Summary of Benefits – Premium Plus

Coverage Sections	Sum Insured (Per Person)
Accidental Death	$50,000
Quadriplegia	$1,250,000
Paraplegia	$1,250,000
Permanent Total Loss of entire sight of both eyes	$1,000,000
Permanent Total Loss of use of either Hand	$250,000
Permanent Total Loss of Speech	$150,000
Permanent Total Loss of use of Toes of either Foot	$75,000
Fracture of the arm, elbow, wrist, leg, ankle or knee	$500
Fracture of the neck, skull, spine, pelvis or hip	$5,000
Trauma counselling benefit	Up to $20,000
Student Tutoring Expenses Benefit	$250 per week up to 52 weeks
Emergency Transport/Rescue Expenses (Ambulance - Accident only)	Up to $7,500 per accident per student
Non-Medicare Medical Expenses Benefit ***Non-Medicare Medical Expenses** means: If an enrolled student sustains an Injury and as a result incurs Non-Medicare Medical Expenses, AIG will pay the Non-Medicare Medical Expenses.*	100% of incurred expenses up to $10,000
The benefits and limits outlined above provide a high-level overview of the Student GPA Policy	

Claims Submission

Click here for a claim form: AIG Student Accident Claim Form

Please submit your claim to AIG via email to: austclaims@aig.com

Please make sure you have answered all questions and attach all receipts, doctor reports etc. All information to support your claim. Failure to do this may cause delays in your claims assessment.

AIG aims to complete initial assessments within 5-10 business days following receipt of completed claim form and all the required information.

NOTE ON MEDICAL EXPENSES: Please be aware that any portion of an expense covered by Medicare, including the Medicare gap, is not eligible for reimbursement under this insurance. The Health Insurance Act 1973 (Cth) strictly prohibits any general insurer from covering any item that is listed on the Medicare Benefits Schedule. This also means that regardless of your out-of-pocket expenses, it is against the law for the Insurer to cover you for the Medicare Gap. Please also note that the insured entity of this policy will not be able to provide reimbursement for the gap in Medical General Practitioner or similar fees.

WHAT DOES THE MEDICAL EXPENSES NOTE MEAN? It means that if you have medical treatment by a registered medical practitioner, medical procedures or hospital costs and there is a portion of those costs covered by Medicare for the treatment, the insurer cannot pay the gap due to the Health Insurance Act.

If you have any queries regarding your claim, please contact AIG in the first instance:

Email: austclaims@aig.com
Phone: 1800 331 013