



Singleton Public School

Parents & Citizens Association

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P & C Student Injury Insurance

Our school has received an offer from the NSW P and C Association for Student Injury Insurance at a competitive price.

Accidents can happen to your children whilst they are at school or outside the school on excursions and supervised by the school.

New South Wales government schools may only be liable to pay compensation where they have breached their duty of care to the child. This is not always straight forward and if the matter is litigated any determination may take considerable time. In fact, a number of accidents are simply that, an injury to your child could occur through no fault of the school itself.

In the event of such an accident although you have the coverage from Medicare and possibly Private Health Insurance this may not cover all the expenses that could flow from an accident. Dental and other Non-Medical expenses can increase the pain on top of the injury your child may suffer.

The Singleton Public School P&C have decided that the Student Injury Insurance is worthwhile insurance coverage to ease the unexpected financial burden on families if an injury occurs at a school event. This insurance will be paid using funds from the P&C Fundraising Levy. Each child enrolled at Singleton Public School will be covered for Student Injury Insurance from 1 February 2009 to 1 February 2010.

The following details some of the major points covered by the insurance;

- each claim has an excess of \$50 that is deducted from the claim,
- claims must be made within 30 days of the injury occurring,
- claims can only be made for out of pocket expenses (up to a certain value depending on the injury) after reimbursement from Medicare and Private Health Funds,
- claim forms are available from the school office or the website listed below.

More information regarding this insurance may be obtained from www.pandc.org.au/services/insurance/student injury insurance or the school website.