



UNSW
AUSTRALIA

GROUP PERSONAL ACCIDENT INSURANCE

Policy Number: 01PO528924

Frequently Asked Questions

Never Stand Still

Insurance Policies cannot be modified for individual circumstances

This information sheet provides general advice only

Question 1: What is Personal Accident insurance?

Group Personal Accident (GPA) insurance provides financial coverage for medical costs sustained in Australia arising from an acute injury or illness whilst on Campus or when engaged in *approved* UNSW activities. There is no cost to staff, students or registered members for GPA insurance.

Question 2: When am I covered by UNSW's PA insurance?

- Automatically covered when you are participating in a UNSW approved activity, on or off campus
- When a student is engaged on a preapproved work placement or internship

Question 3: What does PA insurance cover? Does it include Medicare/Private Health gap payments?

You are covered for *non-Medicare* medical expenses arising from an injury sustained whilst participating in authorised UNSW activities, however, Medicare and Private Health insurance gap payments are excluded.

Question 4: What if I have my own insurance coverage?

If you have private health insurance or already covered by another insurance policy (*i.e. sporting association*) you must lodge a claim with them first before making a claim with UNSW (GPA) insurance.

Question 5: Will I be responsible for excess costs if I submit a claim?

Yes, a \$50 excess applies to each claim payable by you.

Question 6: Is there a deadline for submitting a personal accident claims?

Yes. Claims must be registered with the insurer within 30 days of the incident (or as soon as reasonably practicable). Longer delays may incur an obligation to provide reasonable grounds for postponing the information to the insurer.

Question 8: Are there any limitations or exclusions to the GPA insurance coverage?

Yes. The following exclusions apply:

- *Intentional self-injury*
- *Illegal or criminal acts*
- *Pre-existing medical conditions*
- *Participation in Professional sports*
- *Conditions of Stress and Depression*
- *Drug & alcohol related injuries including misuse of prescription medication*

Question 7: How do I make a claim?

1. Download and complete: [Personal Injury Claim Form](#)
2. Email to: A&HClaims.AU@chubb.com

For further information please visit:

[Personal Accident Insurance](#)