

Student accident claims procedures

Student accident claims are managed by the insurer, BHSI. Claims forms can be obtained from your school.

Completed claim forms and supporting documentation should be submitted, **preferably by email**, to the following address – **Please keep a copy of documents submitted:**

Email: ahclaimsaustralia@bhspecialty.com

What can we claim for?

The policy has been designed to protect students worldwide for 24 hours a day, 365 days a year* (except where restricted by law) against Injury (as defined by the policy) – a physical injury caused by violent, external and visible means which occurs fortuitously whilst this insurance is in force and which results solely and directly and independently of any pre-existing conditions or other cause.

Benefits listed in the following schedule of events and compensation have been designed to protect students against a broad range of exposures and situations. An area that can sometimes cause some confusion relates to non-Medicare medical expenses item.

Please note in relation to non-Medicare medical and dental expenses:

- Health Insurance Act (Cth) 1973 prevents insurers from paying medical expenses which are subject to full or partial rebate from Medicare, including the Medicare gap. All Medicare items will be identified by an Item number. **Medicare expenses should not be submitted as part of your claim.**
- Before returning the completed claim form with attachments all **non-Medicare medical expenses** and invoices must be presented to your private health fund or other applicable insurance (registered club or association) before you present the invoices to the student accident insurer, BHSI.
- Legislation (Private Health Insurance Act 2007) means that insurers can only pay **non-Medicare medical expenses** (including dental expenses) resulting from injuries to students who are:
 - Taking part in organised sporting and official youth activities
 - Participating in organised / supervised school activities
- The Policy provides cover for expenses incurred for a period of 24 months from the date of the accident / injury.

Any other aspects that require clarification should be referred to Willis Towers Watson or by reference to the insurance policy document held by the school.