

Group Personal Accident

Named Insured / ABN:

Royal Melbourne Institute of Technology trading as RMIT University;
RMIT Student Union trading as RMIT University Student Union;
RMIT Foundation;
RMIT Link;
RMIT Training Pty Ltd and RMIT Training Pty Ltd operating as RMIT Training Middle East;
Spatial Vision Innovations Pty Ltd;
RMIT Vietnam Holdings Pty Ltd;
RMIT University Vietnam Limited Liability Company trading as RMIT International University Vietnam;
Royal Melbourne Institute of Technology Spain, S.L. trading as RMIT Europe;
RMIT Student Union trading as RMIT University Student Union;
Contractors and coaches of RMIT Link

and/or subsidiary and/or related Corporations as defined under Australian Corporations Law and/or financiers and all parties for whom the Insured undertakes to insure for their respective rights, interests and liabilities

Description of Business:

Principally education; training; teaching; research; testing and development; experimentation; consulting and other professional services; property owners and occupiers; sporting activities, adventure activities and sporting amenities; cultural activities; student, staff and alumni supporting services; contracted teaching, coaching, mentoring and/or instruction services, dance training, creative arts training and workshop facilitation services, performing arts training, performing arts sets and sound design and all other occupations incidental thereto

Insured ITC:

Registered for GST	YES
ITC	100%

Period of Insurance:

From: 4.00pm	1 November 2016
To: 4.00pm	1 November 2017

Both Local Standard Time at the Insured's head office

Insured Persons

- A Full and part-time Students who are Members of the Insured Organisation.
- B Active life and active associate members of the Insured organisation, alumni members including graduates who join the organisation and subscribing members of the Association and RMIT Student Union Council Members as well as general members of RMIT sports and recreational clubs
- C Staff of the Insured Organisation and the staff of the University, RMIT Link staff, RMIT Student Union staff, staff of the Insured Organisation, and contractors.
- D All Board Members, Council and Committee Members, Voluntary Workers and Visiting Lectures of the Insured
- E Student Pilots and Flight Instructors

Scope of Cover:

The coverage afforded by this Policy shall only apply while an Insured Person is on Campus and/or engaged in University/Course/Sport related activities and/or practical placement or community activities authorised by and under the control of the Insured including direct uninterrupted travel to and from such activities and provided such travel excludes everyday travel to and from University. Coverage extends to include everyday travel to and from their place of work, for staff members of the University only

Territorial Limits: Worldwide

Currency: All amounts shown are expressed in Australian Dollars, unless specified otherwise

Sums Insured: **Minimum cover– If policy wording contains higher cover, the higher cover shall apply.**

Capital Benefits (Category A, B, C, E)	\$	100,000
Capital Benefits (Category D Only)	\$	250,000
Weekly Benefits – Injury (Category A, B, C, E) (85% of Salary to a max of (156 Weeks) (5 day waiting period)	\$	1,000
Weekly Benefits – Injury (Category D Only) (104 Weeks) (7 day waiting period)	\$	2,500
Weekly Benefits – Sickness	\$	Not Insured
Broken Bones	\$	2,000
Surgery Benefits	\$	2,000
Bed Care Patients (per week – max 104 weeks)	\$	300
Modification Benefit	\$	10,000
Surviving Spouse Benefit	\$	5,000
Surviving Dependent Children Benefit (each)	\$	5,000
Accidental HIV Infection Benefit	\$	25,000
Rehabilitation Benefit	\$	5,000
Domestic Help / Child Minding Benefit (weekly benefit – max 52 weeks)	\$	300
Non Medicare Medical Expenses (All excluding Cat. C) (\$50 excess)	\$	5,000
Home Tutorial Benefit (per week – max 104 weeks)	\$	300
HECS and/or Post Graduate Fees (following PTD and any capital injury)	\$	10,000
Injury Assistance Benefit (per week – max 16 weeks)	\$	300
Overseas Medical Expenses	\$	100,000

Elimination Period: Category A, B, C, E 5 Days
Category D 7 Days

Age Limits: Over 15 years of age and under 75 years of Age.
Students over 75 years of Age - numbers as declared

Aggregate Limit: \$2,500,000

Benefit Period:
(Weekly Benefits) Category A, B, C, E 156 Weeks
Category D 104 Weeks

Policy Wording: A&H Wording version GPAS PDS/WRD 01/14 ST plus endorsements as agreed including the following:

- **SCOPE OF COVER**
The coverage afforded by this Policy shall only apply whilst an Insured Person is on Campus and/or engaged in University/Course/Sport related activities and/or practical placement or community activities authorised by and under control of the Insured or when engaged in RMIT approved activities under the direction of RMIT University Student Union, including direct uninterrupted travel to and from such activities and including everyday travel to and from their place of work, for Category C insured persons.

- **FOOTBALL ENDORSEMENT:**
 Football Injuries are covered, with the following benefits for Football related injuries being applicable:
 Insured Events each insured person
 Death & Capital Benefits Sum Insured \$25,000

- **DOMESTIC HELP/ CHILD MINDING SERVICES (Non-Income earners)**
 Temporary Total Disablement – We will pay for the cost of Domestic Help and/or Child Minding Services, as defined, Subject to the maximum benefit as per the schedule.
 DOMESTIC HELP/CHILD MINDING SERVICES means services reasonably and necessarily carried out by persons other than member of Your family or other relatives or persons permanently residing with You for the purposes of providing You with domestic help or child minding services provided such services are certified by Your legally qualified and registered medical practitioner as being necessary for Your recovery.

- **SURGICAL BENEFITS**
 Craniotomy \$2000
 Amputation of Limb \$1,000
 Fracture of Limb requiring open reduction \$1,000
 Dislocation Requiring open reduction \$500
 Any other surgical procedure under general anaesthetic \$100
 Maximum compensation any one accident as per the schedule

- **BED CARE PATIENT**
 You becoming a Bed Care Patient, as defined. The maximum Benefit payable for any single period as per the schedule.
 BED CARE PATIENT means you are necessarily confined to bed (such confinement commencing during a Policy Period) for a continuous period of no less than 24 hours and Your confinement is certified necessary by a legally qualified and registered medical practitioner to be under the continuous care of a registered nurse (other than Yourself or a member of Your immediate family). Bed Care does not cover You if You are a patient in any institution used primarily as a nursing or convalescent home, a place of rest, a geriatric ward, a mental institution, rehabilitation or extended care facility or a place for the care treatment of alcoholics or drug addicts. For period of confinement less than one week, we will pay 1/7th of the weekly benefit payable per day of confinement.

- **NON MEDICARE MEDICAL EXPENSES**
 You incurring non-Medicare Medical Expenses as defined.
 Maximum Benefit as per the Schedule
 MEDICAL Expenses means expenses incurred within twelve (12) months of You sustaining injury that are not subject to full or partial rebate from Medicare and/or not recoverable by You from any other source, for treatment certified necessary by a legally qualified and registered medical practitioner to a Private Hospital, physiotherapist, nurse or similar provider of medical services including the cost of medical supplies but excluding the cost of dental treatment unless such treatment is necessarily incurred to sound and natural teeth, excluding dentures, and is caused by injury.
 Medical expenses does not include any expenses for which a Medicare benefit is paid or is payable including the balance of monies due or payable by You after deduction of any Medicare benefit or rebate from the actual expenses incurred (commonly known as the "Medicare Gap")
 Provided that We shall not be liable to make any refund in respect of:

 1. any expense recoverable by You from any other source except for the excess of the amount recoverable from such source;
 2. any expense to which Section 67 of the National Health Act 1953 (as amended) or any of the regulations that may apply thereunder or thereafter;
 3. the first \$50.00 of each and every claim.

- **HOME TUTORIAL BENEFIT (Full Time Students Only)**
 Temporary Total Disablement – We will pay 80% of the actual Costs incurred for Home Tutorial Expenses certified as Necessary by Your legally qualified and registered medical Practitioner, subject to the maximum benefit payment period as stated in the Schedule.

- **HECS AND/OR POST GRADUATE FEES**
 Injury as defined resulting in Capital Benefits Events 2-32 – We will pay a proportion of Your HECS and/or Post Graduate Fees in accordance with Our Schedule of Benefits based on the event paid and percentage applicable thereto should You be unable to undertake any further studies whatsoever as a result of your injury, Subject to a maximum benefit as stated in the Schedule.

- **INJURY ASSISTANCE BENEFIT**
 Temporary Total Disablement – We will reimburse 100% of actual and additional public transport expenses incurred by you for the procurement of medical services/treatment Certified as necessary by your legally qualified and registered Medical practitioner Subject to a maximum benefit payment as stated in the Schedule.

- **MODIFICATION BENEFIT**
 Permanent Paraplegia or Permanent Quadriplegia – We will pay up to the amount specified in the Schedule or the actual cost incurred for modifications to your home and/or motor vehicles subject to the maximum benefit stated in the Schedule.

- **OVERSEAS MEDICAL EXPENSES**
 You Incurring Overseas Medical Expenses – We will Reimburse the actual costs incurred for Overseas Medical Expenses, as defined, provided such costs are incurred whilst You are engaged in Travel in connection with Campus / Course related activities and they exceed \$20.00 for each & every claim. Subject to the maximum benefit as stated the Schedule.

- PERMANENT DISABILITY – EVENT 19 – AMENDMENT
The \$50,000 maximum is deleted and replaced with 75%
- EVENT 9a – AMENDMENT
Benefit is increased to 100%
- EVENT 9b – AMENDMENT
Benefit is increased to 50%
- EVENT 15b – AMENDMENT
Benefit is increased to 8%
- EVENT 22b – AMENDMENT
Benefit is increased to \$1,500
- EVENT 22e – AMENDMENT
Benefit is increased to
\$1,000 for Knee
\$200 for Upper Arm, Forearm or Elbow
- EVENT 22f – AMENDMENT
Benefit is increased to
\$600 for Cheek
\$1,000 for Lower Leg, Jaw, Wrist or Ankle
- TEETH BENEFIT
The following capital benefit event is added to the Policy:
Loss of at least 50% of all sound and natural teeth,
including capped or crowned teeth, but excluding
first teeth and dentures (to \$10,000 in total for all teeth):
Compensation as a percentage
of the Capital Sum Insured
shown in the Schedule: 1%
- General Conditions And Limitations point 3. is deleted
- Exclusions 14 and 16 are deleted

Underwriter: Accident & Health International Underwriting Pty Ltd for and on behalf of
CGU Insurance Limited

Policy Number: 20071