

Student Personal Accident Insurance Overview

Powered by the Grange Education Team

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Overview.

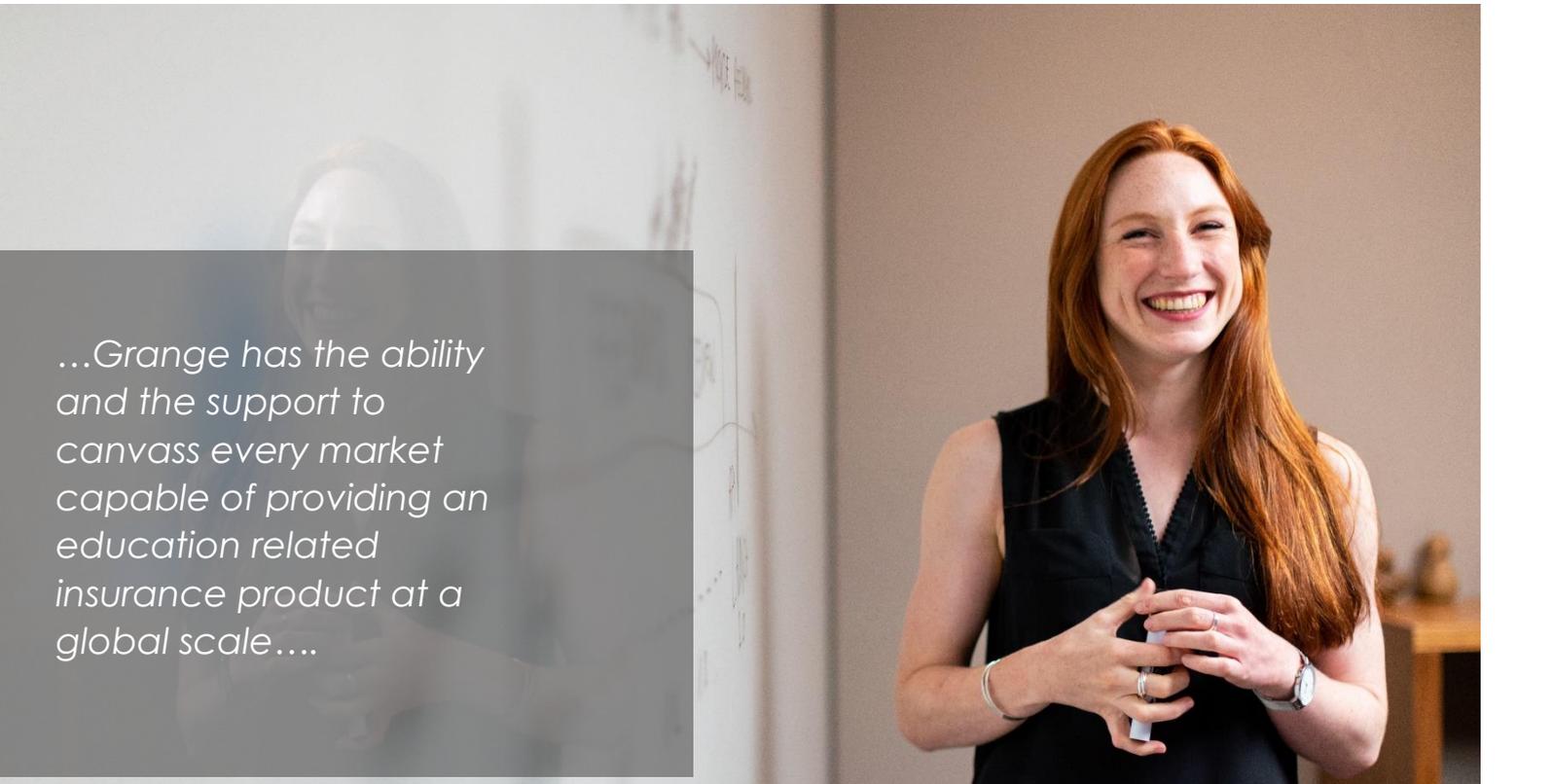
The Grange Independent Schools Student Personal Accident insurance provides financial protection for students in the event of accidental injuries that occur on school premises or during school-sponsored activities.

This insurance covers medical expenses, hospitalisation costs, and other related expenses resulting from accidents such as slips, falls, or sports-related injuries.

By having personal accident insurance, students and their families can have peace of mind knowing that they are financially protected in case of unforeseen accidents. This type of insurance is important for schools to ensure the well-being and safety of their students, as it helps alleviate the financial burden that may arise from unexpected injuries.

Dean Cook

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Director



...Grange has the ability and the support to canvass every market capable of providing an education related insurance product at a global scale....

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Your Cover.

Scope of Cover

24 hours, 365 days per year whilst on School authorised activities.

25% of the benefits are payable whilst outside of school hours and/or authorised activities.

*** Non-Medicare medical and dental expenses may be prohibited by law from being paid in certain circumstances, typically outside School or organised sporting / youth activities.**

Key Policy Limits

Aggregate Policy Limit	\$2,500,000
Jurisdictional Limit	Worldwide Coverage

Maximum Benefit Per Event

Total and Permanent Disablement	\$500,000
Incurable Quadriplegia and Paraplegia	\$500,000
Loss of Eyesight, Hearing or Speech	\$300,000
Loss of use of Thumbs, Fingers and Joints	\$75,000
Death Benefit	\$50,000

Additional Benefit

School Fee Relief	
- Death of Parent/Guardian by Accident	\$15,000
- Death of Parent/Guardian by Illness	\$10,000



Frequently Asked Questions

Q What is the time limit for submitting a claim and how long can we claim for?

A Claims should be lodged as soon as possible after the injury occurs. The policy provides cover for expenses incurred up to 24 months from the date of the accident.

Q Is Personal Accident Insurance the same as Private Health Insurance?

A No. Group Personal Accident is a general insurance policy which provides specified benefits as a result of an Injury. Private Health Insurance can only be offered by licensed providers under the provisions of the Private Health Insurance Act 2007.

Q Does the School have to provide this insurance?

A No. Personal Accident insurance is not compulsory for Schools. The School provides this insurance as a benefit for their students and parents.

Q What medical expenses does the policy cover?

A This policy provides cover for reimbursement of NON-MEDICARE MEDICAL Expenses. NON-MEDICARE MEDICAL Expenses means treatment certified necessary by a legally qualified medical practitioner to a registered private hospital, physiotherapist, nurse or similar provider of medical services which are:

- Not subject to any full or partial Medicare rebate
- Not recoverable by you or an insured person from any other source, being Private Health Insurance or other insurance provided by a Registered Club (pony club, football club etc.) or Member Association. This means that in most cases expenses incurred for treatment by a registered medical practitioner such as a doctor, surgeon, anesthetist, pathologist and radiologist will not be covered by the policy as they are fully or partially covered by Medicare.

Q Can I claim Medicare Gap expenses?

A No. The Health Insurance Act (Cth) 1973 prevents insurers from paying medical expenses which are subject to full or partial rebate from Medicare, including the Medicare Gap.

Q Can I claim for costs up front before treatment occurs?

A No. The policy is for reimbursement only. Accounts must be submitted for reimbursement once the treatment has occurred and the accounts have been paid.

Q What if the student is covered by Private Health Insurance or other insurance provided by a Sports Club or Member Association?

A You should submit your claim for reimbursement to these providers first. The Student Accident policy will cover Non-Medicare Medical Expenses which are not recoverable from other sources, such as Private Health Insurance or another designated policy.

Q What if there is a gap between the Non-Medicare Medical Expense and the Private Health Fund rebate?

A The Student Accident policy will provide cover for this gap. Please submit accounts along with the private health fund reimbursement statement to substantiate the gap. For example, if you incur \$500 of physiotherapy expense resulting from an insured injury and your private health fund limit is \$300, you can claim the difference of \$200.

Q Is the student covered 24 hours a day?

A Yes. Except where it is prohibited by Law.

The Private Health Insurance Act 2007 prevents general insurers from reimbursing medical expenses which are considered as General Treatment costs under the Act.

In practical terms, the legislation means that insurers can only reimburse Non-Medicare Medical Expenses, including Dental expenses, when the student is:

- Participating in activities organized and supervised by the School.
- Taking part in organized sporting and youth activities.

All other benefits cover the student 24 hours a day.