

# Student Care Insurance Information Sheet

Accidents will happen, and they can be costly. Playing sport, riding bicycles, at home and in the playground, students are at risk from injury.

Student Care is a student accident insurance policy specifically designed for kindergartens, schools, colleges and universities. Student Care provides benefits for a range of events such as death, total and permanent disablement, loss of sight and broken bones resulting from personal accident injuries. The policy also covers medical services for which a Medicare benefit is not available, such as dental and physiotherapy. Student Care is a world-wide policy that is purchased by educational institutes to cover all enrolled students.

## Limits of benefits

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The school may choose from two coverage options, with maximum benefits of \$275,000 and \$750,000 per student. The maximum amount payable for all claims arising from the one occurrence is \$2,500,000.

## Benefits

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The main cover consists of lump sum benefits for:

- ◆ Death
- ◆ Total and permanent disablement
- ◆ Quadriplegia / paraplegia
- ◆ Third degree burns and / or resultant disfigurement
- ◆ Loss of mental powers
- ◆ Loss of sight
- ◆ Loss of hearing
- ◆ Loss of use of hands / feet
- ◆ Broken bones
- ◆ Loss of or damage to teeth
- ◆ Dislocations / tears / ruptures.

## Other benefits

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- ◆ Medical expenses for which a Medicare benefit is not available
- ◆ Emergency transport
- ◆ Home tuition fees
- ◆ Hospital inconvenience allowance
- ◆ Nursing allowance
- ◆ Clothing allowance
- ◆ Emergency accommodation
- ◆ Travel expenses
- ◆ Professional counselling costs
- ◆ Fee relief.

## Making a Student Care claim

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Having to make an insurance claim as a result of an accident can be stressful. We don't want to make the process any harder than it needs to be, so we've prepared some tips to help in the event of a Student Care claim.

### Before you make a claim

- ◆ Make sure you have a medical or dental certificate from the treating doctor detailing the extent and treatment of the injury.
- ◆ Include any tax invoices for non-Medicare medical or dental fees relative to the injury. Don't worry if you haven't got all the invoices yet. You can send through any expenses for your claim via email once you have been provided your claim number.

### Making your claim

Once you have all the relevant information, you can make a claim the following ways:

- ◆ Make your claim online via the client centre on our website [www.ccinsurance.org.au/client-centre](http://www.ccinsurance.org.au/client-centre), or
- ◆ Contact CCI's Student Care team on 1300 655 001 or by email [claims@ccinsurance.org.au](mailto:claims@ccinsurance.org.au)

### Reviewing your claim

Once your claim has been received, CCI will review and action it, usually within 3 business days. A claims officer will then contact you to:

- ◆ Advise of your claim number.
- ◆ Request any further information required to process your claim.
- ◆ Provide a payment breakdown to outline expenses submitted under your claim.

If you have any questions about completing your claim, please contact 1300 655 001.

## Important notice about medical expenses

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The policy excludes cover for medical expenses for which a Medicare benefit is available. It is also important to note that general insurers, including Catholic Church Insurance, are prohibited under section 126 of the Health Insurance Act 1973 from paying for a service for which a Medicare rebate is available, including the Medicare Gap. The Medicare Gap is the difference between the scheduled Medicare benefit and the amount actually charged by the provider.

Services provided by a Doctor, Surgeon, Anaesthetist, Pathologist and Radiologist that have a Medicare Item Number are not covered under the Student Care policy.

### Private health insurance

If you choose to claim from your private health insurer, CCI can pay the difference (if any) between the amount paid by the private health insurer and the amount you paid for the non-Medicare medical service.

For more information about Student Care Insurance, please visit [www.ccinsurance.org.au/studentcare](http://www.ccinsurance.org.au/studentcare) or call the Student Care Insurance helpline on 1300 655 001.

#### Claims

GPO Box 180, Melbourne Vic 3001  
[www.ccinsurance.org.au/studentcare](http://www.ccinsurance.org.au/studentcare)

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