

To ensure your claim is handled in the efficiently please follow the instructions carefully.

Download a claim form from www.studentcover.com

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 Insurance Brokers.

Complete an StudentCover Claim Form. The claim form can be downloaded

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** at:

PO Box 1065

WEST PERTH WA 6872 **DO NOT** submit the claim directly to the Insurer.

EBM will forward the claim form to the Insurer who will confirm receipt and issue a claim number. The claim settlement cheque will be forwarded to EBM who will pass on to your mailing address.

IMPORTANT INFORMATION

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

The policy only responds to Non-Medicare related accounts - 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 questions regarding a claim please

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