



Enrolled students of the University undertaking approved work/field experience and participating in approved field trip excursions, may be covered under the University's Personal Accident Insurance Policy in the event of injuries sustained whilst involved in authorised activities.

Cover under this policy is limited to Australia and may only be provided where:

- the work/field experience is a formal requirement of the student's course/unit or, if not a formal requirement, approval has been specifically obtained from the Pro Vice-Chancellor Academic Services or the relevant Executive Dean;
- the School/Department/Area has approved the work/field experience;
- the student is an enrolled student of the University at the time of the work/field experience;
- in the case of student field excursions, these involve a direct trip to and from the relevant campus/home address and the site of the actual excursion; and
- the student does not receive any remuneration for the work experience placement or practicum (if the student is being paid, the student would be covered by the host organisation's workers' compensation policy);

The Personal Accident insurance provides the following benefits:

- Death and capital benefits:
 - (a) Volunteers aged 6 months to 17 years inclusive \$15,000
 - (b) Students aged 14 years to 17 years inclusive \$15,000
 - (c) Students & Volunteers 18 years and over, up to 80 years \$100,000
- Home tutorial benefits: \$200 per week (maximum of 52 weeks)
- Loss of income (if employed): \$200 per week
- Domestic help: \$200 per week (maximum of 52 weeks)
- Medical expenses (if applicable): \$10,000 (**subject to a \$50 excess any one injury**).
- Funeral expenses: \$5,000

Principal exclusions:

The policy is restricted to injuries sustained in Australia and is subject otherwise to the following principal exclusions:

- Intentional self injury or suicide or any attempt at suicide
- Flying or other aerial activity unless as a passenger in a properly licensed aircraft
- The injured persons criminal or illegal act
- Participation in or training for any professional sport
- Pregnancy, childbirth or miscarriage
- Sexually transmitted disease, or A.I.D.S. disease or H.I.V. infection (This exclusion does not apply to the Accidental H.I.V. infection benefit.)
- War whether declared or not, invasion or civil war
- Nuclear weapons material or ionising radiation.

Personal Accident Claims

In the event of injury to a student, which may entitle the student to a claim under the Personal Accident policy, a claim form (<http://corporaterisk.curtin.edu.au/forms/>) should be completed by the student and forwarded to Corporate Risk together with any supporting certificates or documentation. The initial recovery of medical expenses must be made through the student's private health fund, Medicare or overseas student health cover, whichever is applicable.