

# STUDENT ACCIDENT INSURANCE POLICY

## Rationale:

- Students are injured at school from time to time and parents often incorrectly assume that medical costs etc associated with the accident will be automatically paid by the school through a student accident insurance scheme. The purpose of this policy is to clarify the student insurance responsibilities of all parties.

## Aims:

- To clarify beyond doubt to parents the responsibilities of all parties in matters relating to costs associated with student accidents.

## Implementation:

- The Department of Education and Early Childhood Development (DEECD) does not provide accident insurance for students.
- Parents wishing for their children to be covered by accident insurance need to personally organise and purchase insurance cover themselves.
- If a student is injured at school, or during a school organised activity, DEECD will not pay their medical and other expenses unless the injury can be proven to have been caused by the negligence of a DEECD employee or school council employee or volunteer.
- If someone is injured by accident and no-one is negligent, or if the injury is caused by someone who is not a DEECD employee or school councillor or volunteer, DEECD will not pay for the injury.
- If the injured person is a DEECD employee, a school councillor or volunteer, the Workcover scheme will apply.
- School Council is under no obligation to purchase whole of school group accident insurance to cover students. The cost would be prohibitive and would provide limited benefit.. School Council purchased insurance for students is quite rare, and is ultimately paid for by parents via levies imposed on parents by the school.
- All parents are advised via the newsletter of individual student accident insurance policies offered by private providers that they may purchase to insure their children when such information becomes available to the school.
- Parents will be advised of the school's student accident insurance policy via the newsletter.
- Parents will be encouraged to purchase ambulance insurance and be reminded that they will be responsible for all costs if their child is transported by an ambulance, irrespective of whether or not the school has arranged the ambulance transport.

## Evaluation:

This policy will be reviewed as part of the school's three-year review cycle.

This policy was last ratified by School Council on....

**March 2015**

References: