

## **School newsletter item published with *Schools Update* 23 January 2012**

### **Insurance cover for students**

Some school activities and physical education, particularly contact sports, carry inherent risks of injury.

Parents are advised the Department of Education and Training does not have student accident insurance cover for students.

If your child is injured at school as a result of an accident or incident, all costs associated with the injury, including medical costs are the responsibility of the parent or caregiver.

Some incidental medical costs may be covered by Medicare. If you have private health insurance, some costs may also be covered by your provider. Any other costs must be covered by parents.

Student accident insurance pays some benefits in certain circumstances should your child have an accident.

It is up to all parents to decide what types and what level of private insurance they wish to arrange to cover their child.

Please contact your insurer or an approved Australian insurance broker if you wish to take out student personal accident insurance cover for your child.