Accident insurance for students

From time to time there are media stories about whether children are insured for injuries they sustain during school-related activities, both at school and at events outside of school, such as excursions, sporting or other events. The NSW Department of Education and Communities however does not provide, nor has it ever provided, accident or medical insurance for students enrolled in government schools.

Rather, the department is insured so that it can meet the financial impact of any legal liabilities arising from its activities. For example, if the department or one of its staff is negligent and this causes a student to be injured, then the student will be able to legally recover damages from the department (and the department's insurance will cover the cost). However, if an accident occurs at a school and it is not caused by any wrongdoing or omission by the department, then the department's insurance does not cover the student.

The NSW Treasury Managed Fund provides cover for the department's day-to-day activities. The public liability component covers breaches by the department in its duty of care to students that result in claims for compensation.

**Supplementary Sporting Injuries Benefits Scheme** - The only cover provided by the state government is through the Supplementary Sporting Injuries Benefits Scheme. The Supplementary Scheme covers all students should they be permanently injured or die while participating in authorised school sporting or athletic activities such as school lessons, training and competitions. The Supplementary Scheme provides a capital benefit for particular permanent injuries meeting the minimum disability threshold or death. Benefits are paid regardless of pre-existing conditions or negligence. You do not need legal representation in order to make a claim for benefit.

The Supplementary Scheme does not cover dental injuries, reimbursement of medical expenses, legal expenses or costs. For more information on the benefits paid and how to make a claim please visit the website or call 4321 5392.

In addition, there are various forms of insurance for parents wishing to insure their child against accident. These include:

**Student Accident Insurance** - A group personal accident and sickness policy is available to government schools through the Federation of Parents and Citizens' Associations of NSW. Parents are unable to insure children individually. Each school (either through the principal or the school's parents and citizens association) is able to participate on a whole-school basis with the cost calculated on a set fee per student.

The policy covers a wide range of injuries and the permanent total loss of the use or functioning of certain body parts. Importantly, the policy partially covers injuries (such as neck, pelvic and back injuries) that are not covered by the sporting injury benefit scheme mentioned above although the levels of compensation are limited.

While the Sporting Injuries Insurance Scheme is limited to injuries that occurred during defined sporting activities, Student Accident Insurance typically covers a broader range of possible injuries. For example, where a student is injured falling down stairs, accident insurance coverage would be relevant, but sporting injuries insurance would not.

**Private health insurance** - Parents have the option of taking out private health coverage for their children. This is usually limited to the reimbursement of medical expenses and will not generally provide the breadth of cover provided by a specific student accident insurance policy.

This information is also available on the [NSW Public Schools website](#).