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Accident insurance cover for students

Some school activities and physical education, particularly contact sports, carry inherent risks of injury.

Parents are advised that the Department of Education and Training does not have Student Accident Insurance cover for students. Therefore, if your child is injured at school as a result of an accident or incident, all costs associated with the injury, including medical costs, are the responsibility of the child, parent or caregiver. Some incidental medical costs may be covered by Medicare. If parents have private health insurance, some costs may also be covered through the private health insurance. Any other costs would be borne by the parents.

Student Accident Insurance is an insurance policy that pays certain benefits in certain circumstances should your child have an accident. It is a personal decision for parents as to the types and levels of private insurance they arrange to cover their child for any accidental injury that may occur. Parents should contact their insurer or an approved Australian insurance broker if they choose to take out student personal accident insurance cover for their child.