

Enrolled Students of the University undertaking approved Fieldwork, unpaid Work Experience, Practicum, Placement, Field Trip Excursions or Tertiary, Inter-Faculty and Uni Games may be covered under the University's Personal Accident Insurance Policy, in the event of injuries sustained whilst involved in these activities.

## Cover under this policy 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 relevant Authorised Person;
- 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;
- 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); and
- The Curtin enrolled Student is formally recognised by Curtin Stadium to be taking part in Tertiary, Inter-Faculty or Uni Games

## The Personal Accident insurance provides the following benefits:

- Death and capital sum benefits:
  - (a) Volunteers under the age of 18 years: \$15,000
  - (b) Volunteers 18 years and over: \$100,000
- Medical Expenses: Max of 30% of the Capital Sum in respect of any one injury or series of injuries arising out of the one event
- Home tutorial benefits: \$200 per week (maximum of 52 weeks)
- Loss of income (if employed/self-employed): Max of \$200 per week, not exceeding the normal weekly remuneration of the insured person at the time of injury
- Domestic help: \$200 per week (maximum of 52 weeks)

## Limitations of cover:

The policy coverage is worldwide and is subject to the following:

- No compensation shall be payable, unless the Student procures and follows advice from a legally qualified medical practitioner or dentist, as soon as possible after the happening of an injury;
- No cover for the first \$50 in respect of all Medical Expenses for any one Injury;
- No cover for the first 7 days of any weekly benefit;
- No cover for any injury directly or indirectly caused by or arising from or traceable to any pre-existing physical defect or infirmity;
- No cover for intentional self-injury or suicide or any attempt at suicide;
- No cover for disease, illness or natural causes;
- No cover for flying or other aerial activity unless as a passenger in a properly licensed aircraft;
- No cover where the Student undertakes a criminal or illegal act;
- No cover for participation in or training for any professional sport;
- No cover for pregnancy, childbirth or miscarriage;
- No cover for Human Immunodeficiency Virus (HIV) and/or HIV related illness including Acquired Immune Deficiency Syndrome (AIDS) unless caused by an accident arising out of or in the course of official duties, business or activities allocated by the University;
- No cover for war related injuries relating to invasion or civil war

## Compensation under the policy:

Where a Student becomes entitled to a refund of all or part of their medical expenses from any other source, including any Private Health Fund or Commonwealth Government Medicare Scheme (Medicare), RiskCover will only pay the excess of the amount recoverable from such other source i.e. the "out of pocket" expense.

## Personal Accident claims:

In the event of an injury to a Student, which may entitle them to claim via the Personal Accident policy, a [Claim Form](#) should be completed by the covered person and forwarded to Risk Management, via email to [riskmanagement@curtin.edu.au](mailto:riskmanagement@curtin.edu.au) together with any supporting certificates or documentation. As detailed above, the initial recovery of medical expenses must be made via Medicare and/or the Student's Private Health Fund, whichever is applicable.