lutheran Church of Australia
School Student Personal Accident Protection Plan
2012 Claims Procedure and Summary of Cover
(For complete details, please refer to the Product Disclosure Statement and Policy Document)

Claims Procedure

Student Accident Claim forms and Medical Practitioners Statements are available from your school or you can contact -

- Zoe Pearson at Aon Risk Services
  Ph (08) 8100 0616
  or by email zoe.pearson@aon.com.au

Please complete a Student Accident Claim Form and a Medical Practitioners Statement and send to -

Please complete claim form and return to:

ACE Insurance Limited
GPO Box 4065
Sydney 2001
Phone (02) 9335 3355 or 1800 688 640
Fax (02) 9231 6940
Email: A&HClaims.AU@acegroup.com

NOTICE OF CLAIMS
Written notice of claim must be given to the Company within thirty (30) days after the occurrence of any Event covered by the Policy, or as soon thereafter as is reasonably possible. (This filler is a summary only of the cover arranged. Claims will be settled in accordance with the Policy conditions, definitions and exclusions). A copy of the full Policy document can be viewed at the School.

Summary of Cover

The School as a condition of enrolment, has arranged an Accident Insurance Plan to cover all Full time Students.

COVERAGE
In respect to injuries happening:
- 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 activities
- Travel to and from school activities, organised school sporting activities, organised non-school sporting activities

GEOGRAPHICAL SCOPE
Worldwide

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

Please note that there are various benefits payable by the policy, including Medical Expenses. Please note however this policy cannot cover any Medicare related expense (including any Medicare 'gap') it is also a policy condition that any other available insurance (e.g. Private Health) must be exhausted first.

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) We shall not be liable to make any refund in respect of:
   I. 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
   II. 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, $7,500.
Aon's Student Accident Protection Plan
School student accident claim form

This form should be completed and returned to ACE Insurance promptly.
ACE Insurance Limited CPO Box 4065 Sydney 2001 Phone 1800 688 640 Fax (02) 9231 3697 Email adhclaims.au@acegroup.com

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 Private Health Insurance claims, as the insurer's obligation is only for any portion not covered by Private Health.
4. Make your Medicare claim.

Student Accident Insurance includes coverage for non-Medicare medical expenses (when the accident happened during school or organized sporting activities). Any portion of any expense for which a Medicare benefit is paid or payable, including the balance of non-Medicare medical expenses incurred (commonly known as the 'Medicare gap'), is unable to be reimbursed under this or any other 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.
5. Fill in the School student accident claim form (note that there is a section to be completed by the school).
6. Ask the attending doctor to fill in 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 ACE Insurance Limited at CPO Box 4065 Sydney 2001.

PERSONAL DETAILS
Name of school

Student's full name

Street address

City State Postcode

Date of birth Parent name

Parent telephone number Parent email address

ELECTRONIC FUNDS TRANSFER
Following ACE's approval of your claim, should you wish to have your claim settlement transferred directly into your bank account, please provide the following details.
Bank name Account name

BSB no. Swift code (if applicable)
1. INJURY DESCRIPTION
Give full description of the injury from which you are suffering. State when, where and how it happened.

Injury

How it was sustained

Where

Were you involved in school or organised sporting activities when you were injured:  Yes ☐ No ☐

(a) Give exact date when injury occurred

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

(c) When did you become totally disabled (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 yes, state the nature of the condition, dates of the treatment, names and addresses of treating doctors, hospitals and clinics.

Condition(s)

Date

Treated by

Name of hospital/clinic

2. ATTENDING PHYSICIAN(S)
Give names, addresses and telephone numbers of all attending physicians.

Name

Address

Phone

2. ATTENDING PHYSICIAN(S) continued...

Name

Address

Phone

Give names, addresses and telephone numbers of usual family physician.

Name

Address

Phone
3. PRIVATE HEALTH INSURANCE
Are you covered by private health insurance? Yes [ ] No [ ]
If "yes", name of insurer

Give membership number and branch

Have you claimed yet? Yes [ ] No [ ] 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 ACE Insurance or its representatives, any and all information with respect to any injury, medical history, consultation, prescriptions, or treatments, 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 ACE Insurance and their service providers in order to assess the claim. ACE Insurance complies with the obligations of the Privacy Act 2001 and the principles laid out in our Privacy Policy, which is readily available on request.

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<th>Name (please print)</th>
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<th>Relationship to student</th>
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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.

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<th>Name of school</th>
<th>Name</th>
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<th>Position</th>
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Do you want to be copied in on the acknowledgement letter for this claim? Yes [ ] No [ ]

If YES, please provide:

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<th>Contact Name</th>
<th>Contact email address</th>
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I hereby certify that the particulars shown on this form are to the best of my belief and knowledge, true and correct.

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<th>Date</th>
<th>Witness</th>
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# 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 ACE Insurance promptly.

ACE Insurance Limited CPO Box 4065 Sydney 2001 Phone 1800 688 640 Fax (02) 9231 3597 Email abhclaims.au@aecegroup.com

<table>
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<tr>
<th>PATIENT'S DETAILS</th>
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<tbody>
<tr>
<td>Full name</td>
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<tr>
<td>Diagnosis (if fracture or dislocation, describe nature and location i.e. simple, compound)</td>
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<td>Does the patient have any other injury that is contributing to the condition? Yes ☐ No ☐</td>
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<td>If yes, give details</td>
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<tr>
<td>Was the disability accident related? Yes ☐ No ☐</td>
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<tr>
<td>If yes, give details</td>
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<tr>
<td>Date of accident/first symptoms</td>
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<td>When did the patient first consult you for this condition?</td>
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<td>How long have you been the patient's usual doctor/medical practice? years</td>
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<tr>
<td>Name of patient's usual doctor/medical practice</td>
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<td>Has the patient had surgery or is it anticipated? Yes ☐ No ☐</td>
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<td>If yes, give details</td>
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<td>Date performed or anticipated</td>
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<tr>
<td>Give name of hospital</td>
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<tr>
<td>Did you provide other medical services (including pathology) to the patient? Yes ☐ No ☐</td>
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<td>If yes, give details</td>
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<td>Date</td>
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<td>Date</td>
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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 / / /