

EBM StudentCover – Individual Personal Accident Insurance Policy

SUMMARY OF BENEFITS AND COMPENSATION

Please refer to the Product Disclosure Statement and Policy wording for complete details of the cover and benefits
You can obtain these documents by visiting www.studentcover.com.au or calling us on 1300 783 878

Event	Injury resulting in the following within 12 months from the date of the accident:-	(each Insured)
1	Permanent Quadriplegia	\$ 500,000
2	Permanent Paraplegia	\$ 500,000
3	Permanent Total Loss of entire sight of one eye and loss of use of one limb	\$ 100,000
4	Death	\$ 20,000
5	Permanent and incurable loss of mental powers resulting in total inability to work except in a sheltered workshop or in occupations reserved for mentally handicapped persons	\$ 100,000
6	Permanent Total Loss of entire sight of both eyes	\$ 100,000
7	Permanent Total Loss of entire sight of one eye	\$ 100,000
8	Permanent Total Loss of use of two limbs	\$ 100,000
9	Permanent Total Loss of use of two feet	\$ 100,000
10	Permanent Total Loss of use of both hands	\$ 100,000
11	Permanent Total Loss of use of one limb	\$ 50,000
12	Permanent Total Loss of use of one hand	\$ 50,000
13	Permanent Total Loss of use of one foot	\$ 50,000
14	Permanent Total Loss of hearing in both ears	\$ 50,000
15	Permanent Total Loss of hearing in one ear	\$ 25,000
16	Permanent Total Loss of use of one thumb of either hand	
16.1	Both joints	\$ 20,000
16.2	One joint	\$ 10,000
17	Permanent Total Loss of use of fingers of either hand	
17.1	Three joints	\$ 20,000
17.2	Two joints	\$ 10,000
17.3	One joint	\$ 5,000
18	Permanent Total Loss of use of toes of either foot	
18.1	All - one foot	\$ 20,000
18.2	Great - both joints	\$ 15,000
18.3	Great - one joint	\$ 10,000
18.4	Other than great, each toe	\$ 5,000
19	Third degree burns and/or resultant disfigurement due to Fire or chemical burns, which extends to more than 40% of the entire body	\$ 250,000
Section B – Additional Benefits		
20	Bed Care Patient Benefit for a period of more than 24 hours as a result of Injury – Aggregate period for this Benefit is up to 52 weeks	\$ 200 per week
21	Injury Assistance Benefit - we will reimburse 100% of domestic help and/or child minding services and/or extra public transport expenses per week certified as necessary by the Insured Person's legally qualified and registered medical practitioner. Elimination period is seven (7) days per injury Aggregate Period for this Benefit is up to fifty-two (52) weeks.	up to \$200 per week
22	Broken and/or fractured bones -	
(a)	Finger or toe	\$ 50
(b)	Hand or foot	\$ 100
(c)	Arm, elbow, wrist, leg, ankle or knee;	
(i)	simple fractures	\$ 250
(ii)	compound or complicated fractures	\$ 500
(d)	Collarbone	\$ 250
(e)	Breastbone	\$ 250
(f)	Rib (one or more)	\$ 250 total
(g)	Shoulder, cheekbone or nose	\$ 250
(h)	Hip or jaw	\$ 750
(i)	Neck, skull, pelvis or spine	\$ 1,500
-	Maximum amount payable any one injury	\$ 2,000
23	Dislocation Benefit	
(a)	Hip	\$ 500
(b)	Knee	\$ 250
(c)	Shoulder blade	\$ 250
(d)	Collarbone or jaw	\$ 250
(e)	Ankle, Elbow or Wrist	\$ 100
24	Dental Cash Benefit Lump sum payment, provided The Event occurs within 12 calendar months from the date of Injury to permanent or second teeth (No cover is provided for milk teeth, first teeth, dentures or fillings). Loss of teeth or crowning of damaged teeth with cast metal or porcelain or similar restorations Maximum amount payable any one injury is	\$300 per tooth \$ 2,000 max.
25	Student Tutoring Expenses incurred as a result of Total Disablement and certified necessary by the Insured Person's legally qualified medical practitioner. Elimination period is seven (7) days per injury Aggregate Period for this Benefit is up to fifty-two (52) weeks.	Up to \$200 per week
26	Fee Relief - Following the death of the student's guardian, annual school tuition fees up to \$7500 will be paid for the remaining terms of the current school year.	\$7,500 max in all
27	Overseas Medical Expenses - Reimbursement of medical expenses as a result of Injury provided such expenses are incurred within ninety (90) consecutive days following an Insured Person's departure from Australia Excess each and every loss is \$20	\$ 5,000
28	Emergency Transport - Reimbursement of expenses actually incurred.	\$4,000 max per injury
29	Non-Medicare expenses - School Activities Only e.g. Physiotherapy and/or Chiropractic expenses as certified necessary by the attending medical practitioner - Excess of \$20.	\$ 3,500
30	Rehabilitation Expenses - We will pay after the happening of an Event 20 to 29 of this Policy, expenses incurred for tuition, advice and/or treatment from a licensed vocational school or occupational rehabilitation institution, provided such tuition, advice and/or treatment is undertaken with Our prior written agreement and the agreement of an Insured Person's attending legally qualified and registered medical practitioner. Elimination Period is seven (7) days per Injury. Aggregate Period for this Benefit is up to fifty-two (52) weeks	Up to \$200 per week

EXCLUSIONS - This policy shall not apply to any event directly or indirectly arising out of:

- (1) (a) War, civil war, invasion, insurrection, revolution, use of military power or usurpation of government or military power.
- (b) the intentional use of military force to intercept, prevent, or mitigate any known or suspected Terrorist Act.
- (c) any loss arising out of any Terrorist Act.
- (2) Any consequence of an Insured Person engaging in
 - (a) naval, military or air force operations
 - (b) racing in or on any motor propelled conveyance (whether as a driver, rider or passenger)
 - (c) any aerial activity, except as a passenger and not as a pilot or crewmember in any aircraft licensed to carry passengers
 - (d) hang gliding, sky diving or parachuting
- (3) Intentional self-injury, suicide, or criminal or illegal act of the Insured Person who is the subject of the claim.
- (4) A consequence of any kind of sickness or disease
- (5) Pregnancy, childbirth or miscarriage
- (6) Sexually transmitted disease, or Acquired Immune Deficiency Syndrome (A.I.D.S.) disease or Human Immunodeficiency Virus (H.I.V.) Infection.
- (7) Radioactive contamination or radioactivity in any form whatsoever whether occurring naturally or otherwise.

IMPORTANT NOTICE

Dear Parent or Guardian:

This important protection is available for just \$29.00 per year.

Children being children accidents do happen and parents are too often surprised to learn just how little cover, if any, their children have when they suffer injuries either in or outside school hours.

Unfortunately severe injuries can place parents and guardians under severe financial pressure.

StudentCover accident insurance was developed to give parents and guardians a helping hand when they need it the most, at a very affordable price.

The annual cost of a StudentCover policy is just \$29.00.

The cover provides protection for your children 24 hours a day, seven days a week, anywhere in the world* whether they are at school at the time of the accident or not, and includes almost every sport*.

Some of the features include (for more detail refer to the Schedule of Benefits on reverse):

- Compensation of \$500,000 for major injuries such as paraplegia and quadriplegia;
- Compensation for other major injuries such as loss of sight or loss of use of a limb and death;
- Compensation for common injuries included such as broken bones, fractures, dislocations or loss of teeth;
- Fee relief following the death of a parent or guardian; and
- Help with student tutoring expenses as a result of total disablement, to ensure a child's education suffers the least possible disruption.

How to apply

StudentCover is only available online – making it quick and easy to protect your child or children. Payment can be made by credit card at the time of application, or by BPay once you receive your invoice.

To apply online simply go to www.studentcover.com.au and click APPLY NOW.

With a new school year now upon us, we trust you will see the value in taking up this offer and in doing so enjoy just a little more peace of mind when protecting your children.

Kind regards



Jonnine Gould Cert III (Broking)
PersonalCover Division Manager

General Advice Notice - Our advice is provided for your general information and does not take into account your individual needs. StudentCover is underwritten by AIG Australia Limited (AIG) ABN 93 004 727 753 AFS Licence No. 381686.

(*some conditions apply - please read the Product Disclosure Statement available at www.studentcover.com.au for full details)



EBM
INSURANCE BROKERS

Phone: 1300 783 878 | Facsimile: 1300 365 822 | www.ebminsurace.com.au | studentcover@ebminsurace.com.au
Offices: New South Wales | Victoria | Queensland | Western Australia | South Australia
Asia Australasia Alliance | Global Broker Network | National Insurance Brokers Association
Elkington Bishop Molineaux Insurance Brokers Pty Ltd | AFSLN 246986 | ABN 31 009 179 640 | Est 1975

STGEA4005-150113