

Personal Accident

Who is Covered	Scope of Cover
<p>1. All full time/part time students, all full time/part time post-graduate students and all research students of the Policyholder and including members of post-graduate research associations and subscribing student members of the Policyholder's authorised organisations.</p>	<p>1. Whilst engaged in authorised activities including but not limited to approved practical training, practical placement, community placement, work experience and field assignments authorised by the Policyholder including direct travel to and from such activities.</p>
<p>2. All members of councils of the Australian National University, the respective committees of such councils and all committees who are not members of the staff of the Australian National University or any subsidiary.</p>	<p>2. Whilst participating in activities authorised by the Policyholder including direct travel to and from said activities.</p>
<p>3. All residents of the ANU Halls of Residence.</p>	<p>3. Cover under the Policy applies for twenty four (24) hours per day, three hundred & sixty five (365) days per year whilst the Covered Person is a resident of the ANU Hall of Residence and is within an ANU Hall of Residence – excluding inter-hall sport.</p>
<p>4. All registered members, non-participating officials, coaches, judges, committee members, employees and apprentices of ANUSRA and residents of the ANU Halls of Residence where not otherwise covered under Category 3.</p>	<p>4. Coverage under this Policy shall apply whilst the Covered Person is participating in, trialing or training for official ANUSRA events and fundraising activities and authorised inter-hall sports including direct travel to and from such activities.</p>
<p>5. All voluntary workers of the Policyholder (volunteer is someone who enters into any service of their own free will, or who offers to perform a service or undertaking. A volunteer does not work under a contractual obligation for remuneration and would not be an employee or an independent contractor).</p>	<p>5. Cover under the Policy applies to all those hazards to which a Covered Person is exposed whilst actually engaged in voluntary work including necessary direct travel to and from such voluntary work on behalf of the Policyholder. Provided always that the Policy shall only apply in respect of such work officially organized by and under the control of the Policyholder.</p>

Personal AccidentPersonal

The policy provides a lump sum benefit for an injury that results directly in death, permanent total disablement, paraplegia, and quadriplegia, loss of sight, loss of limb or limbs and loss of hearing. In addition and subject to any sub limits the policy provides cover for the following expenses incurred as a result of an injury:

- non-Medicare Medical expenses
- Emergency Home Help
- Student Tutorial Costs
- Out of Pocket expenses
- HECS and/or Postgraduate fees
- Emergency Transport Expenses
- Aids/HIV Extension

Students engaged in in practical training approved by the University including practical placement, community placement, work experience and field assignments are required to seek approval from the relevant Head of Department, Course Convenor or Program Convenor - ([Refer Additional Information](#)).

Before a Volunteer is approved to participate in fieldwork, an assessment of both the activity and the volunteer's ability to carry out these duties should be made. A [Volunteer Declaration](#) form is to be completed by the volunteer and approved by the delegate.

Major Exclusions

- Stress and Depression
- Drugs & Alcohol
- Persons aged 70 years or more
- Suicide
- Professional sport
- Pre-existing medical conditions
- Flying in an aircraft or aerial device other than as a passenger in an aircraft licensed to carry passengers
- Where there is an entitlement to Workers Compensation
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Please notify the Insurance Office of any occurrence which is likely to give rise a claim within 30 days.

If you need further information including a copy of the policy wording please contact the ANU Insurance Office.