

# Group Personal Accident Insurance Policy

The University's Personal Accident Insurance or PA insurance is an annual policy which provides a lump sum benefit due to death or permanent disability through accidental injury and weekly benefits for temporary disablement due to accident or injury.

This policy is similar to the workers compensation insurance policy but only apply to non-employees including students and volunteer workers and visiting lecturers in any University engaged business.

## Policy Features

- Personal Accident, Lump sum payment for accidental death or permanent disabilities
- Broken Bones payment for accidental injury
- Weekly Benefits payment for temporary total disablement
- Weekly benefits payable for up to 104 weeks after the accident.

## Policy Sections

- Accidental death
- Permanent disability due to accident
- Broken bones due to accident
- Weekly Benefits Injury payment for temporary total disablement

## 1. Personal Accident Insurance Policy - Students

**Policy Number(s):** 0027180

**Insurer(s):** Accident & Health International Underwriting Pty Ltd

**Scope of Cover:** Principally, Category A: All events except HIV; Aids or Hep C: 24 hours per day whilst on University Business or Course related activities (as defined by the policy) including necessary direct travel to and from such business or activity.

Category B: All events as per Category A but including HIV Aids or Help C and any other occupation incidental thereto.

## Insured Persons/ Categories:

- A. All Students
- B. Students enrolled in Medical; Biomedical and Health Sciences in Australia and where placed overseas

Note: the **policy is not liability cover** but cover the University pays for, for their benefit.

## 2. Personal Accident Volunteers Policy

**Policy Number(s):** 0027181

**Insurer(s):** Accident & Health International Underwriting Pty Ltd

**Scope of Cover:** Principally, Category A and B: Whilst engaged in any official University Business, including direct travel to and from and any other occupation incidental thereto.

### **Insured Persons/ Categories:**

A. Non-staff Board of Trustee Non-staff Committee Members Non-staff Advisory Board Members

B. Voluntary Workers and Visiting Lecturers engaged in University Business (excluding Category A) Senior Resident Tutor in residential colleges

### **Excess**

The 7 day excess period applies to the weekly benefits.

“**Excluded period of claim**” means the number of days after medical treatment by a legally qualified and registered medical practitioner, for which an insured person does not receive a weekly benefit.

For more information on Group Personal Accident Policy, please contact Leah Dincog, the Accountant Tax and Insurance in the Finance Office on 02 4570 1217 (ext.: 1217) or email: [l.dincog@westernsydney.edu.au](mailto:l.dincog@westernsydney.edu.au)