

Department of Education and Early Childhood Development – Victoria

S004-2009 Student Accident Insurance Arrangements

Main Points

- Schools are reminded that the Department does not provide personal accident insurance for students. Parents and guardians are generally responsible for paying the cost of medical treatment for injured students, including any transport costs, unless the injury is caused by the negligence (carelessness) of a Department or school council employee or volunteer.
- Student accident insurance policies are available from the private insurance market. These cover a range of medical expenses not covered by Medicare. They can be obtained by school councils on a whole-of-school basis, or by parents for individual students.

Actions Required

- If there is whole-of-school student accident insurance in place, principals should advise parents/guardians at the start of the year.
- If there is no whole of school policy, parents/guardians must be reminded at the start of the year and, ideally, prior to any school camp or major excursion that:
 - parents/guardians are generally responsible for paying the cost of medical treatment for injured students, including any transport costs; and
 - reasonably low cost accident insurance policies are available from the commercial insurance sector.

Critical Dates

- Parents/guardians should be notified as soon after the start of the school year as possible.

Additional Information

- It is not compulsory for schools to purchase “whole of school” policies. It is recommended that the views of school communities be sought on whether or not to purchase a whole-of-school policy taking into account the limited nature of the policies, the lower cost per head of student for whole of school policies compared to individual policies, and whether premiums should be paid from general funds, or be obtained through special levies from parents.
- The Department cannot advise parents on whether to purchase a student accident policy or which policy to purchase as individual families are likely to have differing needs. Their decision may be affected by other insurance cover they hold, the extent to which their children participate in sports or other physical activities at school and the particular disposition of their children.
- For further information, please contact:

Theo Ignatidis – Ignatidis.theo.t@edumail.vic.gov.au ☎ 9637 3033, or

Colin McIver – McIver.Colin.N@edumail.vic.gov.au ☎ 9637 3022.

- A previous detailed circular which provides further information, suggested notice to parents and the offer of student accident insurance is available at;
https://www.eduweb.vic.gov.au/edulibrary/Schools/Liability%20Management%20Branch/Insurance/circular_354-2005_student_accident_insurance-eml.doc.
- Please note that the contact list of insurers known by the Department that offer student accident insurance has been updated.

Gail Hart

General Manager

Corporate Services Division

Details of Insurers That Offer “Whole of School” Accident Insurance Policies for Students

AON Insurance Services	
Contact details: Richard Slatterie	
	AON Risk Services
	Level 51, 80 Collins Street
	Melbourne Vic 3000
	Phone: 03-9211 3347
	e-mail address: richard.slatterie@aon.com.au
EBM Insurance Brokers Pty Ltd	EBM Insurance Brokers Pty Ltd
Contact details: Jonnine Gould	105 Outram Street
	West Perth WA 6005
	Phone Free Call: 1300 783878
	e-mail address: www.studentcover.com.au
JUA Underwriting Agency Pty Ltd	
Contact details: Maria Raschilla	JUA Underwriting Agency Pty Ltd
Des Purcell	Suite 1610 Level 16
	530 Little Collins Street
	Melbourne VIC 3000
	Phone: 03-9909 7480
	e-mail address: dpurcell@juaunderwriting.com.au or msolomos@juaunderwriting.com.au
Marsh Pty Ltd	
Contact details: Kevin Clarke	Marsh Pty Ltd
	PO BOX 2637
	Adelaide SA 5001
	Phone: 1300 720 432
	e-mail address: kevin.clarke@marsh.com
Willis Australia Ltd	
Contact details: Wes Bailey or George Andreetta	Willis Australia Ltd
	Level 5, 570 Bourke Street
	Melbourne VIC 3000
	Phone: 03-8681 9874
	e-mail address: baileyw@willis.com or andreettag@willis.com

Details of Insurers That Offer “Individual” Accident Insurance Policies for Students

JUA Underwriting Agency Pty Ltd	
Contact details: Maria Raschilla	JUA Underwriting Agency Pty Ltd
Des Purcell	Suite 1610 Level 16
	530 Little Collins Street
	Melbourne VIC 3000
	Phone: 03-9909 7480
	e-mail address: dpurcell@juaunderwriting.com.au or msolomos@juaunderwriting.com.au
EBM Insurance Brokers Pty Ltd	EBM Insurance Brokers Pty Ltd
Contact details: Jonnine Gould	105 Outram Street
	West Perth WA 6005
	Phone Free Call: 1300 783878
	e-mail address: www.studentcover.com.au