

PERSONAL ACCIDENT GUIDE

This guide is provided to assist (the named insured):

- Staff covered under the University Enterprise Bargaining Agreement (for journey accidents only);
- Students;
- Volunteers;
- Members of clubs registered with the Adelaide University Union; and
- Financial members of the University of Adelaide Sports Association

to understand the Personal Accident insurance cover available to them for injuries arising from participation in University of Adelaide activities.

Key Policy Points:

- The policy **does not** cover dental treatment, unless such treatment is necessarily required to teeth other than dentures, and is caused by bodily injury.
- This insurance **does not** provide for any disability arising from illness and is for injury only.
- All claims must be supported by a medical certificate provided by a registered medical practitioner who is not a family member.
- Non-Medicare medical expenses will be paid up to a maximum of \$5,000.
- Medicare-related expenses (including the Medicare gap) cannot be claimed under this policy.

Named Insured	The University of Adelaide
Policy number	2300110172
Policy Period	1 January 2016 to 31 December 2016

The University's broker is Arthur J Gallagher (AJG)
 Office: 180 Greenhill Road, Parkside SA 5063
 Phone: + 61 8 8172 8000
 Fax: + 61 8 8172 8100
 Contact: David Clarke and Lyn Brice
 Email: lyn_brice@ajg.com or david_clarke@ajg.com

Scope of cover

This policy provides Personal Accident cover for the named insured who sustains a bodily injury while participating in University of Adelaide activities.

This policy provides cover for staff under the University Enterprise Bargaining Agreement for journey accidents.

Non-Medicare medical expenses will be paid up to a maximum of \$5k.

Medicare-related expenses (including the Medicare gap) cannot be claimed under this policy.

General Exclusions

The policy **will not** provide cover for an injury or disability arising from:

- engagement in any aerial activity, except as a passenger in a properly licensed aircraft
- any consequence of war, civil war or invasion
- terrorist acts or any loss arising out of a terrorist acts
- foreseeable riots or commotion
- engaging in professional sporting or hazardous sporting activities
- self-inflicted injury and suicide
- pregnancy, childbirth or miscarriage
- sexually transmitted disease, AIDS or HIV
- training or participating in a professional sport
- racing in or on any motor powered device
- radioactive contamination

The policy does not cover Medicare related expenses or the Medicare gap.

Non-Medicare expenses incurred within 12 months of sustaining a bodily injury may be claimed under the policy, including the following treatments:

- Medical
- Surgical
- Hospital
- X-ray
- Physiotherapy
- Chiropractic
- Osteopathic
- Nursing care

Deductible

If you make a claim, the insurer will reduce your total claim by:

- \$ 50 - for non-Medicare expenses
- \$150 - if your injury arises from participating in sporting activities as a member of the University of Adelaide Football Club

Claiming against this policy

A – Students, Staff and Volunteers

1. Complete the claim form located on page of this document and provide a detailed description of the event that resulted in the injury.
2. Attach supporting documentation, including photographs, letters, receipts and a medical certificate to the claim form.
3. Send the completed claim form and supporting documentation to helpdesklegal@adelaide.com.au
4. When your claim has been finalised you will receive notification from the Legal & Risk Branch.

B – Adelaide University Union Club Members

1. Contact Clubs Administration at the Adelaide University Union and request a claim form.
2. Complete the claim form and provide a detailed description of the event that resulted in the injury.
3. Attach supporting documentation, including photographs, letters, receipts and a medical certificate to the claim form.
4. Ensure the claim form is signed by the Clubs Administration Officer who will declare that you are a **current member of a registered Adelaide University Union Club**.
5. Send the completed claim form and supporting documentation to
Clubs Administration
c/- Adelaide University Union
L2, Lady Symon Building
The University of Adelaide
ADELAIDE SA 5005

C – University of Adelaide Sports Association Members

1. Contact the Sports Association and request a claim form.
2. Complete the claim form and provide a detailed description of the events that resulted in the injury.
3. Attach supporting documentation, including photographs, letters, receipts and a medical certificate to the claim form.
4. Ensure the claim form is signed by the Sports Association Executive Officer who will declare that you are a **current financial member** of the Sports Association.
5. Send the completed claim form and supporting documentation to
Sports Association Administration Officer
c/- Ground Floor, Murray Building
University of Adelaide
Adelaide SA 5005