

# What to do in the event of a claim

If your Son or Daughter has been involved in an incident that could give rise to a claim under the StudentCover insurance policy please follow these procedures:

- Submit invoices to Medicare and Private Health Fund (if applicable) and obtain statement detailing what benefits have been paid - this should be done before submitting the completed Claim Form and Physicians Statement to EBM.
- Complete an AIG Student Claim Form.

The claim form can be downloaded from website – [www.studentcover.com.au](http://www.studentcover.com.au)

- The claim form needs to be completed then signed off by the School. The Attending physicians Statement must also be completed.
- Once the remittance advice has been received from Medicare and the Private Fund (if applicable), please then submit the claim documentation to EBM, PO Box 1065, West Perth WA 6872.
- DO NOT submit the claim directly to AIG

## Important Information

For your information, we outline some important information concerning the Student Cover policy:

- The policy only responds to Non-Medicare related accounts (in School hours only) – therefore any accounts that are covered by Medicare cannot be claimed.
- Non-Medicare Medical Expenses means:- Expenses that are not subject to any full or partial Medicare rebate, nor recoverable by an Insured Person from any other source, incurred within 12 calendar months of the Insured sustaining the injury.
- The “Medicare Gap” is not covered by the Student Cover policy in accordance with Government regulations
- The “Private Health Gap” is covered only in respect of school activities or where they relate to overseas medical costs and a \$20 excess of each loss applies.
- You are responsible to have the Attending Physician’s Statement (APS) completed. The insurers will not reimburse you for any expense incurred.

For more information please refer to the second page of the Policy Wording section 10.

Circumstances and documentation will vary from claim to claim – the above information is typical for an injury.

## Should you have any queries please do not hesitate to contact:

Jonnine Gould  
EBM  
PO Box 1065  
West Perth WA 6872

P: 08 9213 4567  
F: 08 9213 4566  
E: [jonnineg@ebm.com.au](mailto:jonnineg@ebm.com.au)